



Innovative Finance Inclusion

Teaching Notes

Aflatoun International

Date: February 2022

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Synopsis

Aflatoun International is a global NGO which describes itself as a dynamic network of partner organizations, teachers, supporters and staff - delivering high-quality education through a social franchise model. Many children from under-developed regions lack access to sufficient education - and receive no social and financial education in particular, hence hindering the chance to succeed as grownups.

Aflatoun addresses the educational access challenge via developing relevant curricula for different age groups, training teachers, providing partnership & support, enhancing digital learning, and more. The learning itself is provided by a vast network of partner organizations, which receive from Aflatoun '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, peacebuilding, entrepreneurship, and more.

Target Audience

This case study is intended for high-school pupils or university undergraduate students, learning about financial inclusion.

Case Study Objectives

1. Reviewing and understanding main interest points in the Aflatoun case-study.
2. Encouraging pupils to think about similar financial inclusion initiatives which can be based on a model like that of Aflatoun International.
3. Discussion about pros and cons of stock-market investing at a young age as a gateway to insight: Financial activity can sometimes be gamified, yet this should be done in a responsible manner.



Recommended Lesson Structure

(For a 45-minute lesson)

Part 1 - Teacher's intro (15 Minutes)

Teacher will review the main aspects of the Aflatoun International case study, while emphasizing the following aspects:

- * The need for enhancing access of children and youth in under-developed regions, to educational materials involving social and financial literacy, digital literacy, human rights, business entrepreneurship, etc. – how can exposure to these issues during young age have the potential to change children's course of life while living in extremely remote or underprivileged areas?
- * Aflatoun International's franchise and partnership model – providing 'turnkey' educational materials – who are the partners? (NGO, Governments), and what are the benefits of 'turnkey' materials in this context? (Common standards enabling measurement, and most important – lowering the cost of each educational day, therefore enhancing accessibility also from the economic aspect).

Part 2 – Individual assignment (15 Minutes)

- * Are you familiar with similar financial / educational inclusion initiatives which can be based on a model like that of Aflatoun International?
- * How can you improve Aflatoun International's model? For example -would starting from digital literacy courses and providing the pupils with tablets, be a valid option in remote geographies?

Part 3 - Open class discussion: The concept of franchising a social initiative (15 Minutes)

- Pros and cons of franchising a social initiative, via cooperation with various partner organizations: rapid expansion enables reaching more people and creating more impact. Yet can the students also think how a social franchise model may lead to less control over the learning activities and over the content provided?



- In the case of Aflatoun, would you think that local adjustments of content need to be made in different countries, regarding learning about human rights or different social concepts? How can this co-exist with Aflatoun's model of 'turnkey' learning materials?

The importance of providing local adaptation to the turnkey educational materials. If there is no local adaptation, what can go wrong? For example, issues such as women rights, gender equality or minority rights may be viewed as sensitive in certain global regions.

- Discussing the topic of franchising (business or social franchise), how can Aflatoun make sure their social partner organizations adhere to certain standards of quality and ethics, while teaching young children?

Pupils can suggest ideas such as random inspections, self-reporting by the partner organization, direct training by Aflatoun for instructors and teachers, or conducting mutual events / conferences in which several partners meet with Aflatoun representatives and demonstrate their teaching processes and their achievements.