



# Innovative Finance Inclusion

## Aflatoun International

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## Abstract

Many children from under-developed regions lack access to sufficient education, and particularly to social and financial education, hence hindering their chances to succeed as grownups. Aflatoun International<sup>1</sup> is a global NGO (non-governmental organization) which describes itself as a dynamic network of partner organizations, teachers, supporters and staff, delivering high-quality education to such underprivileged children, through a social franchise model.

Aflatoun addresses the educational access challenge via developing relevant curricula for different age groups, training teachers, providing partnership and support, enhancing digital learning, and more. The teaching itself is conducted by a vast network of partner organizations, which receive from Aflatoun all the 'turnkey' learning materials, as well as support and value-added services. The educational materials provided by Aflatoun focus on important and highly relevant subjects such as human rights and equality, sustainable development, employment, financial literacy, digital literacy, peace-building, entrepreneurship, and more. Kids from different countries in Asia, Latin America and Africa who are exposed in the first time on their lives to these important learning materials, gain important life-skills and knowledge, which potentially can assist them building a better future for themselves and their families - and make the world a more equal place.

## Keywords

NGO, Partnership, Educational Access, Financial Inclusion, Children, Empowering



<sup>1</sup> <https://www.aflatoun.org/>



# 1 The Organization

## 1.1 Background

Aflatoun International is a global NGO. The Aflatoun initiative originally started in India (1991) and became international in 2005. Today, Aflatoun's activity is available in 102 countries around the world, while headquartered in the Netherlands.

Aflatoun International describes itself as a dynamic network of partner organizations, teachers, supporters and staff, delivering high-quality education through a social franchise model. In a rapidly changing world, many underprivileged children (and especially girls) do not have adequate access to education - since they simply lack basic access to important financial, social, and digital skills. Without scaling-up these social and financial skills, the kids' future is likely to be far less promising than what it can be - lack of critical skills or knowledge means limited future possibilities to advance in work, education, and society in general.

## 1.2 History

Aflatoun started in Mumbai, India, in 1991 as an action research project by Jeroo Billimoria, who at that time was working at the Tata School of Social Studies. She began a project with schools to bring rich and poor children together to learn about each other's lives, while focusing on the group obtaining important social and financial skills. The program successfully expanded to various rural areas in India, and in 2005 it expanded globally to neighbor countries. In order to test whether the program would work outside India, organizations in ten countries launched the program as a pilot, which greatly succeeded. In 2011, Aflatoun broadened its curricula by providing a dedicated educational program for young people called Aflateen and, and a year later, a new educational program for toddlers was also introduced.

The name Aflatoun derives from India, where children named it after a fun-loving, good-hearted character from a popular Bollywood movie. Aflatoun is also the Arabic name for Plato, the Greek philosopher who promoted an idealistic notion of citizenship. Both seemed a fitting influence, so the name stuck.

## 1.3 Operation and Vision

Aflatoun addresses the educational access challenge via developing and distributing relevant curricula for different age groups, training teachers, providing partnership and support, enhancing digital learning, and more. The teaching itself is conducted by a vast network of partner organizations, which receive from Aflatoun all the 'turnkey' learning materials, as well as support and value-added services such as success measurement and more.





The initiative's vision is to socially and economically empower children and young people, so they will act as agents of change in their own lives for a more equitable world. The educational materials provided focus on important and highly relevant subjects such as human rights and equality, sustainable development, employment, financial literacy, digital literacy, peace building, entrepreneurship, and more.

## 2 Success Criteria

Aflatoun International's website emphasizes the initiative annually reaches about 10.5 million children (53% girls), in 108 countries, via its network of over 345 partners and 38 governments, which consists of approximately 167,000 trained teachers.

The initiative's central Success factors are as following:

### 2.1 Better outreach and wider impact via a franchise / partner model

Aflatoun International uses a social franchise model to connect and collaborate with organizations and governmental institutions all over the world. The initiative's dynamic, bottom-up network of inter-linked partner organizations is based on reciprocal empowerment. It is a flexible low-cost and high-impact model. The partner network consists of a broad range of partner organizations varying from local non-profit organizations to international agencies and governments. Partners are the owners of Aflatoun Programs in their area of implementation, while also in charge of implementing all learning materials provided. Aflatoun partner organizations receive not only the ready-made curricula and educational training and support, but also gain access to the initiative's vast global partner network of like-minded organizations, as well as to access to Aflatoun's database and an extensive research-report and case-study library. Partners can participate in Aflatoun's international events and speak on educational panels. Besides, Aflatoun promotes the impact and events of its partners through all communication outlets. Mostly, partners benefit from the initiative's scale-up strategy as it allows for wider outreach and acceptance of the Aflatoun concept of empowered children and youth. Partners are requested to pay an annual license fee to Aflatoun, based on their annual income in order to cover some of the initiative's costs.

### 2.2 More relevance and success due to flexibility

Aflatoun's programs are based on three basic curricula for different age groups, which are all flexible and can be contextualized to local needs or specific circumstances. The ability to modify the learning material and fit it to the specific needs of the pupils or to the context of a specific country, greatly contribute to Aflatoun's popularity.



### 2.3 Impact at low cost

According to Aflatoun's 2020 impact results, their unique educational model resulted in low cost versus high impact: a cost of less than 0.30 Euros per one child's daily education, creates various success stories, both at the individual and the group / country levels, and is also an affordable cost even in very poor areas.

### 2.4 Measurement and evaluation

In addition to the training, which the NGO provides to teachers, Aflatoun constantly (via its partner organizations) conducts research, to evaluate the quality and effectiveness of its educational programs. This allows Aflatoun to improve over time, upgrade its learning materials and its working methodologies, and innovate, hence maintaining relevance over time.





### 3 References

**Public Visibility.** Due to Aflatoun International's long and successful activity record, while empowering children to take control over their own future, the NGO has gained high levels of public visibility over time. It has won many prominent social and educational awards, and has been exposed in numerous media outlets, globally. Aflatoun maintains high levels of engagement through its different social media channels, and still enjoys its elaborate network of connections with different government agencies and officials all over the world.

**Video:** [https://www.youtube.com/watch?v=pbS\\_8MFKPRY](https://www.youtube.com/watch?v=pbS_8MFKPRY)

#### Website and Social Media links

<https://www.aflatoun.org>

<https://www.youtube.com/user/Aflatoun1>

<https://www.facebook.com/aflatoun>

<https://www.instagram.com/aflatounnederland/>

<https://twitter.com/aflatoun>

<https://www.linkedin.com/company/aflatoun/>







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