

Aflatoun's Child Social and Financial Education for Children in Mozambique, An Emerging Initiative

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note

October 2010

Acknowledgements

Aflatoun would like to thank the staffs of PLAN Mozambique and Wona Sanana for their assistance in the research. In particular, Habte Woldemariam and Khalila Salim at PLAN Mozambique and Libertao Fernandes Flavio and Gertrudes Noronha at Wona Sanana dedicated time, expertise and resources to complete this case. Svetlana Drivdal, the consultant, managed the research and pulling everything together. She went beyond the original scope of research and her work was consistently excellent. Two Aflatoun volunteers, Christiane Corves worked on the context section and Julie Tam provided early editorial feedback. Rediet Abiy, Aflatoun's Africa Programme Manager, visited the programme, had developed some of the HIV/Aids material, and provided key input at the beginning of the process. Kristen Eckert, Jennifer Hartley, and Jared Penner provided comments on behalf of the SEEP Network. All errors remain Aflatoun's..

Cover Photo: Children prepare dough for bacias, a local snack, in Ligogo, Mozambique.

Preface

Children affected by HIV, many of whom are Orphan and Vulnerable Children (OVCs), need different support and assistance to ensure their development, survival, and future success. Programmes that target these children have traditionally focused on strengthening the capacity of family and community networks to meet their needs and guarantee access and resources for the most disadvantaged as well as raise awareness and mobilise social resources.

New thinking in this area has also begun to look at economic strengthening and empowerment as meaningful ways of addressing the needs of this marginalised group. A range of emerging initiatives have begun to test new approaches to supporting this group. Existing methodologies have also been adapted to meet their special needs.

One such existing methodology is the Aflatoun programme of Child Social and Financial Education. The Aflatoun programme provides children with an activity-based curriculum that develops key life skills and provides opportunities for them to practice saving and entrepreneurship. The programme is delivered by organisations belonging to the Aflatoun network. They are responsible for the contextualisation and the adaption of the Aflatoun materials for their country or context. This programme is currently being implemented by over 50 organisations in over 40 developing and developed countries.

In Mozambique, a country that has an AIDS incidence rate of 11.5% and a large number of OVCs, the Aflatoun material for Africa has been adapted and contextualised to also include HIV amongst its themes. The curriculum also provides skills that might be of special use for children who manage their own/family resources or generate resources for their families.

A key question for Aflatoun and for these types of child-oriented economic strengthening programmes is what sort of differentiated impact they might have on children affected by HIV. Based on a demographic and topical survey, schools that were most impacted by this issue were selected for qualitative research.



A teacher teaches children the Aflatoun motto in Nhaquila, Mozambique.

Aflatoun found that the life skills and financial lessons and opportunities, such as savings and entrepreneurship, were of more interest and more directly applicable to the children who were identified as OVCs. While the OVC children participated fully in the sessions and were not excluded, a key lesson from the quantitative research was that stigma and discrimination towards children who are affected by HIV needs to be addressed with children at a very young age. This is discussed in further detail below. The Aflatoun programme, an emerging initiative, may be a complimentary approach to bolster other interventions that target OVC children and may allow organisations to provide an economic strengthening programme to children at a younger age than other more conventional approaches.

Context

Socioeconomic overview (Mozambique)

Mozambique is one of the world's poorest countries with one of the lowest human development scores in Southern Africa.¹ However, there are some positive development trends to highlight. The economy has been growing at 7% over the last few years, and the country has seen a drop in national poverty rates from 69.4% in 1997 to 54.1% in 2003. The primary education system in the country has experienced a considerable increase in enrolment rates, especially in the rural areas, where net enrolment increased from 53% in 2003 to almost 80% in 2008 (MICS, 2008). The primary school completion rates have also increased nationally, from 22% in 1997 to 73% by 2007 (MDG, UN 2008: p. 10, 11). Despite these positive developments, poverty in Mozambique remains high (MDG, UN 2008: p. 9ff., see also chart p. 13). Unemployment is estimated at one-quarter of the overall population (MDG, UN 2008: p. 10).

The HIV pandemic is still a major threat to development in Mozambique, with prevalence rates of HIV for people 15 – 49 years of age standing at 11.5% in 2009 (INSIDA, 2009). This ranks as the eighth highest estimated HIV prevalence rate among prime-age adults in the world (Mozambique HIV and Nutrition Status Report 2008, p. 14). According to 2007 Epidemiological Survey Results, HIV prevalence in pregnant women between 15-24 years old has increased from 12.9% in 2003 to an average of 16% in 2007. This trend impacts life expectancy rates, placing Mozambique amongst the lowest countries in the world at 42.5 years in 2008 (<http://www.unmozambique.org/eng/About-Mozambique>).

Enterprise Story: Ligogo Primary School

In Ligogo community, the sixth-grade students discovered that there were four bread-making outlets in the community, but not one was producing anything that could be consumed with the bread. The students and their teacher therefore decided to make 'bajias', a type of fried snack from ground beans that is commonly eaten with bread. The students currently produce about 70 bajias in a weekly cooking session. Both girls and boys participate in making and frying bajias. The bajias are then sold on the same day in a local shop. Thanks to a generous agreement with the school, the shop owner sells the bajias without commission. The profits made on the sale of the bajias are collected and recorded by the club treasurer, who then passed them off to the club teacher for safekeeping. The club is planning to use the accumulated money for the end-of-the-school-year party. On the whole, the clubs visited generate between \$3 and \$6 weekly from income-generating activities. The money is then put into a collective club savings box and is used for the club activities. These activities have included hosting a school party, helping specific children with an urgent need (medical or other), buying school materials for all children, and buying ingredients and other supplies needed to continue with the microenterprise project.

In 2007, there were an estimated 10 million children in Mozambique, including 1,400,000 orphans (aged 0-17 years), 400,000 of whom were orphans due to HIV & AIDS (http://www.unicef.org/infoby-country/mozambique_statistics.html). Currently, 12% of children aged 0-17 years in Mozambique are orphans (having lost one or both caregivers), and an additional 5% of children are vulnerable from HIV and living with a chronically ill parent (MICS, 2008). Being an orphan was found to have very negative effects on children's health and nutrition and on their school attendance, among other outcomes (MICS, 2008). The orphan crisis has been mitigated, in part, by support from extended family members. However, as in many cases in Mozambique, these sources of support have proven insufficient. While various NGO and government extension staff have tried to create and strengthen community support systems for these children, their efforts reach only a few families and do not cover all the needs of orphans. Indeed, only 22% of households with orphans nationwide received some form of OVC support in 2008, mainly access to education, and only about 2% of OVCs received materials or financial support (MICS, 2008). Overall, there remains a large question as to how to best provide sustainable and integrated support for these children. Reaching and supporting these children through the expanding primary school system, which

¹ p. 8/ <http://www.unmozambique.org/eng/About-Mozambique/Mozambique-Key-Development-Indicators>).

has received an infusion of trained teachers and increased government and donor investment in education, can be one important strategy.

Area of intervention (District of Jangamo, Inhambane, Southern Mozambique)

The Inhambane province in the southern region of Mozambique is the poorest region of the country with 81% of the population living below the national poverty line in 2003 (MDG, (UN 2008: 13 - chart). The Jangamo district of Inhambane has a total population of about 100,000 persons, and only 10% of households have adults that are formally employed (PLAN 2009, p. 35). Most people support themselves through subsistence agriculture and fishing, growing and selling cassava and cassava flour, coconuts, peanuts, sweet potato, beans, and vegetables. The area is vulnerable to food shortages due to cyclones and lack of rains which threaten agricultural production (PLAN 2009, p. 28).

In 20% of households with children aged 6-17 years in the district, at least some of the school-age children are not at school (PLAN 2009). Children are more likely to be out of school if they live in households headed by elderly women. In 35% of such households, school-age children are not at school. This suggests that vulnerable families may depend on children for support, thus preventing them from going to school.

In terms of the HIV & AIDS crisis, the Inhambane province has somewhat lower HIV prevalence than other regions in Mozambique, but it nevertheless has the same disruptive effect on families and children. In the district of Jangamo, on average, 8.2% of the households care for at least one orphaned child younger than 18 years. About 2% of the households care for two or more orphans. Approximately 23% of households in the district are headed by elderly caregivers, indicating the negative effects of HIV pandemic on family structure (PLAN 2009, p. 21). Aggravating this situation is the low access of the district population to health facilities. Most communities in the district do not have their own health centre, and need to travel long distances for HIV testing or treatment services (PLAN, Participatory Rural Appraisal, 2007).



Children in Aflatoun learn how to make straw mats in a school in Marrumuana, Mozambique.

Description of the Target Group

To understand the demographic composition of the children participating in the Aflatoun programme of social and financial education, a survey was conducted of 580 fifth and sixth grade students in the nine Aflatoun schools. It included questions about living conditions as well as OVC-related issues. The survey found that over 26% were taken care of by someone other than their mother or father. Approximately 8% of children reported having lost their mother, and 17% reported not having a father.

The living conditions in the communities surveyed were poor. In the survey, 73% of children reported using unimproved latrines made from local materials, and 18% of children reported not having a latrine in their house. With regard to access to potable water, 66% of children reported using the water from

the river, the lake, or from an open well. Easy access to clean water is an ongoing problem in many communities. In many cases, older children are required to walk long distances to bring the water home.

As many as 76% of children live in houses made from local material; only 24% live in durable houses made of blocks. Furthermore, about 30% of children reported regularly going to bed hungry, because there was not enough food at home.

Stories of Orphaned Children: DILTON (Marrumuana Primary School)

Dilton is ten years old and is in the fifth grade. His father passed away, and he now lives with his mother and four-year old brother. To help his mother, Dilton makes straw mats, fishes, and climbs palm trees to collect coconuts for selling. Dilton performed these jobs before joining Aflatoun, but from the programme he has learned to save some money for what he or his family might later need. For example, he was able to save Mt145 (about \$6) to buy himself a school uniform. It took Dilton some time to save up this money, and he is proud that he has achieved this goal. Learning to save is what Dilton likes most about the Aflatoun programme. He also enjoys drawing and singing in the club. Singing especially helps him to relax and to have some fun with others.

Description of Schools Where Research was Conducted

Using the results from the child survey, schools with the highest percentage of OVCs were selected and further qualitative research was conducted. The following are three descriptions of the schools involved in the follow-up study.

The Marrumuana primary school has about 850 students and is located in the interior part of the district that is accessible only by dirt roads. The school is actively supported by PLAN International, which has helped expand the school from two conventional classrooms to four.

The Ligogo primary school is a large school with over 1,200 students. It has a single conventional classroom, and six classrooms made of local materials. While Ligogo is an active resort tourist zone, the related economic development has not had any major impact on the school.

The Nhaquila primary school has 740 students and is located close to the national road. Most of the classrooms are built from conventional materials. The Nhaquila School has the largest number of OVCs of all the nine Aflatoun schools. Poverty is evident as many children do not have uniforms or sandals. Aflatoun activities, especially those regarding savings, are not as strong as in the other two schools, mostly due to frequent transfer of trained Aflatoun teachers.

All three schools did not report having any OVC activities. The only form of material support was the provision of OVCs with additional school materials and uniforms, which was done either with NGO support of or through a programme of direct government support to schools.

Purpose of Intervention

Summary of Aflatoun Concept and Programme

Aflatoun is an NGO based in the Netherlands, which provides social and financial education to over 595,000 children in 41 countries. It has developed material and a methodology around implementing and scaling up a child rights and financial education programmes in the formal and non formal education settings. The programme is delivered by partners in various countries who adapt the material to meet local requirements. Partners include large international NGOs (like PLAN International, BRAC, Children International, UNICEF and ChildFund International), microfinance institutions, banks and credit unions, governments, and local community-based organization. Key programme principles include empowering children, informing children about their rights, and educating them on saving and entrepreneurship to improve both their financial and life skills.

Aflatoun's programme of child social and financial education involves two key trajectories of learning. First, it aims to teach children about their rights and responsibilities as well as build their personal understanding and confidence. This is complimented by financial education about saving and spending, planning, budgeting, and financial enterprise. Aflatoun works with children aged 6-14 years through its curriculum consisting of a series of eight workbooks. The programme's mascot, a fireball from outer space, and two child characters guide participants through activities and exercises that teach them the themes.

Stories of Orphaned Children: GERONIMO (Marrumuana Primary School)

Geronimo is twelve years old and is in the sixth grade. He recently lost his father. As an older sibling in the family, many tasks of his father have now been passed to him. For example, he is now responsible for looking after and training his brother. He used to go fishing with his father, but now he and his thirteen-year old cousin fish together. His father used to leave the money to buy the daily bread, but now Geronimo makes an effort to provide that money. Geronimo does many things to earn money, including selling cashew nuts, bananas, fish, and coconuts. After joining Aflatoun, Geronimo began to save money for the first time. At the Aflatoun club, he has also learned to make a plan for saving money for a specific goal.

The programme is activity-based and child-centred, meaning that children develop and lead their own activities. For example, children elect their own president, treasurer, and secretary for their Aflatoun club. That club is responsible for managing the savings process (balancing a basic ledger) as well as organizing activities and enterprises of the programme. The club also works to design and execute microenterprises and social activities along with the teacher. The current microenterprise projects in the Mozambican Aflatoun programme include raising pigs, running a school canteen, growing a plot of vegetables, producing crafts from local materials, and collecting and selling firewood. Social projects include organising school festivities, cleaning and beautifying community and school spaces, and various sports activities. All of this is done with the encouragement and oversight of a trained teacher. The material and the programme methodology are adapted based on the country and regional context. The Aflatoun Secretariat provides material contextualised for six global regions in four languages. Within regional curriculums, appropriate themes are also incorporated including HIV in Africa. Local or national partners then further contextualise and translate the material according to local skills, their requirements, and the needs of the children. Partners have translated the Aflatoun material into 23 languages to date.

Partnership Arrangement

Aflatoun works through partner organisations in programme implementation. The partners are selected based on their willingness and ability to deliver the programme. Aflatoun provides its partners with technical assistance for programme implementation. This includes programme material, training, facilitation, learning opportunities, and assistance in advocacy and evaluation. Partner organizations introduce the Aflatoun programme to different stakeholders and work towards obtaining government approval. In country, they function as the resource centres for the training (of both trainers and teachers), implement the pilot phase of the project and coordinate the evaluation. After a pilot, they work towards the scaling-up of the Aflatoun programme, through their own delivery or through other organizations, with the ultimate goal of integrating Aflatoun into national school systems.

The partnership between Aflatoun, PLAN Mozambique and a local implementing partner, Wona Sanana, works in communities that are affected by HIV. PLAN International has been operating in Mozambique since 2007 by implementing different ongoing projects that work collectively in addressing the situation of OVCs by strengthening the community systems that support orphans and vulnerable children.² PLAN

² These include at home based care to improve community and household capacity to protect and care for OVCs, education assistance for OVCs and children under difficult circumstances, as well as efforts to lessen stigmatization of HIV affected and infected people within communities.

partnered with Wona Sanana, a national NGO that promotes active learning and integrated development for children and adolescents, to pilot the Aflatoun programme.

Description of Mozambique Programme

After agreeing on project design and implementation, PLAN International and Wona Sanana began implementing the programme in July 2008 in the Inhambane province of Mozambique. The programme was piloted by training 36 teachers to form the Aflatoun clubs, to use the Aflatoun workbooks (translated into Portuguese) in three grade levels (fourth, fifth, and sixth grade), and to organise simple financial and social projects with the clubs. The pilot programme began in nine schools with approximately 1,300 children. The age range is higher than the Aflatoun's usual target age group and includes children over 14 years. This is primarily due to the late start of primary school, which is common in the rural areas in Mozambique.

By April 2010, the programme almost tripled in size thanks to additional training, the provision of more materials to teachers, and an increase in the number of grades in each school delivering the programme. Regular review sessions between PLAN's community development facilitator and Wona Sanana rendered possible this progress in programme dimension and quality. As a result of this work, the programme is now reaching over 3,600 children in first through sixth grades in sixteen schools of the Jangamo district.

Stories of Orphaned Children: ANASTACIO (Ligogo Primary School)

Anastacio is fifteen and is currently the secretary of the Aflatoun club of his sixth grade class. He joined Aflatoun for the first time in 2010 after he moved to Ligogo from a different school. Anastacio lost his mother and lives with his father, step-mother and six siblings. According to Anastacio, even though his family is large, they treat each other well. Similarly to other OVCs, Anastacio tries to get income in many ways. For example, he goes fishing and builds houses in the community with local materials (palm leaves, reed, etc.). He first began building these houses with his father and is already able to build them on his own. He earns about Mt 400-500 (about \$20-25) for building one house and gives the money to his stepmother for safekeeping.

For Anastacio, participating in Aflatoun is important because he has learned from the programme how to save regularly. Now, every time he earns something, he puts aside a portion of the money for saving. In this way he is able to have some money to help his brothers, when the need arises. He has also been teaching his brothers how to save. The club activities not only taught him how to save, but they also helped him to assimilate in his new class and to make friends. Anastacio would like to be a teacher when he grows up, but he is not certain that his father will be able to support him financially through his studies. Even though his grades are good and he has learned to save, Anastacio feels that it will be difficult for him to achieve his big dreams if he lacks the support of his family.

The programme is taught through an 'Aflatoun club' at each school. These clubs bring children together to do Aflatoun lessons, hold elections, save, and coordinate their own events and activities. This is done both within the classroom (most often during the crafts and visual arts lessons) as well as outside the classroom. The club activities are monitored and assisted every trimester by the Wona Sanana staff and by three local Aflatoun agents employed by the NGO.

In Mozambique, the clubs have adopted a group saving methodology to collect both money and resources (mainly produce to resell) which are saved in the school office. Children have also created personal savings boxes (piggy banks) and a club saving ledger. A key observation from Wona Sanana is that children and youth have been motivated and self directed in their activities. They have been excited about opportunities to develop their own businesses and have even used these microenterprises as a way to generate individual and group savings. Children have been particularly motivated by the club and activity-based methodology, which provides them the opportunity to undertake self-directed activities. In 2010, the schools received small loans for the first time from the Aflatoun implementing partners to help the clubs get their financial projects off the ground. In addition, the Aflatoun clubs were trained to use a project planning tool to define the objectives and the steps of their financial project,

the inputs needed (and how these would be obtained), and the challenges that might arise (and how to resolve them). Many schools have begun to form closer partnerships with parents and community members who took it upon themselves to teach the students specific skills or to help with other needed project inputs.³ This included parents helping with agriculture and livestock projects as well as assisting in the gathering of local materials for the microenterprises. Since these initiatives are recent, it is still difficult to judge their effectiveness, but it can already be seen that the schools and the clubs have become very motivated by their projects and are investing a lot of effort in their development.

Research questions:

- What are the observable impacts of the Aflatoun educational methodology and key themes on children in the programme?
- Are there any differences in how OVCs participate in and benefit from the Aflatoun programme?
- Do any other community members benefit from the Aflatoun Programme?

Case Study Methodology

The Aflatoun case study research consisted of two phases. During the first phase in March of 2010, 580 fifth and sixth grade students from nine Aflatoun schools completed surveys about their living conditions, their beliefs and practices about saving, and their attitudes regarding a range of social issues such as education, children's rights, and HIV. While the programme is delivered to a wider grade range of students, this sample was chosen because of the more complex financial activities concerning saving and financial enterprise the older students undertake. It should be noted that all schools had implemented the programme the previous year.

During the second phase in May 2010, a research team including a consultant and staff members of PLAN International Mozambique and Wona Sanana, conducted field visits to three of the nine Aflatoun schools. The schools chosen had the highest numbers of OVCs in fifth and sixth grade, based on the surveys from the first phase. All three schools offered a complete course of primary education for first through seventh grade. At each school, the research teams conducted separate group and individual interviews with children from the Aflatoun clubs as well as with children who were identified as OVCs. During the focus groups, the researchers focused on what children liked and learned in the Aflatoun programme. Next, several OVCs were selected from each school, and the team members interviewed each child individually. They aimed to better understand what effect participating in the Aflatoun club has had an effect on them. Finally, the team spoke with pedagogical directors and students about which activities had been conducted and observed Aflatoun activities given by Aflatoun teachers. In total, the research team talked to 65 students, six teachers, and three pedagogic directors. They additionally observed two practical Aflatoun activities, one Aflatoun lesson, and two other lessons given by Aflatoun teachers.

It should be further noted that Aflatoun activities have been monitored twice since their launch (in the beginning and the end of 2009), and data from these monitoring reports has also been included.

³ In one school, the parents taught the children how to produce clay pots, while in another school the parents guided the students through a process of planting and taking care of cassava samplings. Similarly, in the clubs that raised pigs, the pigs were placed with selected Aflatoun families. In schools where Aflatoun students used local materials (reed) to produce straw mats or collect local construction materials (palm leaves and branches) to be sold, the parents helped their children to collect and bring such materials to school.

Results

General Findings about Aflatoun's Educational Methodology

Aflatoun's programme is activity- and child- focused. Its goal is for children to gain confidence to be able to express themselves individually and to the people they interact with on a daily basis. The following observations were made based on interviews, focus groups, and monitoring visits.

1. During Aflatoun lessons, children do many activities that they enjoy, which they would not otherwise have an opportunity to do. These include drawing, singing, dancing, sports, classroom games, theatrical sketches, income-generating activities, and social projects. The use of games seems to have a special benefit for children. According to some teachers interviewed, games have improved the relationship between teachers and students. As observed during the Aflatoun lesson, the children responded with enthusiasm and carried out a challenging class activity when it was presented to them in the form of a game.
2. When asked about the content of the Aflatoun lessons, the children reported learning about the Aflatoun mascot, as well as the motto and the anthem. Many reported having learned that Aflatoun children treat everyone equally and with respect and help those in need. Specifically, some children noted that this is how the Aflatoun characters from the workbooks treat all children equally, and they are expected to do the same. The children were able to give examples of how they could be helpful. For example, when asked to look at the images of children who were excluded from a game, treated badly, or discriminated against, the children were able to suggest some reasons for this mistreatment (the child may be sick, or may be an orphan), and suggested that they could help a child by talking to him/her, invite him/her to play, help with chores, etc. This theme of "being friends with everyone" was also raised at the Aflatoun lesson observed in Nhaquila. The teachers interviewed noted that the children indeed started treating each other and the younger children better after taking part in the programme. For example, the children were observed to be more eager to help others with different tasks, to share their lunch food, and to lend their school supplies like pencils and paper. Before their involvement with the programme, they were more likely to share these items only in exchange for something else.
3. Generally, student participation during classroom activities is minimal. The most common student activities are copying notes, reading from the book, and responding to the teachers' questions. It is not common for the students to ask questions or to share something on their own initiative. Based on the assessment of teachers in the programme, the children's overall participation and performance at school improved since they began participating in the Aflatoun programme. The children were reported to question the teachers more frequently and to more openly express to the teachers any problems they had during the class.

Evidence about the Influence of Aflatoun's Themes of Social and Financial Education

Aflatoun provides children with a balanced curriculum of social and financial education in both curriculum and activities.

1. All the interviewed children were able to refer to at least some of their rights and responsibilities and reported that they learned about these primarily through the Aflatoun lessons. Many students described specific rights, such as the right to go to school, to attend church, the right to play, and the right to have a name. When the students were interviewed at the start of the programme last year, few of them could name any such rights. These findings suggest that the programme has had a positive effect on children's knowledge in this area.
2. All the children interviewed particularly enjoyed learning about saving money in the Aflatoun programme. Interestingly, 84% of children reported saving money at home, and the interviews further

revealed that two-thirds of these children had already been saving some money at home *before* participating in the programme. A key finding was that, while the Aflatoun programme did increase the number of children saving, the most important outcome for the children was learning how to save money regularly and to plan for some specific goal. Up to 60% of children reported saving up to an amount equivalent to \$1 over a period of two to three weeks. The others saved up to \$5 in the same period. The children managed to save this money by doing a variety of jobs in the community, such as selling coconuts and used clothes, making and selling straw mats and cookies, and helping others to cultivate their land plots. While only 40% of children reported doing some work for money, the focus groups suggested that the majority of children did at least one activity that earned some income. Most children made specific plans with regards to the money they saved. About half of the interviewed children reported having plans to save for some larger expense, such as a school uniform, a school bag, a pair of shoes, a radio, a trip to the nearby town, or a birthday party.

3. In addition to saving money, the children also reported having learned how to save resources, particularly school supplies, clothes and uniforms, food, and water. Saving water was particularly important for orphaned girls. For many of them, carrying water from long distances is a daily task, and learning to save water has helped them reduce the trips needed to the water source.

4. Most children enjoyed participating in Aflatoun income-generating activities and felt that they learned valuable skills that could improve their future. In all three schools visited, there were no income-generating activities before Aflatoun. In some schools, however, children previously cultivated a plot to produce the food for the school's consumption. With the arrival of Aflatoun, the children engaged in producing and selling straw mats and brooms, school bags, and different food items. The children contributed some of the raw materials, such as straw. According to the monitoring report from last year, in over half of the schools, the projects were decided on in consultation with the students. In some schools, the projects were chosen by the students and teachers after they made a basic analysis of what was needed in the community.

5. Few schools have carried out social projects as a part of the Aflatoun programme. The typical social projects that did occur included cleaning the school or a local well, a market area, or surrounding community area. For example, in Marrumuana, the students worked to teach the market vendors not to put their items for sale directly on the ground. The Aflatoun students made a theatrical sketch about this problem and helped the vendors construct some simple market stalls. While most students reported cleaning at school and at home before the Aflatoun, after the arrival of the programme, student social activities expanded to the other areas of the community.



Children watch as bajias are prepared for sale in Ligogo, Mozambique.

Evidence related to Orphaned and Vulnerable Children

1. The activities of drawing and singing appear to have been especially enjoyed by OVCs. During the study, some orphans drew attractive flowers and other objects and wrote that these objects helped them feel less sad about the death of their parents.
2. Among OVCs, a large proportion reported that they never saved before the programme and have started saving after joining the Aflatoun club. In interviews, many of them assumed various income-

generating tasks to help their family after they became orphans. Saving money has become an important way for them to ensure that they and their families would have something to eat on any given day of the week.

3. OVCs tended to engage in more income-generating activities than other children and to do more adult-type tasks, such as fishing and building houses from local materials.
4. Many interviewed OVCs reported teaching their younger siblings about saving, and several reported educating their siblings in specific skills they learned in the club, such as making the straw mats. The Aflatoun programme may have special significance for households with OVCs, because these children may transmit saving and practical skills to others household members.
5. Receiving direct support from the programme, in the form of notebooks, pens, and pencils, was important for many children and increased their positive outlook on the programme. Such direct support was especially important for OVCs, whose families in many cases struggled to provide them with all the necessary school materials. All the students reported that in the programme they also learned how to take better care of their school supplies, for example, not to tear the pages from the notebooks.

Stories of Orphaned Children: NORA (Ligogo Primary School)

Nora is eleven and is the current president of the Aflatoun club in her fifth grade class. She lives with her grandmother, aunt, and two brothers aged three and six years. She used to live with her mother and father. After her father passed away, her mother married again, and Nora prefers to stay with her grandmother. Her favourite place is school, because this is where she learns to read and count. After school, Nora often teaches her mother, who is illiterate, the lessons she learned in class.

Nora works the land with the grandmother and sells a portion of the produce. She also collects water for others in the community. Before joining the Aflatoun programme, Nora used to save food and clothes; now she has also learned to save money. When she receives money, she first thinks of putting aside a part of it and then considers buying food for the family. It reassures her to know that even if the food is finished, there is a place where she can get some extra money. Her goal now is to start putting aside money for her future. At Aflatoun, Nora has also learned how to save other things, including water, which is important for her since she is responsible for transporting water for the household. She has learned to make cloth school bags and brooms, which she thinks are useful skills to have.

Benefits to Teachers and Parents

In addition to personally benefiting from the programme, several students described teaching friends and family something that they learned in the Aflatoun programme. A sixth grade student in Nhaquila reported that she taught her parents how to save.

Several teachers' personal saving behaviours were directly affected by the programme. For example, in a Marrumuana primary school, both of the interviewed teachers opened bank accounts after joining the Aflatoun programme and started putting aside a part of their salaries on a monthly basis. These teachers also decided on specific goals for which to save. One is saving to build a house, while the other is saving for a motorcycle. Similarly to children, some teachers interviewed also reported teaching others in their family about saving. A teacher in Nhaquila described how she taught her brother about the concept of savings. According to her, the brother bought a box with a lock on it and began saving. A year later, he still did not open his saving box, because he aimed to accumulate a larger sum. However, when asked if she personally began saving, the same teacher reported that it was difficult for her due to her living expenses.

In one school, the director reported that participation in the Aflatoun programme has taught the teachers some financial skills that help them plan and budget the activities of the school. When another NGO helped the teachers establish their own savings commission, the teachers understood the concept quite rapidly, applying what they learned about savings from the Aflatoun programme.

In terms of pedagogy, a teacher from Nhaquila primary school described an important lesson she obtained from the programme, specifically, learning not to differentiate between boys and girls in the tasks that they are given. She learned from Aflatoun that both at home and at school, boys and girls need to learn the same skills, which will later help them function independently. This learning has also been observed at a practical Aflatoun activity at Ligogo primary school, where girls and boys were equally engaged in preparing and cooking the snacks to sell.

HIV & Education Lesson Example

OUR RIGHT TO INFORMATION!

Musa and Neema heard a lot about AIDS and they wanted to know more about it. They heard people talking about it, they saw a poster on the street warning against AIDS, they even heard a Radio show, but they didn't have clear information. So they decided to make a visit to the local clinic and learn more about AIDS. Musa and Neema visited the local clinic in their neighborhood to ask their questions about AIDS:

Musa: Can you tell us about AIDS?

Nurse: Why do you want to know about this?

Neema: Because we heard that it is a serious problem in our country.

Nurse: Well, to know more about AIDS you have to know about HIV. But, I'm very busy today and can't help you.

Musa and Neema were disappointed. In their Aflatoun club they learned about their right to receive and share information, so they asked their teacher for help. She told them that even though she is a teacher, there are some things about HIV & AIDS that she does not know, so she will contact the nurse at the local clinic and ask her for some time when she is free.

The teacher asked them to organize the meeting and to bring along some of their friends to make sure that many children receive the information. Musa and Neema shared the information with the Aflatoun club members in their school and they agreed to set-up the meeting after their classes on Wednesday afternoon.

Challenges, and Lessons Learned

Overall, in the context where support to OVC is still scarce, the Aflatoun programme appears to promote socio-emotional well-being of these disadvantaged children by teaching them useful life skills, which they then pass on to others and provide better support for their families. In general, the programme appears to improve children's school participation, their relationship with others, and their care with money and with different goods at their disposal. Yet, there are some key challenges and lessons learned from this case study.

Challenges

Social and financial skills do not reduce stigma - While Aflatoun has been able to observe some positive effects on how children treat each other, there were still issues concerning how children relate to peers impacted by HIV & AIDS. In the baseline surveys, 42% of children indicated that they would prefer not to be friends with a child that has HIV, and another 38% did not know what they would do in this situation. This shows that education to reduce stigma should be a key theme in programming.

Strategies for teacher motivation and retention are necessary - Teachers are the key link between programme implementation and children. As such, ensuring that teachers are motivated and knowledgeable is essential to quality programming. A key issue is teacher retention since training is sometimes lost when the teachers are transferred to other schools.

Need to Link Social Skills to Protection - Children, and especially OVCs, are vulnerable members in the community. Research found that knowing rights did not equate with knowing where to turn in cases of abuse or maltreatment. Programmes that include social support for OVCs should ensure that child protection issues are dealt with explicitly.

Children increase frequency and amount of saving - The number of children reported saving increased by almost 20% from the start of the programme. More importantly, children reported knowing more about saving and saving more frequently as a result.

More goal oriented saving - The research found that children saved with an end or goal in mind after participating in Aflatoun. Whereas saving before might have been passive, children now actively planned for what they were going to use their resources.

Children benefit from school-based enterprise - A large number of children reported doing activities within the household or the community to get access to money. The number of OVCs that reported doing work was higher. Aflatoun provided safe avenues for this entrepreneurial activity as well as provided skills that children, especially OVCs, could use.

Child participation must be fostered - The Aflatoun programme promotes children directing and managing their own activities. The study found there were issues concerning the amount of direction children had in their own activities, so this is an important value that going forward must be prioritized.

Teachers, other siblings, and parents benefit from knowledge transfer - In a number of different instances, children reported speaking to siblings or parents about the lessons they learned in Aflatoun. As for teachers, they reported changing their own saving behaviour, participating more in financial systems or opportunities, and influencing others around them with their new skills. While it is too early to say how prevalent this is, early indications are that some knowledge and skills are transferred outside of the directly targeted beneficiaries.

Orphan and vulnerable children benefit differently - Interviews with OVCs found that the social elements of the Aflatoun programme provided necessary relief and enjoyment. The financial lessons promoted new skills and behaviours that previously had not been learned or used.

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Questionnaire for Children's Club Aflatoun (5 and 6 Class)

(Translated from Portugese)

Part 1: About You

1. Age:		2. Gender: M/F		
3. Number of years in Aflatoun:		4. Is your mother alive?		
5. Is your father alive?		6. Is your mother or father sick for a long time?		
7. Who takes care of you? Mother – Father – Brother or Sister – Aunt or Uncle – Other:				
8. What is the highest level of education of your mother?				
9. What is the highest level of education of your father?		10. Do you have a birth certificate/ identity card?		
11. Does your house have electricity?	Yes	No	Don't Know	No Response
12. Does your house have running water?	Yes	No	Don't Know	No Response
13. Do you sleep hungry at night because there is not enough food?	Yes	No	Don't Know	No Response
14. Does your house have a toilet?	Yes	No	Don't Know	No Response
15. Were you sick in the last 2 weeks?	Yes	No	Don't Know	No Response
16. What kind of house do you live in?	From canes	From bricks	Other type:	No Response
17. What kind of latrine does your house have?	None	Simple, of straw	Cement	No Response
18. Where does your family get water?	River or lake	Open well	Closed well	
19. Which types of work do you do at home to help your family? Write the 3 most frequent type of work:				
20. Do you go to school every day? If not, what are the reasons? I don't want to – I must help in the farm – I must help at home – I have to work for money – I am sick				

Part 2: Share Your Ideas

1. What level of education do you want to finish? This year – Primary School – Secondary School – University – Don't Know – Refused
2. How much education should boys and girls receive? Same Amount – Boys more than Girls – Girls more than boys – Don't Know – Refused
3. How much work in the house should boys and girls do? Same Amount – Boys more than Girls – Girls more than Boys – Don't Know – Refused

Part 3: About Your Savings

1. Do your parents usually save money?	Yes	No	Don't Know	No Response
2. Do your parents have a bank account?	Yes	No	Don't Know	No Response
3. Do you save money?	Yes	No	Don't Know	No Response
4. If yes to question 3, how much money have you saved?	Amount:		Don't Know	No Response
5. If yes to question 3, where do you keep your money?	At home	At School		No Response
6. What are some of the other things you usually save? (Circle 3 things you usually save more.)	Food – School Material – Paper – Energy – Water – Others			
7. Imagine that received 10 MT each week. How much do you spend each week?	Amount:		Don't know	
8. Imagine that today you received 200 MT. How much would you spend today?	Amount:		Don't know	
9. Imagine that you won the lottery. To receive the value you won 100 MT now, or you can wait and receive 200 MT at the end of the month. What would you do?	Receive 100 MT now		Receive 200 MT at the end of the month.	

Part 4: Agree or Disagree

Interviewers read the following: “Now I am going to read you some sentences. For each sentence I want you to think about your own feelings and tell me how much you agree or disagree. You can tell me you agree a lot, agree a little, disagree a lot or disagree a little. Let’s try an example: ‘Green is the most beautiful colour’. Do you agree a lot, agree a little, disagree a lot or disagree a little?”

	Agree a Lot	Agree a Little	Disagree a Little	Disagree a Lot	Don't Know	No Response
1. I have someone to speak to when I have a problem.						
2. All children should be treated the same way.						
3. I am able to make changes in my life to improve it.						
4. I would rather not be friends with a child who has HIV / AIDS.						
5. It is important to consider other points of view to make a decision?						
6. There are laws to protect children from being taken advantage of.						
7. I have talents and skills that others do not.						
8. It is good to be married and have children before being 18 years old.						
9. I am comfortable asking teachers for help.						
10. Spending is more important than savings.						
11. It is OK to throw my garbage.						
12. When I think of the future, I worry.						
13. If I am violated or abused in school or at home I know what to do.						

About SEEP

The SEEP Network is a global network of microenterprise development practitioners. Its 120 institutional members are active in 180 countries and reach over 35 million microentrepreneurs and their families. SEEP's mission is to connect these practitioners in a global learning environment so that they may reduce poverty through the power of enterprise. For 25 years, SEEP has engaged with practitioners from all over the globe to discuss challenges and innovative approaches to microenterprise development. As a member-driven organization, our members drive our agenda while SEEP provides the neutral platform to share their experiences and engage in new learning or innovative practices. The SEEP Network helps strengthen our members' collective global efforts to improve the lives of the world's most vulnerable people.



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