Aflatoun Child Social and Financial Education in Nigeria

What is Aflatoun?

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

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

How is Aflatoun implemented in Nigeria?

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

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

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

In the scale up years between 2008 and 2012, LYNX-NIGERIA partnered with JP Morgan, Bayelsa State Government CDA programme and ECOMM foundation to reach out to over 13,312 pupils in 166 schools.
The Aflatoun clubs met mostly once a week and the curriculum was taught during the club times. The savings scheme was also implemented during this club time. 78% of the pupils saved an average amount of 200 NGN per month.

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

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

Who implements Aflatoun in Nigeria?

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

What are the results of the Nigeria programme?

From 2006 to 2010 the ACRC has reached out to over17,000 primary school pupils in Lagos and Kaduna states. Over 300 teachers were trained in 166 schools in 64 local government areas were reached by Aflatoun. LYNX-NIGERIA uses a train the trainers model and also has an Africa Regional Master Trainer as part of its team as well as other trained staff who have been trained by Aflatoun.

With the approval of ministries and state education officials, the ACRC programme was exclusively targeted to public schools and reached out to many disadvantaged and rural children, many of whom have never been reached by any non-governmental initiative. The programme reached deep into the rural areas of Kaduna, Lagos, Ondo and Bayelsa states with some schools as far as a three hours journey from the nearest urban centre.
LYNX-NIGERIA works with the partnership and participation of the State Universal Basic Education Boards which give permission to work with children in public schools, representing a large population of traditionally underserved children and youth. The Aflatoun programme is therefore recognized as an official school activity.

**Where is the Nigeria programme going to?**

### Pilot Phase (2006-2008)
- 4,673 children reached in 60 schools
- Children saving at home and in school

### Scale Up Phase (2008-2012)
- 14,213 children reached in 166 schools
- Work with Kaduna, Lagos and Bayelsa state governments to implement programme
- Children saving in cooperatives and banks

### National Expansion (2012-2015)
- 100,000 children to be reached in 1000 schools
- Advocacy for inclusion in curriculum in six states
- Creation of Aflatoun Child Friendly Banking Network so all children can have bank accounts

**How will the Aflatoun programme be sustained?**

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

LYNX-NIGERIA is committed to the sustainability of the project throughout the national roll out phase. Given that the national roll out is successful with all necessary local, national and international support in terms of funding and technical assistance, the Aflatoun idea will have
been successfully implemented. What will therefore remain is a mechanism with which the Aflatoun Child Rights Cooperative, which will have become a formidable child rights institution, will continue to exist and contribute to the monitoring, support and evaluation of the way and manner in which child rights and financial education is being taught and delivered in schools since it is our ultimate target that governmental institutions would have incorporated and integrated the core values of the Aflatoun into the national education curriculum. ACRC will then focus on being an independent institution campaigning for the respect of the rights of the child, social responsibility and financial education, etc.

**What does sustainability mean to us?**

a) the sustainability of the programme over the next three years

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

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

1) To ensure sustainability through a brilliant system of curriculum development that will involve officers of education and teachers and popular acceptance of the programme and its goals.

2) To ensure sustainability in terms of government and its institutions and policy makers in adopting the Aflatoun into its national curriculum a system and process of intensive campaign and advocacy needs to be built into the national roll out implementation procedure.

**Who has invested in Aflatoun’s Nigeria programme?**


**Why you should invest in Nigeria’s Aflatoun programme?**

Supporting the Aflatoun programme in Nigeria has the following benefits:

1. Activities in Nigeria are aligned with United Nation’s *Millennium Development Goals* (MDGs) and the United Nations *Convention on the Rights of the Child* (UNCRC)
2. Activities in Nigeria support keeping children in school by assisting children to save. Thus, we are working towards the campaign to reduce the number of out of school children in Nigeria by 2015. Currently, Nigeria has the largest number of out of school children in the world (over 8 million)
3. Activities in Nigeria have shown to improve children’s concepts of gender and conflict, making positive contributions to national development in the short and long term.

4. Activities in Nigeria support children learning how to save. In some schools in the Aflatoun programme as many as 60% of children were saving in one form or another. This includes the saving of resources such as land, water and recyclable items.

**How is Aflatoun’s Impact Measured?**

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

**What does Child Social and Financial Education Mean to Nigeria?**

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

**Partner Organization Contact Details**

LYNX-NIGERIA, 16 Ashimowu Street, New Garage, Bariga, Lagos

**Main Contact:**

Rhoda Nanre Nafziger-Mayegun, Executive Director & Ashoka Fellow,

E-mail: nanre@lynxnigeria.org, lynxnigeria@yahoo.co.uk

Website: www.lynxnigeria.org

Tel: +234-1-8962961, 234-1-8052010205

---

1 The Aflatoun Theory of Change is available online at:
APPENDIX 1 – Aflatoun’s Theory of Change

Theory of Change

**Curriculum**
- Quality & output
  - Core Element 1: Personal Exploration
  - Core Element 2: Rights & Responsibilities
  - Core Element 3: Saving & Spending
  - Core Element 4: Planning & Budgeting
  - Core Element 5: Social & Financial Enterprise

**Expected Competency outcomes**
- I know I’m unique!
- I know/claim my rights
- I care for others & myself
- I use resources responsibly
- I save regularly
- I plan to realize goals
- I can make a budget
- I undertake enterprises
- I value teamwork

**Expected behavioral Outcomes**
- I confidently participate in different activities in my community
- I defend my and others’ rights
- I participate in democratic processes
- I save & deposit regularly
- I have a savings account
- I withdraw less
- I make budgets
- I set financial goals for myself
- I run a micro-enterprise
- I have organized/ conducted projects for social & green causes

**Advocacy**
- Raising global CSFE awareness
- Child Friendly Banking
- Creating children’s global movements

**Behaviour Impact**
- I am socially empowered!
- I am economically empowered!
- I am a changemaker
- I stay in school longer
- I have enough resources
- I apply my capabilities
- I decide when I want to marry
- I am happy!
### APPENDIX 2 – Aflatoun’s Core Competency Grid—What you learn from the Aflatoun Curriculum

<table>
<thead>
<tr>
<th>Outcomes</th>
<th>Impact <em>Behaviour</em>*</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I can identify and defend my rights and interests, while taking and fulfilling the responsibilities that accompany them</td>
<td>1. I am a changemaker</td>
</tr>
<tr>
<td>2. I can participate in democratic processes</td>
<td>2. I stay in school longer</td>
</tr>
<tr>
<td>3. I can save and deposit regularly</td>
<td>3. I have enough resources</td>
</tr>
<tr>
<td>4. I can set financial goals for myself</td>
<td>4. I have a savings account</td>
</tr>
<tr>
<td>5. I can run a micro-enterprise</td>
<td>5. I feel my capabilities</td>
</tr>
<tr>
<td>6. I can invest wisely</td>
<td>6. I am happy</td>
</tr>
<tr>
<td>7. I can contribute to solving social and economic issues</td>
<td>7. I have explored the potential of social and economic issues</td>
</tr>
</tbody>
</table>

### Core Element 1: Understanding & Exploring

<table>
<thead>
<tr>
<th>Themes</th>
<th>Knowledge</th>
<th>Attitudes</th>
<th>Skills</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I am calm &amp; special</td>
<td>learn to appreciate others, their thoughts, and feelings.</td>
<td>act responsibly</td>
<td>self-discipline, empathy, and respect</td>
</tr>
<tr>
<td>2. I like others</td>
<td>learn to express gratitude for what others do for us.</td>
<td>show gratitude</td>
<td>communication, respect, and appreciation</td>
</tr>
<tr>
<td>3. I am a compassionate listener</td>
<td>listen to others with empathy and respect, even if we don’t agree.</td>
<td>show empathy and respect</td>
<td>active listening, patience, and understanding</td>
</tr>
</tbody>
</table>

### Core Element 2: Rights & Responsibilities

<table>
<thead>
<tr>
<th>Knowledge</th>
<th>Attitudes</th>
<th>Skills</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I need respect</td>
<td>respect for myself and others.</td>
<td>respect others</td>
</tr>
<tr>
<td>2. I need freedom</td>
<td>freedom to think, act, and be who I want.</td>
<td>freedom</td>
</tr>
<tr>
<td>3. I need resources</td>
<td>resources to live a healthy and productive life.</td>
<td>resources</td>
</tr>
</tbody>
</table>

### Core Element 3: Saving & Spending

<table>
<thead>
<tr>
<th>Knowledge</th>
<th>Attitudes</th>
<th>Skills</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I need respect</td>
<td>respect for myself and others.</td>
<td>respect others</td>
</tr>
<tr>
<td>2. I need freedom</td>
<td>freedom to think, act, and be who I want.</td>
<td>freedom</td>
</tr>
<tr>
<td>3. I need resources</td>
<td>resources to live a healthy and productive life.</td>
<td>resources</td>
</tr>
</tbody>
</table>

### Core Element 4: Planning & Budgeting

<table>
<thead>
<tr>
<th>Knowledge</th>
<th>Attitudes</th>
<th>Skills</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I can plan and execute</td>
<td>planning and execution.</td>
<td>planning and execution</td>
</tr>
<tr>
<td>2. I can save and invest</td>
<td>saving and investing.</td>
<td>saving and investing</td>
</tr>
</tbody>
</table>

### Core Element 5: Social & Financial Enterprises

<table>
<thead>
<tr>
<th>Knowledge</th>
<th>Attitudes</th>
<th>Skills</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I can identify and defend my rights and interests, while taking and fulfilling the responsibilities that accompany them</td>
<td>1. I am a changemaker</td>
<td></td>
</tr>
<tr>
<td>2. I can participate in democratic processes</td>
<td>2. I stay in school longer</td>
<td></td>
</tr>
<tr>
<td>3. I can save and deposit regularly</td>
<td>3. I have enough resources</td>
<td></td>
</tr>
<tr>
<td>4. I can set financial goals for myself</td>
<td>4. I have a savings account</td>
<td></td>
</tr>
<tr>
<td>5. I can run a micro-enterprise</td>
<td>5. I feel my capabilities</td>
<td></td>
</tr>
<tr>
<td>6. I can invest wisely</td>
<td>6. I am happy</td>
<td></td>
</tr>
<tr>
<td>7. I can contribute to solving social and economic issues</td>
<td>7. I have explored the potential of social and economic issues</td>
<td></td>
</tr>
</tbody>
</table>

### Methodology

- The core of Aflatoun’s methodology is an educational methodology that consists of:
  - 8th (paradigm education) education
  - experiential learning (learning by doing)
  - use of tools, games, and activities