

Aflatoun & PEDN in Uganda

“Children Dreaming and Driving Markets in Uganda”

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“When a child saves a single coin, it does not represent very much, but when a child saves a few coins, it begins to represent something very different – **a choice**”

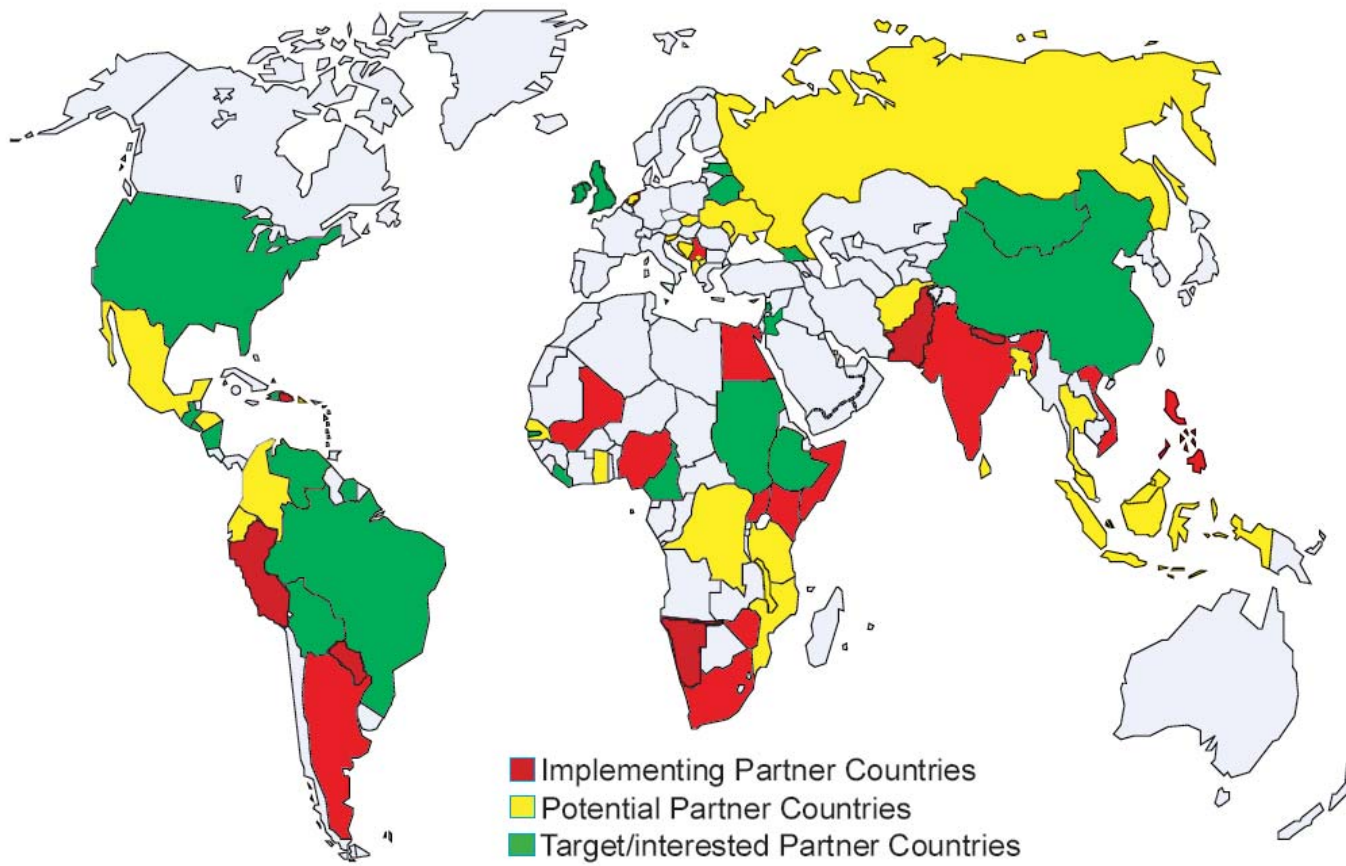
Jeroo Billimoria, Founder & Executive Director, Aflatoun

Aflatoun:

Child Social & Financial Education

- 2.2 billion children globally and half live in poverty, 1.9 billion in developing world
- Aflatoun, a fireball from outer space, teaches children the building blocks to be agents of change for their own development
- **5 Core Elements:** *1. Personal understanding and exploration, 2. Rights and responsibilities, 3. Saving and spending, 4. Planning and budgeting, and 5. Child enterprise (Social and Financial)*
- Today, Aflatoun is reaching 248,000 children in 19 countries with our curriculum
- By 2010 Aflatoun will grow to reach 1 million children in 75 countries across the globe

Aflatoun: Where we are in the World



Aflatoun Facts & Figures

- The Aflatoun Curriculum is **based on over 17 years of research** on the ground in schools
- The curriculum is locally adapted—**today Aflatoun exists in 11 languages**
- **Global network** of children, schools, private and public sector partners
- Two-thirds of Aflatoun's programmes are **endorsed by their country's education authorities**
- Children learn to save, often a part of their pocket money, with a **weekly frequency of savings deposits**
- **Educational materials** and **school fees** are popular destinations for the children's savings
- 28% of school banks run by children only—children develop the know how--now **CHILD FRIENDLY BANKING** to grow with a savings account
- **To date: 290 micro-enterprises,**
- **Goal: 1,000 child social or financial enterprises by 2010**



Aflatoun & PEDN in Uganda

Aflatoun's CSFE programme also helps children overcome barriers to development (e.g. school fees.)

A 12 year old girl from Kazo Summit School in Wakiso, Uganda notes: *"I save my money so that it can help me in paying my school fees. My father doesn't have enough money to pay my school fees, that is the only challenge I face."*

On her rights she notes: *"I have learnt my rights and responsibilities as a child...a right is a natural freedom that every child must get or enjoy like right to education, feeding, medical care, and right to norms. For me, I enjoy the feeding right but I don't enjoy the education right fully because I have a problem of school fees, but some girls don't enjoy a right to education....the girl child...the parents think that if the girls grow up they will get married and they will only educate the boys..."*

PEDN's Aflatoun Program: Uganda

- Operating in Wakiso and Kampala, soon more, operating since 2006
 - Key stakeholders: Govt-MOES, Schools, Parents, Post Bank
 - 35 schools in the program and 7,352 club members (83% girls, 17% boys)
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- 4 non-formal centres: 262 students
 - 21 trainers and 46 teachers
 - Child enterprise (Social & Financial)



PEDN's Aflatoun Program: Uganda

- 7,000 active savings accounts with Postbank Uganda (Child Friendly Banking)
- Total of 81% of children, girls and boys, actively saving for future or current dreams and needs
- Average saving per child UGX 1,000 weekly
- E.g. Mivule Primary school – UGX 1,230,050/-
- Biina Primary School – UGX 890,000/-



Child Friendly Banking process

- Aflatoun activities done weekly, including savings days, “World Thrift Day, etc.”
- Liaison teacher manages school club accounts and banking process
- Money saved in school taken to the bank by the Aflatoun teacher, or “field trips” to bank
- Withdrawal process managed by the teacher with support of the school Club executives
- PEDN takes a lead in supporting the teacher and club members in tec-training and club activities
- Materials: Piggybank given by Postbank Uganda, Savings passbook, Ledger card & book, Home-made Savings tins, Aflatoun workbook activities

PEDN's Best Practices

- PEDN has created an entrepreneurial society among children in and out of schools
- Aflatoun program has produced multiplier effects among the stakeholders e.g. teachers and parents in Uganda
- Financial management and, budgeting and responsible saving has been realized
- Children appreciate and understand the banking system and environment (WSBI recent event)
- Gendered empowerment (effects on girl-child)
- School fees barrier better managed by students
- Child leaders identified as rolemodels, speak on behalf of effects of program
- PEDN's model for Aflatoun has been replicated/studied by Kenya/Tanzania and other African Aflatoun programs

PEDN-Aflatoun Best Practices

Public-Private Partnerships

- Post Bank Uganda, Ltd. (PBU)/WSBI
- Ministry of Education and Sports (MOES)
- Basic Education for Urban Poverty Areas (BEUPA)
- POWER OF HOPE (POH)
- PASSWORD
- Plan International



Postbank Uganda's mission is "to empower its customers in a sustainable manner" therefore; "the partnership with PEDN is in line with our mission since it's an opportunity to empower children and instill a saving culture through offering them a flexible saving account which is tailored specifically to meet their needs"

Stephen Mukweli – Postbank Uganda, Ltd., Managing Dir.

Successes for children

- Children have developed spirit of saving, financially responsible
- Children have become more knowledgeable about their rights, confidence, public speaking, critical thinking/problem solving skills
- Children learn about other children in Aflatoun, network make friends with other schools in programme
- Children have had opportunity to learn various ways of making money (enterprise)
- Children can Think, explore, investigate, and act-- Students explore and develop their best talents
- Children have known that *saving is not only for old people but for young ones too*

Child Enterprise Examples

Children can plan, budget and succeed as entrepreneurs!



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Children can plan, budget and succeed as entrepreneurs!

- Creations are: **recycled paper bead necklaces and bracelets, wallets, baskets, dolls, and gift cards**
- **Social Enterprise:** decorations out of used bottle tops, necklaces from recycled paper
- Teachers support in organising events to sell creations & students **earn profit for group activities or as seed K**

One student from St. James Biina school Kampala, comments:

- *“We had made our baskets, we went there [to Aflatoun’s Culmination Event]...everybody wanted to buy them, they were expensive because we also knew that the baskets were nice looking. We knew everyone will want to buy them, so we put them at an expensive amount, and they bought them and we sold them at 20,000 [Ugandan Schillings] each! (he laughs)”*

PEDN-Aflatoun Challenges

1. Clear exit strategy from schools needed – dependency on PEDN
2. The role of each stakeholder not yet perfected
3. Teachers expect a financial motivation/reward but PEDN does not subscribe to this ideal (not sustainable)
4. More need to streamline banking services – child friendly – a more flexible model
5. More technical and financial support to the program initially from within Uganda
6. Meeting demand for the program in new schools
7. Retention/Continuity: Teachers changing schools and active children moving to secondary schools

Challenges to you

3 Workgroups: Education, Network/Comm, Banking

To think about:

- n Avoiding Dependency on an NGO--can it ever be phased out?
- n Sustainability of Education, Network, and Banking components

Sustaining Education: Curriculum Integration

Sustaining natl/regional network: commitments from players

Sustaining Banking: Child friendly banking services made profitable--what are the incentives

THANK YOU!

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