



## **ACCU, Aflatoun & Acting for Life:**

Supporting Credit Unions Contribution to Child Protection

### **Rationale for Project**

Child protection is still a daunting issue across the world, more so in developing countries where it is linked with other issues as poverty, gender, migration, among others. In Asia, 12% of the total child population are engaged in child labour, 40% of young women were married before 18 (child marriage) and 48% have permissive attitudes towards domestic violence<sup>1</sup>. Child trafficking is also an issue across the region and is commanding the attention of various organizations in all levels.

Civil society organizations, INGOs and multilaterals work collaboratively to address the complex issues contributing to child trafficking and other forms of child abuse. Credit unions are one such type of organizations that can be enjoined for addressing such issues. They are cooperative / financial institutions that are owned by its members, and operated for promoting thrift, providing credit and other financial services to its members. Many credit unions exist to further community development or sustainable international development on a local level. In the various literature discussing interventions for child protection, there are recommendations that credit union are already (or can be) involved with that directly or indirectly engage and benefit children through their implementation of Aflatoun's Child Social & Financial Education (CSFE) programme.

**Improving children's life skills.** Life skills education has many identified benefits, among them reducing the vulnerability of children being trafficked. Through CSFE and its core elements (see below), children are empowered not just by learning about relevant life skills related to their personal development, rights and responsibilities, but also skills related to financial literacy. These combined skills give them a balanced approach in feeling that they have control over their own lives.

**Encouraging child participation.** CSFE facilitates the setup of clubs which serve as powerful and safe venues for children to exercise their own decision making and abilities. The learning methodology of CSFE is also grounded on a child centred way of learning that encourages children to be their own advocates and to exercise responsibilities that come along with their rights.

**Improving adolescents' employment prospects near home.** The CSFE programme envisions inspiring agents of change, and by doing so helps children learn about skills relating to personal understanding & exploration, rights & responsibilities, saving & spending, planning & budgeting and child social & financial enterprise<sup>2</sup> – all of which instills competencies that are useful for employment or entrepreneurship.

**Addressing the family's financial insecurity.** Credit unions' primary purpose is to address the problem of poverty by empowering the poor to help themselves. They are directly involved with improving a family and community's well-being by addressing the betterment of their financial well-being. Their firm belief that "money is a means to an end" promotes the principle that loans, savings and other financial products are utilized to improve the condition of all members. By having family heads in their membership, they are also able to directly influence the parents to make their community one that is more caring and supportive of children.

---

<sup>1</sup> UNICEF State of the World's Children 2009

<sup>2</sup> Enterprise here pertains to activities where the spirit of teamwork, creativity and social purpose are exercised



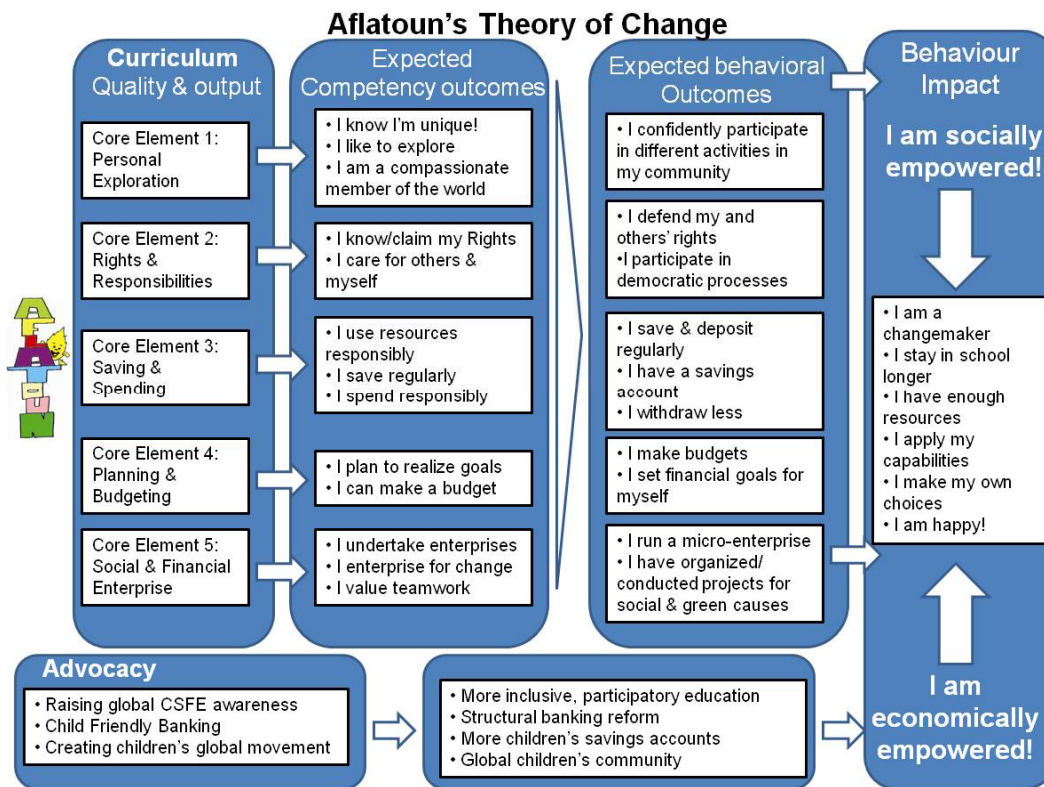
## Child Social & Financial Education

**Empowering women and young girls.** Much has already been said about the significance of gender equality education in women's lives. By providing education and opportunities to women and young girls, there are bigger chances that the outcomes will also be beneficial to their families and community as women fulfill the reproductive roles related to child and family care and development. Improving the status of women also helps address gender stereotypes which perpetuate trafficking and abuse towards girls.

### The Programme: Aflatoun Child Social & Financial Education

Aflatoun<sup>3</sup> is an educational programme of balanced social & financial education for children. Learning about social responsibilities and financial literacy is brought into the sphere of formal and non-formal education. Child Social & Financial Education (CSFE) involves developing two key trajectories of learning - an understanding of rights and responsibilities that enables individuals to develop their communities in a conscientious manner and financial knowledge and skills that enable individuals to make the best use of available resources.

The **balance** of social and financial education is what makes the Aflatoun concept so unique. Aflatoun believes that a combination on economic empowerment and social education achieves holistic and sustainable empowerment. The Programme targets children aged 6-14 in schools, alternative education and non-formal settings. Its **methodology** is engaging and child-friendly, and puts children at the centre of the learning process through songs, stories, games and worksheets. Curriculum for older children (15-18) is also now being developed.



<sup>3</sup> Aflatoun is also the name of the organization based in the Netherlands. It is the secretariat for the network and the resource center for the partners who wish to implement the programme.



The core activities of the programme are as follows

- Holding Aflatoun classes and lessons with the use of Learning Materials (8 workbooks)
- Forming Aflatoun clubs (with elected officers) and participating in Aflatoun events
- Practicing a savings system and making decisions about those savings
- Visiting banks & other educational trips
- Conducting social & financial enterprises

### **The Partner: Association of Asian Confederation of Credit Unions**

The Association of Asian Confederation of Credit Unions is the apex organization of the credit union/cooperative system in the Asian region. This system encompasses credit unions/cooperatives and similar financial institutions in countries in the East, Southeast, and South Asia. Membership to ACCU is comprised of national credit union/cooperative leagues and federations. The present membership of ACCU consists of 16 regular member-organizations and 1 associate member 15 affiliate members and 25 support members from 23 countries.

ACCU serves as both a trade association and a development organization. Its vision is Sustainable Credit Unions in Asia. Its mission is to promote and strengthen credit unions and similar cooperative financial organizations so as to enable them to fulfil their potential as effective instruments for the socioeconomic development of the people in the marketplace. In its role as regional organization for credit unions, ACCU performs representation, development, liaison and coordination functions on behalf of the Asian credit union movements.

ACCU is an Aflatoun partner as they have identified the CSFE programme as an effective programme which helps them achieve the socioeconomic development of their communities. ACCU has already promoted in its membership several savings products for children and youth (Youthbee, Smarteens, Gen X and EASY). Aflatoun's CSFE, therefore, is the educational programme that complements their existing savings products. Their members work with local cooperatives who work directly with communities and are ideally placed to engage with the schools, learning centers and communities.

### **The Proposal: Funding for Material Development in 10 Asian Languages**

We are approaching Acting for Life for funding support for ACCU to implement Aflatoun CSFE in its network. We understand that you believe in adopting a comprehensive approach to combat sexual abuse and exploitation of children and adolescents: from prevention through to full social and professional reintegration with an approach that is systemic and holistic, always taking account of the overall context (cultural, political, economic, etc.).

We propose that supporting ACCU and other partner financial institutions<sup>4</sup> to provide Child Social & Financial Education to children helps achieve aspects of it as it provides life skills, encourages child participation, increases the employment chances of youth, promotes women & girl equality and reduces the financial insecurity of families.

Each credit union member under ACCU is in need of additional funding to implement the programme, as introducing the CSFE programme would entail funding for material development, training, monitoring & evaluation and child events. As Asia faces the great challenge of having different languages for each country

---

<sup>4</sup> Other Aflatoun partners who are financial institutions: XAC Bank



**Child Social & Financial Education**

(unlike the Americas or Middle East), we would like to request for funding support for the material development of the learning materials in 10 countries under the ACCU membership.

The following learning materials can be translated:

- a. NFE Manual - a resource document for the facilitator which has a collection of activities that can be applicable for younger & older children.
- b. Aflateen Manual – a resource document for facilitators and peer educators which focuses on a learning experience of older children (14-18) to develop enterprises for change. *As this will still be developed by June 2010, we are not requesting for the translation of these activities as of yet.*
- c. 8 workbooks – series of workbooks designed for each grade level from grade 1 – 8, designed for use either by the children or by the facilitator.

For each country, the materials would have to be translated, contextualized and laid out in publication format.

Material Development	No. of pages	EUR/page	No. of Countries	TOTAL (EUR)	Price per Country
<b>Non-formal Education Manual</b>					
Translation fees	110	7.5	8	6600	825
Contextualizer/ Editor	110	5	8	4400	550
Layout		100	8	800	100
<i>Total</i>				<i>11800</i>	<i>1475</i>
<b>8 workbooks</b>					
Translation fees	135	7.5	8	8100	1012.5
Contextualizer/ Editor	135	5	8	5400	675
Layout	490	1	8	3920	490
Total				17420	2177.5
<b>Sub Total (NFE Manual &amp; Books)</b>				<b>29220</b>	<b>3652.5</b>
Technical Assistance				2922	365.25
<b>GRAND TOTAL</b>				<b>32,142 EUR</b>	<b>4017.75 EUR</b>

Note: Rates are approximate based on standard fees across Southeast Asia

Possible Countries identified are listed below (according to priority). Please note that in several countries, they are not under the ACCU membership but we have other (financial institution) Aflatoun partners who would equally benefit from funding support.

- |                       |                      |
|-----------------------|----------------------|
| 1. Bangladesh         | 5. Bhutan (non-ACCU) |
| 2. Sri Lanka          | 6. Malaysia          |
| 3. Vietnam (non-ACCU) | 7. Thailand          |
| 4. Laos               | 8. Nepal             |

We hope that this meets your approval. **If you wish to recalibrate the budget to revise the number of countries or the learning materials to be developed, we would be willing to revise this based on your available budget.**