



## **IMPACT OF THE AFLATOUN LIFE SKILLS AND FINANCIAL EDUCATION PROGRAMME ON UPPER PRIMARY SCHOOL CHILDREN IN HIMACHAL PRADESH, INDIA**

JANUARY 2021

*This factsheet provides a summarised overview of the impact evaluation report of Aflatoun's Life Skills and Financial Education programme on children in Himachal Pradesh, India. Answering the main question: Has the Aflatoun programme been effective in enhancing life skills and financial education among students aged 6-14 years in India?*

## **i** ABOUT THE AFLATOUN PROGRAMME

Aflatoun's *Life Skills and Financial Education* programme builds on a child's natural curiosity and teaches them positive associations with themes as children's rights, saving and enterprise. A key activity is the democratic formation of children's clubs, which require children to work together, manage their savings and start small business and community improvement activities.

Underlying the curriculum is the belief that children learn best by doing, and when they engage with the world and those around them. By putting children at the center of the learning process and engaging them with the world, Aflatoun empowers children to act as agents of positive change within their communities.

## **globe** CONTEXT AND PARTNERSHIP

MelJol is an NGO headquartered in Mumbai, India, which seeks to develop children's citizenship skills by focusing on child rights and responsibilities and providing them with opportunities to contribute positively to the environment.

Aflatoun International and MelJol initiated a pilot programme in 2016 in Himachal Pradesh (HP) covering 90 secondary schools and reaching around 9000 students.

HP has currently one of the highest literacy rates in the country and the state government fully supports the Aflatoun programme. It recognises the value of tackling prevalent issues that continue to hamper development such as gender inequality and low financial literacy rates. Development remains marked by considerably low female literacy rates of 76% compared to 83% for males. In addition, the state's financial literacy rate of 16% is substantially lower than the national average of 24%.

Looking at the success of the pilot programme of 2016, there is an intention to scale up and fully integrate the programme in the formal school system in HP. To generate empirical evidence, Aflatoun International has engaged with the research company Sambodhi to conduct a rigorous impact assessment of Aflatoun's Life Skills and Financial Education programme. The evaluation received ethical certification from independent Institutional Review Boards (IRB), and permission letters from the Department of Elementary Education, Government of Himachal Pradesh before initiating data collection. The research was funded by Echidna Giving.



Figure 1: Map of the state Himachal Pradesh.



## PROGRAMME & EVALUATION DESIGN

### MODE OF DELIVERY

- Aflatoun school groups and voluntary participation by children;
- Student-centered learning methods.

### TIMELINE

- 24 sessions of 1 to 2 hours each, spread over 6-8 months;\*
- Baseline survey: May-June 2019;
- Endline survey: November-December 2019.

### STUDY POPULATION

- 1.476 students – 74 schools;
- 30 treatment schools (used the Aflatoun programme);
- 44 control schools (no Aflatoun programme).

### LOCATION

- Himachal Pradesh;
- Solan and Shimla districts.

### AGE

- 6-14 years;
- Grades 6, 7 and 8.

### EVALUATION METHOD

- Random Control Trial;
- Quantitative assessment: student survey;
- Qualitative assessment: Focus group discussions.

\* Due to heavy weather constraints resulting in school closures in Himachal Pradesh, the treatment schools received on average 10 sessions out of the total 24 planned sessions during a reduced intervention period of 6 months.



## PROGRAMME THEMES & OUTCOMES AREAS

### PROGRAMME THEMES

- Personal understanding and exploration;
- Rights and responsibilities;
- Financial literacy.

### OUTCOMES AREAS

#### Direct effects:

Personal understanding and exploration. Level of:

- Self esteem;
- Self efficacy;
- Empathy;
- Hope;
- Closeness to family.

#### Rights and responsibilities

- Level of awareness on rights and responsibilities and duties.

#### Financial literacy

- Saving, spending, planning and budgeting attitudes and practices;
- Level of patience.

#### Indirect effect:

Academic performance:

- Performance of students in math and overall grades.



 **FINDINGS**

The key findings from the impact assessment have been reported across various key areas namely; (1) personal understanding and exploration; (2) rights and responsibilities; (3) saving and spending attitudes and practices; (4) planning and budgeting attitudes and practices; and, (5) academic performance.

Overall, the impact assessment found evidence that Aflatoun's Life Skills and Financial Education programme has had a positive effect on interpersonal skills, prosocial behaviour such as personal understanding and exploration, awareness on rights and responsibilities and financial literacy. The assessment shows no observable effect on academic performance of students.



**ENHANCED SELF-EFFICACY AND EMPATHY**

*Positive gains in personal understanding and exploration:*

- Closeness to family;
- Self-efficacy;
- Empathy.

**INCREASED AWARENESS ON CITIZENSHIP**

*Being aware of their rights and responsibilities:*

- Child rights;
- Civic responsibilities;
- Environmental duties.

**POSITIVE GAINS IN FINANCIAL KNOWLEDGE**

*Positive effect on increasing student's understanding of loans:*

- Less positive effect on understanding of investments.

**IMPROVED SAVING, SPENDING AND BUDGETING**

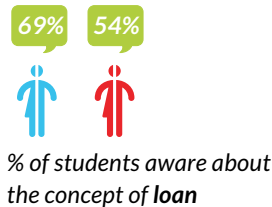
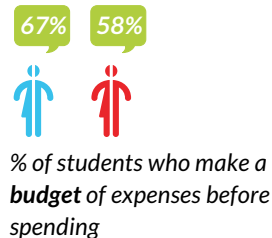
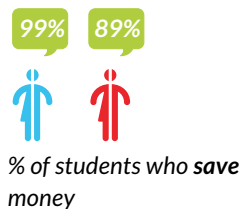
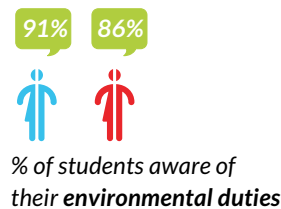
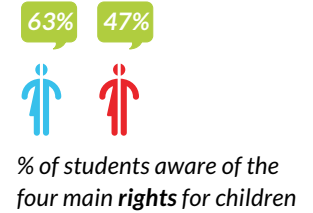
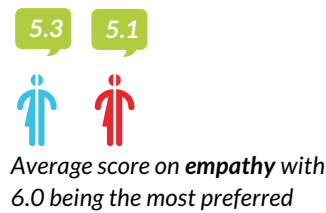
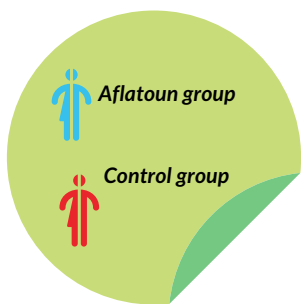
*Positive effect on saving attitudes and behaviour:*

- Students making a budget;
- Students saving money.

**INDIRECT EFFECT**

*No observed effect on student's academic performance.*

Key figures of student impact at end-line are provided below. All figures are statistically significant.





## LESSONS LEARNED AND RECOMMENDATIONS

- ✔ Based on the research results of the Aflatoun programme on social and financial education has a positive impact on students' skills in the Himachal Pradesh region in three of the outcome areas: personal understanding and exploration, rights and responsibilities and financial literacy.
- ✔ The positive results in the skill areas support the intention to scale up and fully integrate the programme in the formal school system in Himachal Pradesh.
- ✔ Further research is needed in areas where the programme did not have an observable impact yet. This includes academic performance and attendance. However, existing literature highlights that such impact takes time.



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