

**Summer Training at
Plan India, Jaipur
(April 3 to June 2, 2017)**

**Study to Know Participation Behaviour and Working Pattern of Boys and
Girls in Primary and Upper Primary Government Schools Under the Fels
Program**

**By
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**Under the guidance of
Ms. Ratna Verma**

**MBA Rural Management
2016-2018**


School of Development Studies
The IIHMR University, Jaipur
2017

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Vanika Jain student of MBA Rural Management from The IIHMR University, Jaipur has undergone summer training, to know participation behavior & working pattern of students in primary and upper primary government schools under the FELS program, Plan India, Jaipur from 3rd April, 2017 to 2nd June, 2017.

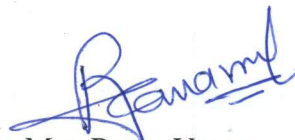
The Candidate has successfully carried out the study designated to her during summer training and her approach to the study has been sincere and analytical.

The summer training is in fulfillment of the course requirements.

I wish her all success in all her future endeavors.



Col. (Dr.) Ashok Kaushik
Dean, Academics and Student Affairs
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June 30, 2017

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Ms. Vanika Jain from the IIHMR University, Jaipur, India has interned with us during the tenure of 3rd April 2017 to 2nd June 2017.

During this time span, she was engaged in Financial Education for Girls Project (Bikaner).

Vanika has been a thorough professional during the internship period. We found her to be a team player, a good presenter with a logical thought process and possessing excellent communication skill.

We wish her success and all the very best for her future career and endeavors.

Best Regards,

A handwritten signature in blue ink, appearing to read "Pooja Mathur", with a long horizontal stroke extending to the right.

Pooja Mathur

Director- Human Resources & OD

ACKNOWLEDGEMENT

I have taken efforts in this project. However, it would not have been possible without the kind support and help of many individuals and organizations. I would like to extend my sincere thanks to all of them.

I am highly indebted to **Mrs. Parul Sharma** for her guidance and constant supervision as well as for providing necessary information regarding the project & also for their support in completing the project.

I would like to express my gratitude towards my parents & member of Plan India and Urmul Setu for their kind co-operation and encouragement which help me in completion of this project.

I express my sincere thanks to my project guide, **Mrs. Ratna Verma**, (Assistant Professor, School of Rural Management), for guiding me right from the inception till the successful completion of the project. I sincerely acknowledge her for extending their valuable guidance, support for literature, critical reviews of project and the report and all the moral support she had provided to me with all stages of this project.

I would like to thank **THE IIHMR UNIVERSITY** for giving me an opportunity to work on a project.

I would also like to thank all my faculties, for their help and cooperation throughout the project

Vanika Jain

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INTRODUCTION OF THE TOPIC

“Including financial education into the school curriculum in an on-going manner would hold the key to making our future generations financially literate.”

-Dr. K. C. Chakrabarty,

Money is an important component of life of most of us, young as well as old. Many of our everyday activities like working, purchasing or accessing services, saving, planning expenditure revolve around money. With economies becoming complex day by day and availability of variety of choices in the market, an ability to make responsible economic decisions is crucial for everyone. This increasingly complex economy poses complicated and difficult financial choices to its users. Although the situation requires everyone to take responsible financial decisions but it is extremely crucial for young adults to make informed and wise financial choices and eventually take charge of their financial future. Poor economic decisions on their part can have long lasting impacts on their own lives, their families and society as a whole (OECD 2012).

FINANCIAL LITERACY/EDUCATION

This definition of financial literacy refers to a behavioural motivation for financial education—to enable more “effective” financial decisions with the implication that individuals and families making those decisions will be better off in some way, including financial. To achieve this goal, financial literacy education programs aim to increase financial “knowledge” with financial education programs generally of three types: education that offers broad financial education on savings, budgeting, investment, and credit management; education on retirement and savings; and education on home buying and management.

LIFE SKILLS

“Abilities for adaptive and positive behavior that enable individuals to deal effectively with the demands and challenges of everyday life”. They represent the psycho-social skills that determine value behavior and include reflective skills such as problem-solving and critical thinking, to personal skills such as crafts, money management and entrepreneurial skills, self-awareness and interpersonal skills. Practicing life skills leads to qualities such as self-esteem, sociability and tolerance, to action competencies to take action and generate change, and to capabilities to have the freedom to decide what to do and who to be.

INTRODUCTION OF THE ORGANISATION:-

Plan was founded in 1937 by British journalist John Langdon-Davies and refugee worker Eric Muggeridge. Originally named '**Foster Parents Plan for Children in Spain**', the aim was to provide food, accommodation and education to children whose lives had been disrupted by the Spanish Civil War.

Since that time, their approach to humanitarian assistance has evolved from wartime relief activities, to post-war support, to long-term community development and emergency assistance that helps children, their families and their communities in developing countries.

PLAN IN INDIA

Plan International (India Chapter) is an Indian NGO and part of Plan International, one of the world's largest community development organizations. Plan is working to improve the lives of marginalized children, their families and communities through an approach which puts children at the centre of community development.

Plan began work in India in 1979. Over the years, Plan and its partners have helped communities throughout India to support them so that children have access to their rights including the right to:

- Protection
- Basic education
- Proper healthcare
- A healthy environment
- Livelihood opportunities
- Their participation in decisions making process which affect their lives

For over 35 years, Plan and its partners have worked with communities throughout India to break the cycle of poverty by helping children access their rights to protection, basic education, proper healthcare, a healthy environment, livelihood opportunities and participation in decision which affect their lives. Plan India currently works in **13 states** across **5,400 communities** and has touched the lives of over a million children. Plan's work is not possible without the support of funding from individuals, corporations, institutions, foundations and government agencies within India and abroad.

REVIEW OF LITERATURE

Hilgert, Hogarth and Beverly (2003) found that **financial knowledge** was positively correlated with (self-reported) recommended financial practices. However, the authors pointed out that the research did not establish the direction of causation (that is whether better knowledge led to more capable behaviours or, on the other hand, whether those who were more financially active acquired more knowledge as a result).

Varcoe and Fitch (2003) evaluated the “Money Talks: Should I be Listening” curriculum, developed by a University of California Cooperative Extension team. In order to develop a programme which teenagers would readily use, teenagers were surveyed prior to the development of the programme to establish what topics they thought were relevant to them, what sort of educational formats appealed to them and when they would like to receive information. The findings indicate that the programme which was then developed had improved students' knowledge and had led to changed behaviours. The authors suggest that teenagers are more interested in learning about issues which they see as directly relevant to them at that time. They also consider that it is important for materials to be interactive (for example, interactive games and videos).

Danes (2004) of the NEFE High School Financial Planning Program Curriculum similarly found that students reported significant improvements in their knowledge, behaviour and confidence immediately after they had studied the programme and that, three months later, the improvements had continued and even increased.

Fabrizio, McLaughlin & Associates evaluated Visa's Practical Money Skills Program (2005). A control group and a test group of high school seniors were surveyed in Spring 2004 on basic knowledge of personal finance matters. The test group was then exposed to a three-hour seminar, using Visa's Practical Money Skills Curriculum, during May-June 2004. Both the test and control groups were re-contacted three times over the following six months or so, when the individuals were either attending college or were in the work force. The test group showed increased knowledge, from 67% to 81%, following the instruction and performed better than the control group on other aspects which were measured (for example, when there they currently had a budget; and spending beyond their means).

Markow and Bagnaschi (2005) claimed that high school students in the USA still show room for improvement in their understanding of personal finance. They found that most of the students underestimate the impact of a college degree on earnings. Only 20% knew that adults who are college graduates earn about 70% more per year on average than adults who are only high school graduates. Some half of the students did not know that keeping savings as cash at home has the greatest risk of losing value due to inflation.

OECD (2012) considers financial literacy and financial education as core skill for life for all individuals. It argues that low level of financial education can have a long-lasting impact on

individuals, their families and society and can result in situations of financial crisis. Sound financial education on the other hand equip young people with the knowledge, skills and confidence to take charge of their lives and build a more secure future for themselves and their families. Financial literacy and financial education is closely connected to widening the avenues for economic empowerment for individuals. As cited by (Schneiders and Singh 2016), Department for International Development, (DFID) defines, economic empowerment as “a process that increases people’s access to and control over economic resources and opportunities including jobs, financial services, property and productive assets (from which one can generate an income), skills’ development and market information”. Economic empowerment along with social empowerment plays a key role in empowering a disadvantaged individual holistically and creating a level playing field for him or her for achieving success in life. Access to financial education is the major strategy for providing economic empowerment by providing knowledge about money management and entrepreneurial skills.

OECD in 2005 recommended that financial education start early as possible and be taught in schools. Including financial education as part of the school curriculum is a fair and efficient policy tool. Financial education is a long term process. Building it into curriculum from an early age allows children to acquire the knowledge and skills to build responsible financial behavior throughout each stage of their education. Although the literature strongly asserts for the need for financial education for all yet acquiring the same is not straightforward for everyone. The gender equalities in education as highlighted in the last section directly impact the access to financial education also. In India particularly, the lack of equal access to education by girls has profound impact on their economic empowerment. Hence, this report aims to understand the various obstacles and hindrances that girls face while accessing financial education and how it impacts their overall economic empowerment. The report draws its findings from the state of Rajasthan using the case study of FELS intervention which is active in the district, Bikaner. The report draws the findings from qualitative research done in five communities of intervention district and highlights major hindrances that girls face while accessing FELS and the way these can be discussed.

Census of India (2011) reports India to be witnessing an evident gender gap in education with female literacy at 65.46% as compared to males at 82.14%. In Rajasthan, these figures are more gruesome with female literacy just above 50% mark (52.66 %). This gender gap in accessing education often manifests itself in inferior capacities of women to manage their finances and take informed financial decisions. This gap also influences the quality of life of women in the community as they are not equipped with right skills to enhance the quality of life and the change desired.

RESEARCH METHODOLOGY

Research Methodology is a way to systematically solve the research problems. It may be understood as a science to studying how research is done scientifically. In it we study the various steps that are generally adopted by a researcher in studying his researcher problem along with the logic behind them.

OBJECTIVES OF THE STUDY

1. To know the percentage of participation in “Bal club of girls and boys of government schools in lunkaransar block, Bikaner.
2. To access the present/attendees percentage of boys and girls in “Bal club meeting” of government schools in lunkaransar block, Bikaner.
3. To understand the working and participation pattern of students of “Bal club” in primary and upper primary government school.

HYPOTHESIS OF THE STUDY

Null Hypothesis (H₀): There is no significant difference of participation between boys and girls in Bal club.

Alternative hypothesis (H₁): There is a significant difference of participation between boys and girls in Bal club.

SAMPLING DESIGN

Population: - Schools of lunkaransar (block), Bikaner.

Sample Size: - 10 schools with 388 students/beneficiaries. The survey conducted covered Ranisar, Fuldesar, Delana Chota, Chak 4 S.L.D, 1 DL, Manohariya, 12SLD villages of lunkaransar (block), Bikaner.

Sampling Method: - Convenience method.

Study Duration: 2 months.

Data Source: Primary Data/Secondary Data.

Sampling Technique: Non-probability sampling technique was used.

TOOLS USED FOR DATA COLLECTION

The major findings of this report emerge from the qualitative and quantitative data collected from field work, but which used specific methods and tools. The data is collected from ten schools in lunkaransar block of Bikaner. The following explains the process as well as the techniques that were used for data collection:

1. **Focus Group Discussions (FGDs):** A total of 10 schools were conducted. In each village, FGD with following groups were conducted:
 - a. Male students
 - b. Female students
 - c. Teachers

These FGDs were conducted in schools with the help of detailed FGD guideline.

2. **In-depth Interviews:** Interviews were conducted with the help of detailed interview guideline. It was done of 2 teachers and 1 parent and 10 students.
 - a. Respondents reflecting the sound and nuanced understanding of FELS program,
 - b. Ability to articulate and express the thoughts clearly and active contribution to FELS intervention.
3. **Case study:** With the help of the organization staff 7 beneficiaries, 2 teachers, 1 parent and 1 school were chosen for this purpose. These case studies were conducted from the village name Ranisar, Nathusar, Kheyra, Delana Chota, Bhinjherwali and Fuldesar from lunkaransar (block).
4. **Secondary data:** Progress reports of previous 2 years and baseline & midline report of the program is referred for study purpose.

LIMITATION OF THE STUDY

In carrying out the research work, the researcher encountered the following problems:

1. The sample size of the study is limited to 10 schools only.
2. It was difficult to break the ice with the students, parents and teachers initially. It was a daunting task to unearth the information from them.
3. Respondent may give inaccurate answer for the required information. So, information related to the savings of each member is not available.
4. The program doesn't start at the same time/date in every school visited.
5. Savings and participation of the students in different schools vary due to various factors (personal, social, cultural).
6. Teachers and students of various schools have moulded the instructions as per their requirement. **For example-** Monthly savings to weekly savings, in some schools pass-out students may carry their amount with them and others not.
7. Every year students passed out and others may or may not take re-admission in the next session. So, savings of 'Bal Club' vary accordingly.

School -1

School Name	Government Upper Primary School			
Village	Ranisar			
Gram Panchayat	Rambagh			
Block Name	Lunkaransar			
Class 3-7	Number Of Members		Number Of Members Present In Meeting	
	Boys	Girls	Boys	Girls
	14	10	12	6
Participation description	Participation in 'Bal Club' (%)		Present in 'Bal Club' Meeting (%)	
	Boys	Girls	Boys	Girls
	58.333333	41.666667	85.71428571	60
Discussion With The Student	Gayatri said, I am an active member and attend all the meetings. I am in class 7th and connected with bal club from 5th class now I'm vice-president of 'Bal Club'. Through Bal club concern for society development built in me and we raise our voices for malpractice perform in society. I actively take part in the exhibition which was organized on 26th January and by meetings a habit of saving money has come in me and I suggested putting dustbins in every class. I want to be a doctor so that I can help my community and want to do			

	whatever I can do for this school as well as for the society.
Discussion With The Parent	Gayatri's father Mr. Om Prakash said, My daughter seems to be more active and confident than earlier. Bal club helps in developing her personality. She has concern about various events in the society like children education, girls/women importance in family and society, etc and talk to the girls who get drop out from school and help them in re-joining school. I am very happy that she has learned various things like jhumar making, gulak painting etc. and even learn how to fill various bank forms, which I didn't know in her age.
Discussion With The 'Bal Club'	Students said, Their participation in the meetings of 'Bal Club' help to wide their knowledge in different sphere of life – like contribute and depositing their part of savings in 'Aflatoun Bank', taking action on various child related issues like drop out, child marriage, child labor, etc. in their community. They are now planning to establish a small petty shop (stationary) in their school from their savings which will help them in developing entrepreneurship skills. We organized sale-cum-exhibition on 26 th January and also have a deep discussion on making Bal club gender balance for that we sanitizing more and more students to enroll themselves in Bal club.

School -2				
School Name	Government Upper Primary School			
Village	Fuldesar			
Gram Panchayat	Rojha			
Block Name	Lunkaransar			
Class 3-7	Number Of Members		Number Of Members Present In Meeting	
	Boys	Girls	Boys	Girls
	26	24	20	22
Participation description	Participation in 'Bal Club' (%)		Present in 'Bal Club' Meeting (%)	
	Boys	Girls	Boys	Girls
	52	48	76.92307692	91.66666667
Discussion With The 'Bal Club'	Students say, After joining 'Bal Club' we are taking interest in the school activities as well as become more active towards issues related to child. We indulge in good habit of save money every week. We are now more concerned for personnel development and mature that we're giving advice to our parents on many issues. Independent and purchase small things like pen, pencil, notebook, etc. from our savings only.			
Discussion With The Teacher	Mr. Rajendra Bhadu said, Students of both (primary & upper primary) classes are very active in the 'Bal Club' as well as in school activities. They discuss various issues and problems in their community and school. They work in a team while doing any activity for school & the community. They realized the importance of team			

	work and the value of money, food, electricity and water, but also give this knowledge to their family members and neighbors. I should say that all members work so smoothly and respect each other. Through Bal club an environment create in which girls and boys do things together without any hesitation.
Discussion with the Student	Jitendra Kumar said, from the start of Bal club I'm member of club. I am the student of class 8th and since childhood I was in this school. After 'Bal Club' a lot of things have changed now student raise their issues in front of teacher and always seeks a chance to express them. I very introverted personality before joining Bal club but now various issues like girl feticide, child marriage, caste and gender discrimination, etc. in our society we in a group take action against it and aware people about this in our society as well. Now the situation of the village has improved a lot. I want to do L.L.B and after that want to become collector to help the needy.

School -3				
School Name	Government Upper Primary School			
Village	Delana Chota			
Gram Panchayat	Rojha			
Block Name	Lunkaransar			
Class 3-7	Number Of Members		Number Of Members Present In Meeting	
	Boys	Girls	Boys	Girls
	26	12	22	11
Participation description	Participation in 'Bal club		Present in 'Bal club meeting	
	Boys	Girls	Boys	Girls
	68.421053	31.5789474	84.61538462	91.66666667
Discussion With The Bal Club	Members say, "In 'Bal Club' we learn the importance of group, our family and society. We learn our rights and how to raise voice against evil things like child marriage, child dropout, child labor, child abuse, etc. We discuss these issues in our meeting and take action against these. We always make effort to join more and more students with Bal club so our others mates also inculcate these qualities.			
Discussion With The Teacher	A teacher said; With the formation of the 'Bal Club' students take more interest in the school and its activities. They learn about various rights and issues related to them and discuss about it in the 'Bal club meetings'. Their fear to express their point has reduced and confidence has boosted up. The number of girls taking participation is also increase as compare to previous years but the			

	numbers is still less due to social barriers but all the members of bal club are doing very hard work to cut this type of social barriers which come in their way of development.
Discussion with the Student	Aarti said, I'm in the 7 th class and secretary of 'Bal Club'. I regularly attend the meetings of the 'Bal Club' and take part in each activity of school. I will surely report issues like child marriage, child labor, etc. to child helpline if required. As a secretary I collect savings from Bal Club members. I always wanted to be independent and now I see a ray of hope. I think like me other girls also get a chance to enhance them, shape them, but our society is very sensitive on this type issues. I want to become a teacher so I can teach our next generation on this type of sensitive issues from beginning and want to do something good for the society.

School -4	
School Name	Government Upper Primary School
Village	Fuldesar
Gram Panchayat	Fuldesar
Block Name	Lunkaransar

Class 3-7	Number Of Members		Number Of Members Present In Meeting	
	Boys	Girls	Boys	Girls
	26	24	20	21
Participation description	Participation in 'Bal club		Present in 'Bal club meeting	
	Boys	Girls	Boys	Girls
	52	48	76.92307692	87.5
Discussion With The 'Bal Club'	Students say, "Bal club changes our life. We are now taking part in 'Bal Club' meetings and discuss various issues related to school facilities, teacher availability, child marriage and labor, child dropout, etc. and take action when required. We collectively take part in various activities and conducted a small survey in which we assess the infant mortality rate, child dropout rate and literacy rate of men and women in our village is also conduct by us. Through meetings not only we save some amount but also a mandatory gathering which create a sense of family among us.			
Discussion With The Parent	A parent of the student of class 6 th said, I am very happy that my son is learning other things also, apart from studying. She seems to be more confident in putting his points in front of us. She always told me about his activities and also discussed what he learns from the discussion in the 'Bal Club'. She realized the importance of group working and saving money its utilizations.			
Discussion With The Student	Surta said, I am in class 6 th and a member of 'Bal Club'. Now, I know about my rights and also know how to use it. I save money weekly in the 'Aflatoun bank' and apart from this I learn to mix up with others, sharing, working together without any biasness. I want to be police officer in future and will surely take a step against child marriage, Child labor, etc. Our seniors are very supportive and			

	encourage us to participate actively in the ‘Bal Club’ meetings and to save money. They also motivate us to speak our points when a discussion is going on.
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School -5				
School Name	Government Upper Primary School			
Village	Fuldesar			
Gram Panchayat	Rojha			
Block Name	Lunkaransar			
Class 3-7	Number Of Members		Number Of Members Present In Meeting	
	Boys	Girls	Boys	Girls
	22	22	21	22
Participation description	Participation in 'Bal club		Present in 'Bal club meeting	
	Boys	Girls	Boys	Girls
	50	50	95.45454545	100
Discussion With The 'Bal Club'	Students say, 'Bal Club' changes our personality from a mediocre to a confident person. Now, we are confident and do not hesitate while speaking in public or with our subordinates. As a part of 'Bal Club' we not only learn to adapt changes but also save money and actively take part in every activity organized. We learn Gulak painting, Bandar baar & Jhumar making, pot painting in groups. A understanding form among us due to which we support each other , teach each other and learn from each other.			
Discussion With The Teacher	A teacher said, FELS program is very beneficial. It helps students to develop their personality, confidence and also helps teachers to develop themselves according to students. Students develop a feeling of team spirit between them and organize various activities and solve various problems on their own. There is not completion among them			

	and gender biasness all are equal contribute and all respect each other. They organize an exhibition on 26 th January which was successful and helps in developing their skills like leadership, team work, entrepreneurship, etc. which is a victory in itself.
Discussion with the Student	Radha said, I am the student of class 8 th . Earlier, I was very shy, not confident enough to talk and speak but due to 'Bal Club' I can see a new person within me and now I'm President of 'Bal Club'. I am against child marriage and I also motivate girls to come to school who dropped school at early age due to various reasons. I save money and motivate other students to save money and don't waste it unnecessarily. I think what you learn, you should use it, this activity not only help in learning entrepreneurship skills but also making me self sufficient. I believe that everyone has a specialty in them but we just need a right chance to see them and Bal club gives you countless chance to see them.

School -6				
School Name	Government Primary School			
Village	Chak 4 S.L.D			
Gram Panchayat	Sherpura			
Block Name	Lunkaransar			
Class 3-5	Number Of Members		Number Of Members Present In Meeting	
	Boys	Girls	Boys	Girls
	5	12	4	11
Participation description	Participation in 'Bal club		Present in 'Bal club meeting	
	Boys	Girls	Boys	Girls
	29.411765	70.5882353	80	91.66666667
Discussion With The Student/'Bal Club'	Students say, "We save electricity, water and food along with saving money. Now, we don't feel shy in front of anyone and place our points with confidence. There is equal chance given o all of members to give their ideas, suggestions. We actively take part in the meetings of Bal club and discuss about our rights and school facilities."			
Discussion With The Teacher	A teacher said, no. of girls in 'Bal Club' is more than twice of boys no. They are coming forward and learned something more practical. They become confident and express their points in front of 'Bal Club' in the meetings. They take responsibility not to waste money, water, electricity, food and give knowledge related to this to their friends as well. They play various games and through these games we always learn a new moral in our life (e.g. (game) – Make groups and work in team).			
Discussion with the Student	Ram Pratap said, I am the student of class 4 th and is a member of Bal club. I know about child rights and take responsibility not to			

	waste money, water, electricity, food and give knowledge related to this to this to my family and friends as well. I save money in the 'Bal Club' every week and participate in every meeting of bal club and also express my views confidently. I am very happy that in our Bal club girls are more than us and girls are more active and never waste their chance. I want spread knowledge on various issues like child marriage, child labor, etc. so that more girls and boys get chance like us.
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School -7				
School Name	Government Primary School			
Village	1 DL			
Gram Panchayat	Takhtapur			
Block Name	Lunkaransar			
Class 3-5	Number Of Members		Number Of Members Present In Meeting	
	Boys	Girls	Boys	Girls
	19	30	15	24
Participation description	Participation in 'Bal club		Present in 'Bal club meeting	
	Boys	Girls	Boys	Girls
	38.77551	76.9230769	78.94736842	80
Discussion With The 'Bal Club'	Students say, "We are now aware about our rights & child helpline as well as we save money. We are motivated to take part in meetings and notice regularly which student is not coming to the meeting and take actions accordingly. Encourage more and more students to join bal club".			
Discussion With The Teacher	Mukesh Kumar said, Children who are in the 'Bal Club' are now changed to a great extend, they seems to be more confident and speaks their points-up not in the 'Bal Club' but also in the class as well. They take responsibility which was allotted to them as Environment minister, Health minister, Education minister, etc. in the 'Bal Club' and does it well. They work in very systematic way with advice and discussing with all members.			
Discussion with the Student	Manish Kumar said, I am the student of class 5 th and a member of 'Bal Club'. I learn various things like gulak and pot painting in the 'Bal Club' discuss various issues like child marriage, child labor,			

	child help line, etc. in the Bal club and I also save money in the ‘Aflatoun bank’ and also. I want to become a teacher in future.
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School -8				
School Name	Government Primary School			
Village	Manohariya			
Gram Panchayat	Badnair			
Block Name	Lunkaransar			
Class 3-5	Number Of Members		Number Of Members Present In Meeting	
	Boys	Girls	Boys	Girls
	15	25	12	21
Participation description	Participation in 'Bal club %		Present in 'Bal club meeting%	
	Boys	Girls	Boys	Girls
	37.5	62.5	80	84
Discussion With The 'Bal Club'	Students say, "We play various games for self development in 'Bal Club' and also celebrate 'Aflatoun day' happily. We learn to paint Gulak and Pot and know how to fill bank forms and visited bank one day as well. We have deep discussion on drop out, child marriage, child labor and what we can do to eliminate them. Save money in 'Aflatoun bank' every week and cut off our unnecessary requirements."			
Discussion With The Student	Rajani said, I am in class 4 th and a member of 'Bal Club'. I am very active and participate in every meeting of the bal club. I love to play games, paint gulak and pots, read chapters from aflatoun text books, etc. I know about child rights & child helpline. I never work in group but not know I feel working with others is helpful and very cheerful along with that I can save money in the 'Aflatoun bank' every week and also save water, electricity and food. I also tell my			

	parents and neighbors about it. I want to become a doctor in future.
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School -9				
School Name	Government Primary School			
Village	Manohariya			
Gram Panchayat	Badnair			
Block Name	Lunkaransar			
Class 3-5	Number Of Members		Number Of Members Present In Meeting	
	Boys	Girls	Boys	Girls
	19	16	17	13
Participation description	Participation in 'Bal club		Present in 'Bal club meeting	
	Boys	Girls	Boys	Girls
	54.285714	45.7142857	89.47368421	81.25
Discussion With The 'Bal Club'	Students say, "There is equal contribution all members and as members of 'Bal Club' we save money, water, electricity & food and actively take part in every activity organized in our school. We learn Gulak painting, pot painting, etc. We discuss issues like availability of school teachers, child dropout, school facilities, child marriage, child labor, gender discrimination etc. in our meeting."			
Discussion With The Student	A student said, I am from class 3 rd and a member of 'Bal Club'. I want to do something new that's why I joined Bal club. My ideas and suggestion are listen by all members and also implemented. Save money in the 'Aflatoun Bank' every week. I learn to paint gulak & pots and also read Aflatoun text books. On 'Aflatoun Day' we made charts, played various activities and extract a moral out of it.			

School -10				
School Name	Government Primary School			
Village	12SLD			
Gram Panchayat	Ranair			
Block Name	Lunkaransar			
Class 3-5	Number Of Members		Number Of Members Present In Meeting	
	Boys	Girls	Boys	Girls
	20	21	9	10
Participation description	Participation in 'Bal club		Present in 'Bal club meeting	
	Boys	Girls	Boys	Girls
	48.780488	51.2195122	45	47.61904762
Discussion With The Student/'Bal Club'	Students say, "Joining Bal Club not only helps us in developing personality, provide knowledge and understanding the importance of saving electricity, money, water and food. We also provide this information in our community as well. We develop a sense of what is right and what is wrong make u that independent to make our small decision by self "			
Discussion With The Parents	A Parent of class 4 th student said, The program is very special and helps students to develop their personality other than only studying books. They learn things which are not available in a book, which helps them to become a good and responsible person in future as well.			
Discussion with the Student	A student said, I am in class 4 th and a member of Bal club. I am learning new things and got a chance to develop my personality. Earlier I was very shy, but by joining 'Bal Club' my individuality get transform. I participate in various games played and also read			

	various textbooks of aflatoun. Many good habits inculcate by me that will help in growing and making my presence.
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FINDINGS AND RESULTS

Results/findings and figures have been prepared on the basis of primary and secondary data collected from FELS programme. This finding is based on 10 schools with 388 students/beneficiaries. It covered Ranisar, Fuldesar, Delana Chota, Chak 4 S.L.D, 1 DL, Manohariya, and 12SLD villages of lunkaransar (block), Bikaner.

1. To know the percentage of participation in “bal club of girls and boys of government schools in lunkaransar block, Bikaner

Figure 1

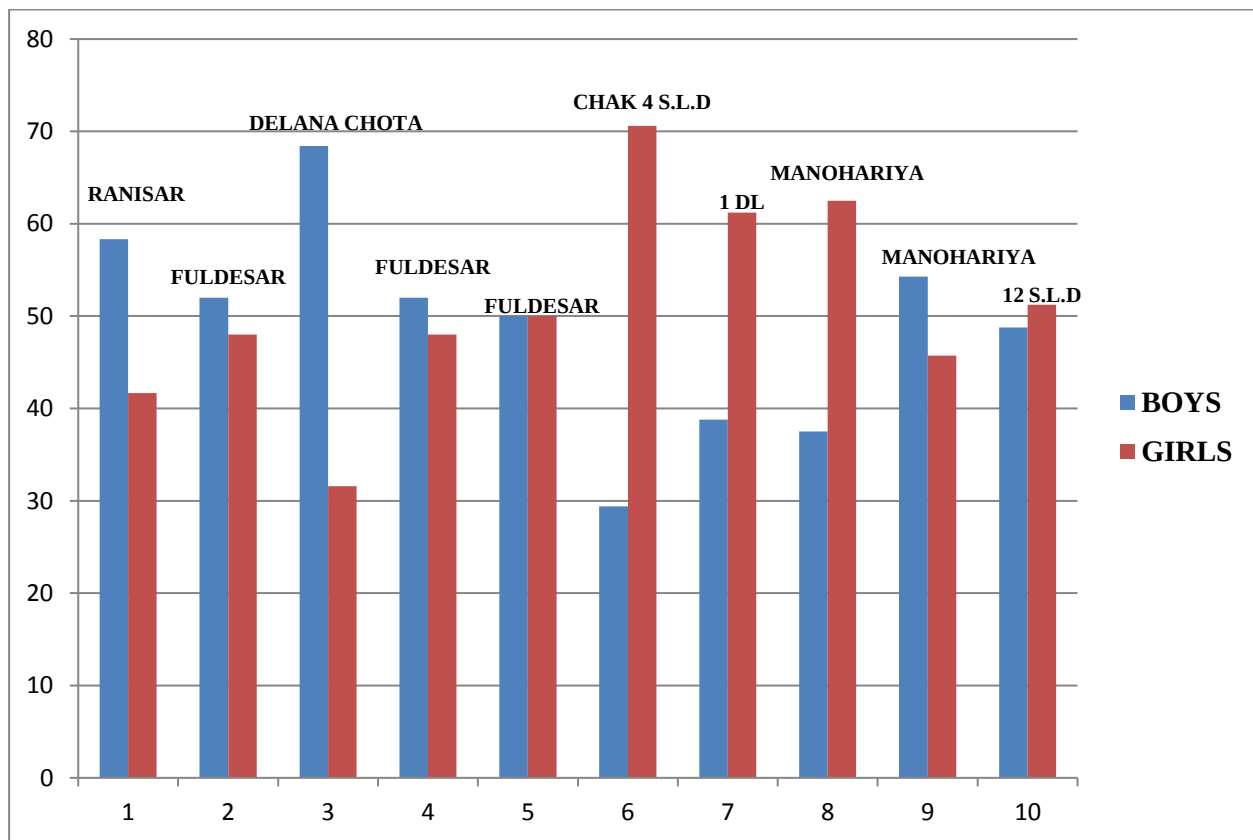


Figure 1 shows the percentage of students who enrol themselves in ‘Bal Club’ from 1-5 are Upper Primary schools and 6-10 Primary schools. Bars are titled by the village names and the same sequence from 1-10 with their respective bar village titles should be followed in figures 2& 3.

The participation of boys and girls is varying village to village which is quite clear in figure 1. Schools of Fuldesar village where girls and boys participation is more over equal as compare to school of Delana Chota where the girls participation is half of boys participation the reason which came out are early marriages of girls, high number of drop-out girls in the area, child labour

(children help their parents at the time of harvesting either in their own field or in others people field), social and cultural fencing is also a reason for this situation. There are some areas where girl's participation is much higher than boy's participation Chak 4 SLD (Reason come out by FGDs and case studies).

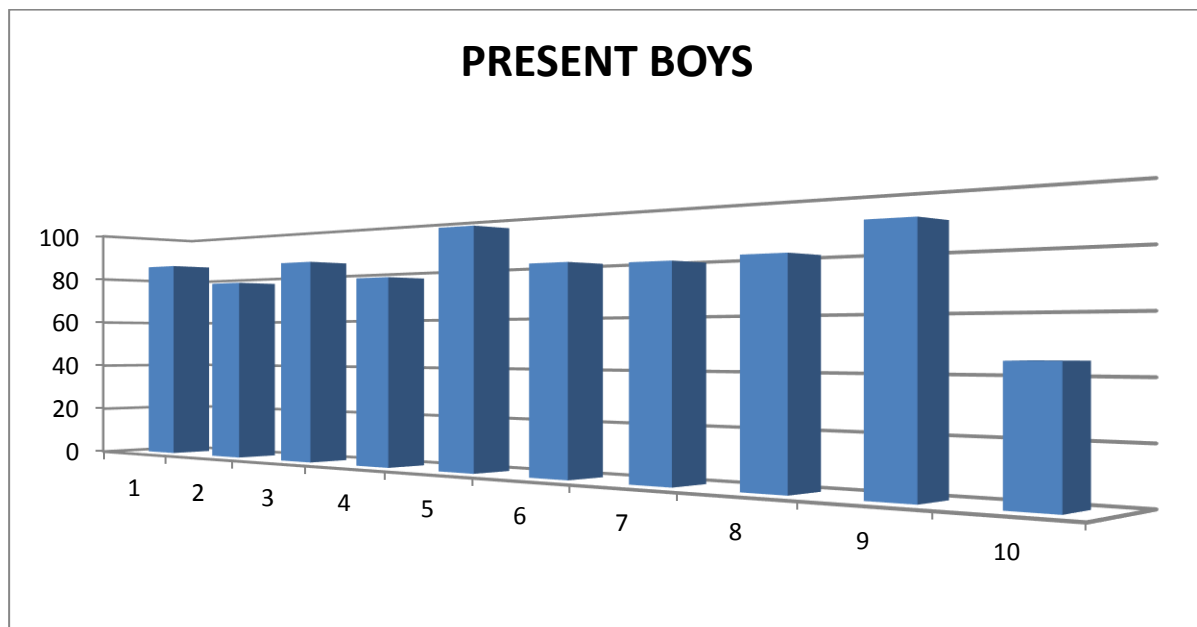
MEMBERS PARTICIPATE IN 'BAL CLUB'	BOYS	GIRLS
AVERAGE	48.950786	51.0492137

Table 1

From the figure 1 data and findings above table-1 is made which shows the total average participation of boys and girls in Bal Club. It shows the overall girls' participation is more than boys' participation the difference creates due to villages like Chak 4SLD, 1DL and Manohariya (shown in fig.1) but this not verify that condition is good for girls and boys development, there is still room for improvement and there is no anxiety among students which can feel and seen at the time of visits in schools.

2. To access the present/attendees percentage of boys and girls in “bal club meeting” of government schools in lunkaransar block, Bikaner.

Figure 2



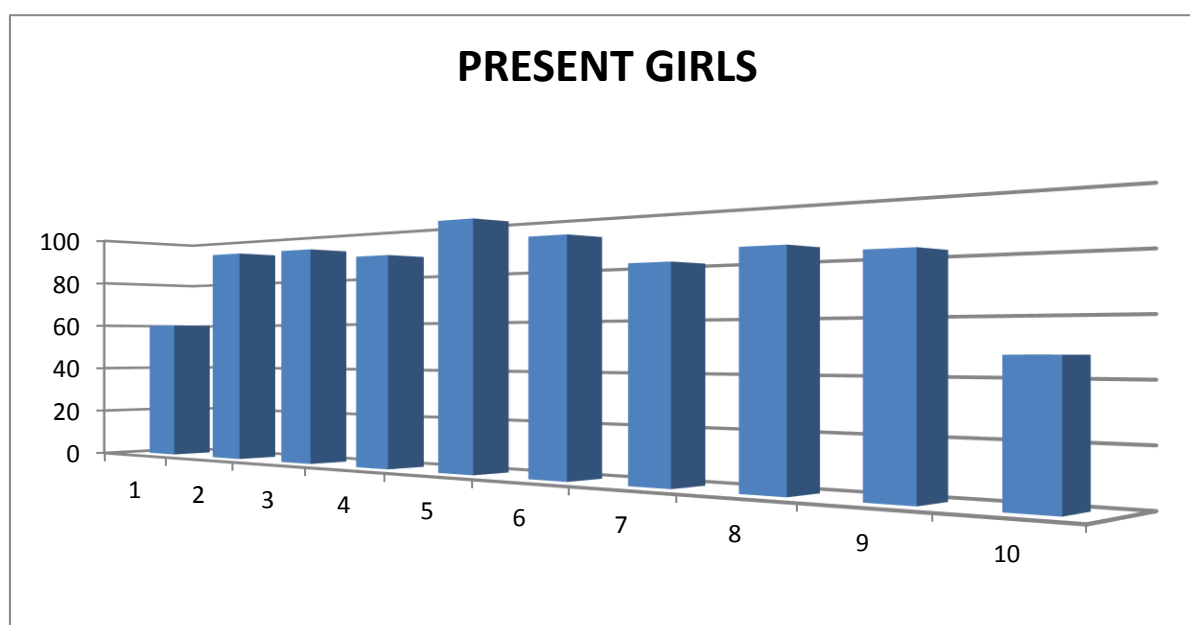


Figure 3

In above figures 2&3, bars are in same sequence from 1-10 with their respective bar village titles as shown in the figure 1. Percentage of students who are participate in Bal Club are regularly attending meeting is shown and a comparison study on regularity between the boys and girls.

As per fig.1 shown the total participation of girls and boys but enrolling in Bal club is not only objective they are regularly attending meeting and active participating. Figures 2&3 shows out of 100% nearby 80% of boys and girls is attending meeting on regular basis (Acc. to table-2), remaining 20% approx. are enrolled n Bal club but not taking part in Bal Club. The reasons are younger girl's help their mothers is household chores and social barriers and for young boys they help their elder brother or parents either in field or for providing financial support. Whereas fig.2&3 shows the absenteeism is more in primary school reason is their immature behaviors, age factor and village student habit of roaming around so their seating hours is less which is also reason of more absenteeism in meetings of Bal Club (to support reasons FGDs, Case studies and interview samples are mention above).

MEMBERS PRESENT/ATTEND CLUB' MEETING	BOYS (OUT OF 100%)	GIRLS (OUT OF 100%)
AVERAGE	79.30514223	81.53690476

Table 2

3. To understand the working and participation pattern of students of “bal club” in primary and upper primary government school.

UPER PRIMARY SCHOOLS

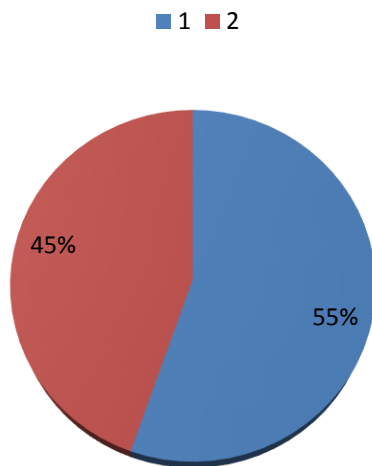


Figure 4

PRIMARY SCHOOLS

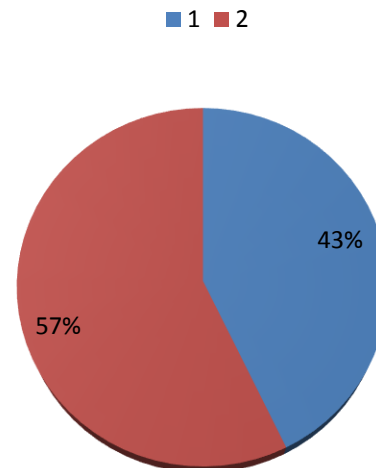


Figure 5

Bal Club is consist of maximum 50 students, if the number of students/members get increase a new Bal club can also form in same school. Everything is maintained systematically by teachers, members and organisation staff. A monthly meeting organize which is conducted under the presence of president, vice-president and secretary; duties to these three are well define by teacher and organization staff. Appointment of these bodies is done through a proper election system is which nominee's gives a brief speech and after that by slip system votes collected, all this process is conducted by teacher and organisation staff. Almost all Bal club save on weekly basis in which maximum amount is set in meetings through discussion, all members ideas and views listened by all of the m. In monthly meetings Aflatoun text book is read and activities and games played by the members, apart from games many discussion on topics like- dropout, child marriage, child labour and problems related to school maintenance & cleanness etc also revolve in room at time of monthly meetings. Members celebrate and organize Aflatoun day & money week through guidance of organization staff. now children seem more confident, mature and independent.

In figures 4 & 5 participation of primary school and upper primary school boys and girls percentage in total participation shown. In which Red presents percentage of girls where as Blue represents percentage of boys.

Through figures it is quite clear that in primary schools girls' participation is more that participations of girls in upper primary schools; whereas statement is just opposite for boys. There are many reasons which came out during study:-

- There is less enrolment of girls in upper primary school as compare to primary school. Girls are enrolled in school at primary level but not continued to upper primary school because of social mentality like if girls get more educated they demand for their rights.
- Child marriage there is still perused in many villages of Rajasthan, where the child marriages taken as social norm, lunkaransar area are also prone with girl's marriage at early age.
- Due to decrease in girl's number in upper primary schools, the boy's number of participations is highlighted, but the number of boys in upper and primary school is almost same
- Dropout rate in the upper primary school is high as compare to primary schools because of child labour, child abuse etc.
- Requirements and responsibility of primary school student is less as compared to upper primary school student. It vary according to their financial condition, age level and maturity of understanding.

SUGGESTIONS

- FELS program should be revised to include a proper monitoring/ evaluation mechanism to ensure that each criteria are continually met, to ensure that the intended benefits are achieved, to identify further needs of beneficiaries, etc.
- Human resource requirements should be revised further to ensure better achievement of goals.
- Moot points which were discussed in meetings are mostly the same in every school visited. These loop holes must be seen and discussion also include the problems and issues related to the specific area/village, school as well.
- Other than painting pot and gulak, making jhumar, rakhi and bandaar baar, activities like theatre classes, self defence classes, visual art sessions, wall painting, etc. must be included.
- Field workers must be trained quarterly or half yearly. So, that the gaps which are coming forward in discussions with the children in meetings and data collection can be eliminated.
- Attendance registers (for the students of bal club) must be given to the teachers or coordinators and checked in every six months. As this data will help in further evaluation of this program at various parameters like participation and contribution in bal club, child dropout, health issues, child marriage, migration, etc.
- Pre-planned Schedule of visiting each school in FELS program must be given to the field workers and time spent in schools must be standardized to some extent. This will help in creating more transparency and accountability in this program.

Lines of Inquiry

Male/female students

- What are the factors lie on your enrollment in ‘bal Club’ and you are happy with your decision of enrollment? If yes, why and if no why?
- Do you think your participation in ‘bal Club’ is step-up for changing life? If yes, what are the changes happened?
- Do you have any concerns about your participation in learning financial skills? Can you think of any potential drawbacks of participation in activities such as saving, enterprise development, and clubs?
- Do your parents have a role to play in supporting and access financial resources /economic opportunities? Do you see any community people and relatives who oppose you to enroll in FELS because of your gender?
- How you feel working with other members in ‘bal Club’? Is there equal participation from all the members? Are you comfortable to work with your mates without any gender issues?
- Have the lessons on financial and life skills helped you to develop a plan for how to be successful in your future? Do you think these kinds of skills will be useful in carrying out this plan? In what ways?
- What could be done to increase the efficacy of an FELS intervention?

Teachers

- Is there support in this community for young people to participate in FELS program? How has or has not the community been supportive? Are there ways this support could be stronger? Is this the same or different for boys and girls?
- How do schools engage parents in their children’s education? What are barriers to parent engagement, and how can these barriers be addressed, either by the school or others?
- Do you think school provides a gender sensitization environment? Is there is gender balance in ‘bal club’? If not what are interventions taken to make ‘bal club’ gender balance?
- Do you have any concerns about young people learning financial skills? Is there any hesitation among ‘bal club’ member due to gender?
- Do you think schools are the best setting to deliver financial education, or should another entity take on this role? Are there barriers to implementing the FELS curriculum in your school? How much of a priority is this curriculum relative to the rest of the curriculum, in your opinion?
- What could be done to increase the efficacy of an FELS intervention?

Parents

- What parts of school do you think are most important to your child's future?
- There are barriers to you supporting your children's education? Are these barriers because of your child gender? If yes, how you overcome these barriers?
- Does the violence you see in your community affect how you think of your children's education and future after school? Is this the same or different for boys/girls, and in what ways?
- How do the community perceive the idea of a girl and boy are equal? Is there equal opportunity for them?
- What could be done to increase the efficacy of a FELS intervention?
- There are different agencies and groups in the community tried to promote greater support for girls' education is a reason of more girl's participation? Do you think events like the Day of the Girl which is successful in promoting greater support for girls' rights and education, such type of events should be for boys also?

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