Globally, there are 600 million adolescent girls in developing countries who experience challenges in accessing education and health services and, too often, face persistent discrimination and violence. Compared to boys, they often have limited opportunities to gain the education, knowledge, resources and skills leading to economic advancement. Programmes and initiatives that seek to expand those opportunities, such as those containing social and financial education, can be critical levers for change in economies, communities, families, and ultimately in adolescent girls’ lives.

Through increased participation in economies and decision making, girls and women gain independence, establish good financial habits, and improve their future prospects of securing sustainable livelihoods for themselves and their families. Enhancing gender equality, and helping girls gain control of the decisions that affect them, can help break the intergenerational cycle of poverty.

Social education includes life skills, interpersonal networking, peer relationships, communication, and personality development. Financial education includes learning about saving money and other resources, spending wisely, setting a budget and establishing enterprises.

**EVIDENCE-BASED PROGRAMME DESIGN**

Aflateen+ is built on previous experiences from around the globe. Aflatoun International and its partners have already established successful programmes to enhance gender equality and to reach vulnerable girls and boys in seven countries. This includes our partnerships with Credit Suisse and Plan International in Brazil, China, India and Rwanda; Catholic Relief Services in Lesotho as part of the DREAMS Initiative; Girl Effect in Rwanda; the Private Education Development Network and Opportunity International in Uganda for the Girls Education Challenge; and the Batonga Foundation in Benin, where we work with adolescent girls. Aflatoun International recently published a policy brief that presents all the evidence and research around social and financial education and gender. This document presents the contribution of social and financial education to improved gender attitudes and behaviour, and to more gender sensitive teaching styles. We also present our research on how programmes might affect girls and boys differently, and the importance of a contextualised approach when providing financial and life skills education to adolescent girls.
A participant from Egypt said:11 “...before Aflateen, youth presumed that any girl who stands with a boy to have bad intentions and assume they are doing something against the conservative values and traditions of the society. But after Aflateen, they treat each other differently and are more cooperative and interactive... there was a change in perceptions of both girls and boys equally on gender roles and relations”

A participant from Rwanda mentioned:12 “After being taught by our teacher in the club, my classmates and I learned about our (boys’) responsibilities and girls’ rights... we started doing those chores –which used to be considered for girls.”

**GENDER SENSITIVE TEACHING**

Trained and qualified teachers, and quality curriculum content are essential components to achieve optimal learning outcomes for girls and boys. It boosts learner’s prospects, reduces inequality, increases confidence and provides them with the best chance to escape poverty. Therefore, it is essential that education standards are improved by investing in quality teaching.

The Aflatoun programmes use active-learning methods to engage all participants. Teachers who undergo the Aflatoun training to introduce life skills and financial education into their classrooms will benefit from our student-centred learning methodology as well. Teachers will better understand how to engage students with the curriculum material, learning how to reduce gender bias in their approach and treat girls and boys equally in the classroom. The curriculum consists of 48 flexible sessions, each between 1 and 2 hours, that can be adapted and integrated into other programmes. Aflatoun International is looking for new partnerships with NGOs, teacher training institutes and national education partners to implement Aflateen+. To this end, we will provide training, technical support for rollout, and monitoring and evaluation workshops. Only basic literacy and numeracy skills, plus simple materials such as papers, pens, markers, flipcharts or boards are needed to use the curriculum.

**AFLATEEN+: THE GLOBAL PILOT**

Aflateen+ is designed to motivate both students and teachers, combining both life skills and financial education as key contributors to enhance the future of adolescent girls and boys. With a three-year long pilot phase and, with the initial support of the COMO Foundation, we will collaborate with educators, parents and the wider community to build an understanding of how girls and boys can contribute to societal and economic prosperity. Our curriculum provides flexible components that can be integrated into a variety of programme models and interventions. Foundational social, financial, and entrepreneurial skills are developed through complementary activities, employment and entrepreneurship, supporting their transitions through school and to adulthood.

With a package of educators’ material, training in active-learning methodologies, evaluation tools and regionally available support, Aflateen+ can be contextualised for scale in any country. In order to offer appropriate content, Aflateen+ will be critically assessed across the three dimensions of relevance, rigour, and results. An exhausting monitoring and evaluation procedure will be in place across all project activity. Local partner organisations and external researchers, who know the local context, will carry out the evaluations. For sustainability purposes and to build capacity, Aflatoun staff, community leaders, district officials and other relevant people will be involved as much as possible, and research results will always be disseminated back to them at the end of the pilot phase.

**NEXT STEPS**

Innovative strategies are needed to provide adolescent girls and young women with the skills they need to transform their lives and foster a sense of confidence and entrepreneurship. Aflatoun International offers a globally tested and proven model to positively impact the lives of adolescents across the world, revitalising the communities where they live and offering home-grown solutions to ensure economic independence and a sense of self-reliance. Aflatoun International developed a tailored curriculum for both formal and non-formal education settings designed specifically for adolescent girls in consultation with a global taskforce. It is adaptable to fit local circumstances, and the curriculum comes with a training manual and tools for monitoring and evaluation. Partners will have access to our online teacher-training platform, with digital modules for teacher and facilitator professional development. As part of the pilot, we will target 10 countries in Africa, Asia, Eastern Europe and Central Asia, and Latin America. In order to make that happen, the next steps are:

- The curriculum will be translated into French, Spanish and Portuguese;
- We will organise four trainings in four different regions. The trainers, who will be trained, will replicate trainings and reach educators through Aflatoun’s successful cascade training model;
- We will do face-to-face refresher training courses and constant support for teachers and facilitators delivering social and financial education, to improve the overall quality of education.

By working directly with teachers, adolescent girls, young women and their families, we can address the diverse challenges. Your support for the above mentioned activities will allow Aflatoun International and its partners to break the cycle of poverty through the transformational effect of social and financial education, enhancing gender equality, and empowering adolescent girls and young women across the world to take control of their future.