TO ASSESS PERFORMANCE & SAVING PATTERN OF STUDENTS IN PRIMARY AND UPPER PRIMARY GOVERNMENT SCHOOLS UNDER THE FELS PROGRAM

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INTRODUCTION

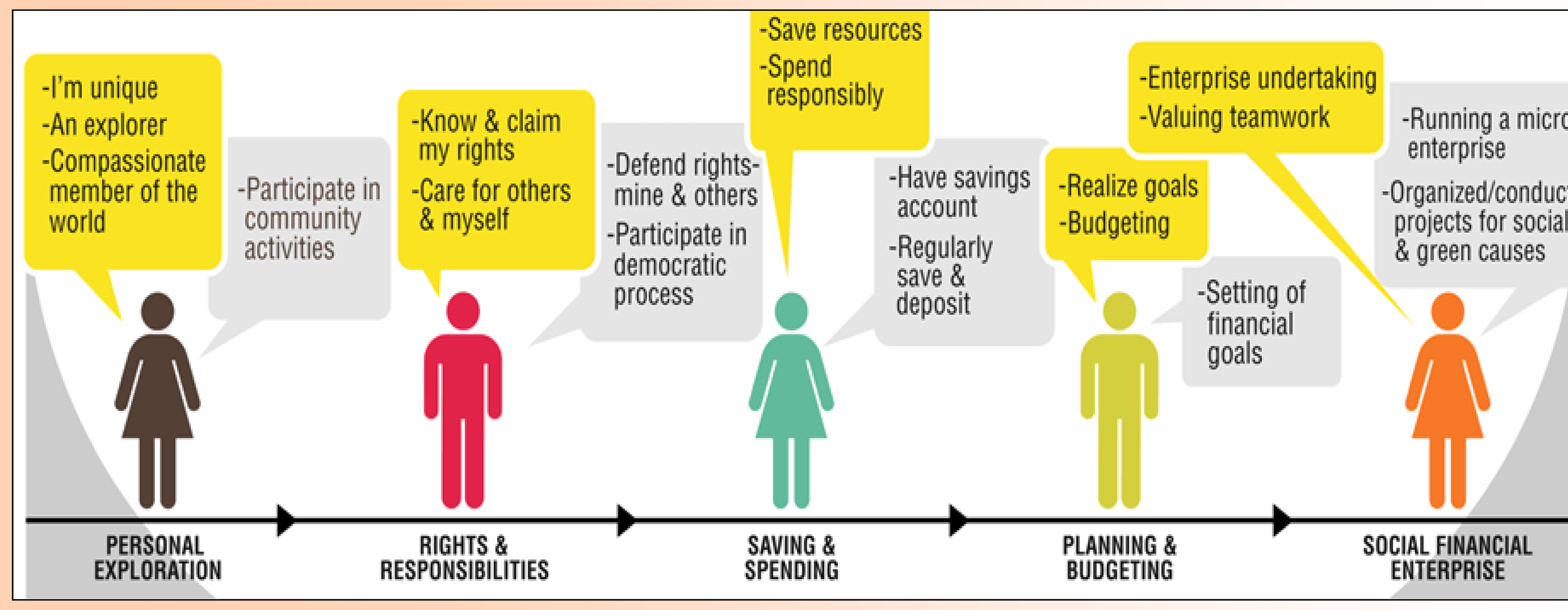
FELS (Aflatoun)-

Social and Financial Education is aimed at:

- Helping young people think critically
- Learn about rights and responsibilities
- Gain financial knowledge and skills
- Helps to reflect and make sense of the life transitions they are going through

Social Education teaches them to believe in themselves and become responsible citizens by understanding and being involved in social issues.

Financial Education teaches the important skills of saving, appropriate spending budgeting, planning and engaging in age-appropriate Social and Financial Enterprises. Children also learn to the optimum and effective utilization of the resources.



OBJECTIVES

1. To understand the performance/workings and savings pattern of students of "bal club" in primary and upper primary government school.
2. To access the average savings of each student of "bal club" between primary and upper primary government school.
3. To know the percentage of students of "bal club" from primary and upper primary government school who are motivated to save money.

METHODOLOGY

Population: 318 schools of lunkaransar (block), Bikaner.
Sample Size: 10 govt. schools with 388 students/beneficiaries. The survey conducted covered Ranisar, Fuldesar, Delana Chota, Chak 4 S.L.D, 1 DL, Manohariya and 12SLD villages of lunkaransar(block) , Bikaner.
Sampling Method: Convenience method.
Data Source: Primary Data/Secondary Data.
Tools used for data collection: Focus Group Discussions (FGDs), In-depth Interviews, Case study, Secondary data

Limitations:

- Less availiability of students of the 'bal club' at the time of inquiry. So, information related to the savings of each member is not available.
- The program didn't started at the same time/date in every school visited.
- Savings of the students in different schools vary due to various factors (personal, social, cultural).
- Teachers and students of various schools have molded the instructions as per their requirement.
- 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.

DATA ANALYSIS

SR. NO.	SCHOOL	VILLAGE	NUMBER OF MEMBERS		SAVING DESCRIPTION				NUMBER OF STUDENTS IN BAL CLUB	NUMBER OF STUDENTS WHO SAVE IN AFLATOUN BANK	PERCENTAGE OF STUDENTS WHO ARE MOTIVATED TO SAVE FROM BAL CLUB	PERCENTAGE OF STUDENTS WHO ARE MOTIVATED TO SAVE FROM BAL CLUB
			BOYS	GIRLS	NUMBER OF STUDENTS	SAVING IN 'AFLATOON BANK' (RS.)	AVERAGE SAVINGS DONE BY EACH SCHOOL STUDENT	AGGREGATE SAVINGS OF PRIMARY/ UPPER PRIMARY SCHOOL STUDENT				
1	Upper primary	Ranisar	14	10	24	672	28	94	24	24	100	100
2	Upper primary	Fuldesar	26	24	50	816	16		50	50	100	
3	Upper primary	Delana chota	26	12	38	390	10		38	38	100	
4	Upper primary	Fuldesar	26	24	50	836	17		50	50	100	
5	Upper primary	Fuldesar	22	22	44	986	22		44	44	100	
6	Primary	Chak 4SLD	5	12	15	532	35	192	17	15	88	78
7	Primary	1DL	19	30	28	1762	63		49	28	57	
8	Primary	Manohariya	15	25	33	1500	45		40	33	83	
9	Primary	Manohariya	16	16	35	1192	34		35	35	100	
10	Primary	12 SLD	20	21	25	360	14		41	25	61	

KEY FINDINGS

1.To understand the performance/workings and savings pattern of students of "bal club" in primary and upper primary government school.

- Maximum 50 students in one Bal Club
- Elections-
- Aflatoun Bank
- 'Aflatoun Pass book' maintained by the students & teachers also maintain the record of savings of students
- Weekly savings
- Monthly meeting
- Teachers and organization staff facilitate meetings
- 'Aflatoon text books' & games
- Actions & suggestions on various problems and issues
- Confident, independent and developed various skills
- Sale-cum-exhibition and Petty shop (an idea)

Now, it can be said that 8 schools are at the stage of 3rd and 4th pillar of this program and in 2 schools the idea of petty shop has emerged, which can be seen as the starting of 5th pillar.

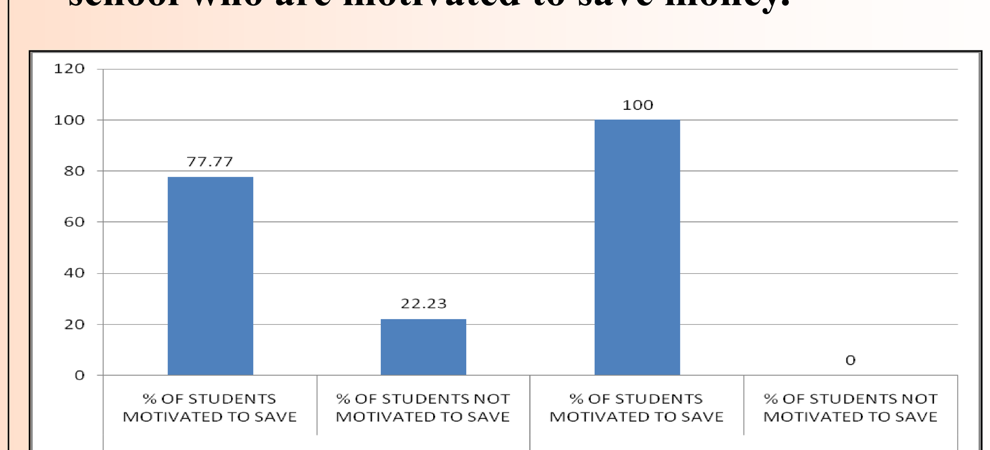
2.To access the average savings of each student of "bal club" between primary and upper primary government school.

AVERAGE SAVINGS (in Rs.) DONE BY EACH STUDENT IN PRIMARY/ UPPER PRIMARY SCHOOL	
GOVERNMENT PRIMARY SCHOOL	GOVERNMENT UPPER PRIMARY SCHOOL
38.46	18.74

Reasons of this difference include:

- Withdrawal of savings
- Requirements and responsibility
- Savings depend on their family background
- Pocket money
- 'Gulak savings'

3.To know the percentage of students of "bal club" from primary and upper primary government school who are motivated to save money.



Reasons of this difference include:

- Age factor
- Determination/goal in future
- Ideas and thoughts limiting to various factors
- Requirements and responsibility

RECOMMENDATIONS

1. Monitoring and Evaluation
2. Human resource requirements
3. Inclusion of more discussion points
4. Other activities must be included
5. Field workers training
6. Attendance registers
7. Schedule of visiting and Time hours (standardized)

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