

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

**Study to Assess Performance and Saving Pattern of Students 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 Shaily Jain student of MBA Rural Management from The IIHMR University, Jaipur has undergone summer training, to assess performance & saving pattern of students in primary and upper primary government schools under the FELS program, Plan India, Jaipur from 3<sup>rd</sup> April, 2017 to 2<sup>nd</sup> June, 2017.

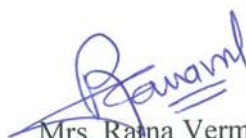
The Candidate has successfully carried out the study designated to her during summer training and her approach to the study has been sincere and analytical.

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. Shailey Jain from the IIHMR University, Jaipur, India has interned with us during the tenure of 3<sup>rd</sup> April 2017 to 2<sup>nd</sup> June 2017.

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

Shailey 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 line extending from the end of the signature.

**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 IIMR 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

Shaily Jain

# TABLE OF CONTENTS

|                                            |              |
|--------------------------------------------|--------------|
| <b>1. Introduction of the Topic</b>        | <b>4</b>     |
| <b>2. Introduction of the Organisation</b> | <b>5</b>     |
| <b>3. Review of Literature</b>             | <b>6-7</b>   |
| <b>4. Research Methodology</b>             | <b>8-9</b>   |
| • Concept                                  |              |
| • Objectives of the Study                  |              |
| • Hypothesis of the Study                  |              |
| • Significance of the Study                |              |
| • Sample Design                            |              |
| • Tools used for data collection           |              |
| • Limitations of the study                 |              |
| <b>5. Data Analysis</b>                    | <b>10-27</b> |
| <b>6. Findings and Results</b>             | <b>28-31</b> |
| <b>7. Recommendations</b>                  | <b>32</b>    |
| <b>8. Line of Inquiry</b>                  | <b>33-34</b> |
| <b>9. References</b>                       | <b>35</b>    |

## **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 behavioral 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 center of community development.

Plan began work in India in 1979. Over the years, Plan and its partners have helped communities throughout India to support themselves 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

**A later study by 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.

**OECD (2005)** recommended that financial education start as 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.

**Mandell (2008b)** observes that “one of the strongest, and most depressing findings from the Jump\$tart surveys is that students who take a full semester high school class in money management or personal finance are no more financially literate than students who have not taken such a course”.

On the other hand, some questions in the **Jump&start** survey seem specific to a course of learning, rather than being necessary for good financial practice. The surveys also rely on students' self-reporting, which may not be accurate, of whether or not they have received financial education. Moreover, they do not distinguish between different types of financial education programmes.

The 2006 survey enabled two possible reasons why money management courses had not been more successful to be examined. The first was that students might not appreciate the personal responsibilities which they would face in the future: the survey indicated that this was not generally the case. The second was that teachers might focus on the facts of financial management, to the exclusion of the wider economic picture. On this, the survey found that those who took an economics course did a little better than others in the financial literacy exam.

Some commentators have suggested that financial education programmes are likely to be most successful if they focus on financial decisions which students will shortly be making. However, Mandell (2006) found, on the basis of an analysis of data from Jump\$tart surveys, that, of the students who had purchased a product, those who had taken a financial education course did no better, on the whole, in respect of questions relating to the product than those who had not taken such a course.

**UNDP (2012)** Financial education presents a more nuanced concept that refers to process by which people improve their understanding of financial products, services and concepts, so they are empowered to make informed choices, avoid pitfalls, know where to go for help and take other actions to improve their present and long-term financial well-being.

**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. The scenario in India does not appear to be very strong when it comes to financial education. Young as well as adults in India have low levels of financial literacy despite of the existence of traditional informal systems of savings.

While there is an understanding about the glaring differences between the level of financial education and its impact on primary and upper primary school students. It is imperative that strong measures to inculcate financial literacy skills should be adopted in structured manner. Although the literature strongly asserts for the need for financial education for all yet acquiring the same is not straightforward for everyone. The report draws its findings from the state of Rajasthan using the case study of FELS intervention which is active in the block linkaransar, Bikaner. The report draws the findings from qualitative and quantitative research done in 10 schools of intervention block and highlights major issue related to the savings of ‘bal club’ in primary and upper primary schools of linkaransar, Bikaner.

# RESEARCH METHODOLOGY

## OBJECTIVES OF THE STUDY

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.

## SAMPLING DESIGN

**Population:** 318 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 and 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
2. **In-depth Interviews:** Interviews were conducted with the help of detailed interview guideline. It were done of 5 teachers and 3 parents 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 choosen for this purpose. These case studies were conducted from the village name Ranisar, Nathusar, Kheyra, Delana Bada, Bhinjherwali, 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. Less availability of students of the 'bal club' at the time of inquiry. So, information related to the savings of each member is not available.
3. The program doesn't started at the same time/date in every school visited.
4. Savings of the students in different schools vary due to various factors ( personal, social, cultural).
5. Teachers and students of various schools have molded 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.
6. 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.

| <b>School -1</b>                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                        |                                             |
|---------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|---------------------------------------------|
| <b>School Name</b>                    | <b>Government Upper Primary School</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                        |                                             |
| <b>Village</b>                        | <b>Ranisar</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                        |                                             |
| <b>Gram Panchayat</b>                 | <b>Rambagh</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                        |                                             |
| <b>Block Name</b>                     | <b>Lunkaransar</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                        |                                             |
| <b>Class 3-7</b>                      | <b>Number Of Members</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                        |                                             |
|                                       | <b>Boys</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <b>Girls</b>                           |                                             |
|                                       | <b>14</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>10</b>                              |                                             |
| <b>Savings Description</b>            | <b>Number Of Students</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>Saving In 'Aflatoun Bank' (Rs.)</b> | <b>Average savings done by each Student</b> |
|                                       | <b>24</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>672</b>                             | <b>28</b>                                   |
| <b>Discussion With The 'Bal Club'</b> | <p>Students said, They are not only participating in the meetings of 'Bal Club' but also contribute their part in the savings in 'Aflatoun Bank'. Every member of the 'Bal club' is taking action on various child related issues like 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<sup>th</sup> January of our makings and sold 8 pots to the village people of 100Rs. each.</p> |                                        |                                             |

|                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Discussion With The Parent</b></p>  | <p>Gayatri's father Mr. Om Prakash said, My daughter seems to be more active and confident than earlier. She seems to be more active towards her schooling as well as in 'Bal club'. 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. 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. Their exhibition on 26<sup>th</sup> January was a success too.</p>                        |
| <p><b>Discussion with the Student</b></p> | <p>Gayatri said, I am an active member and vice-president of the 'Bal club'. I am in class 7<sup>th</sup> and want to do whatever I can do for this school as well as for the society. I save money and also raise issues regarding various evils of the society. I actively take part in the exhibition which was organized on 26<sup>th</sup> January and as a member of 'Bal club' I suggested to put dustbins in every class, which was done and also we (bal club members) aware students to use dustbins and also not to waste food in the mid-day-meal. I want to be a doctor so that I can help my community and my people.</p> |

| School -2                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                 |                                      |
|--------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|--------------------------------------|
| School Name                    | Government Upper Primary School                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                 |                                      |
| Village                        | Fuldesar                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                 |                                      |
| Gram Panchayat                 | Rojha                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                 |                                      |
| Block Name                     | Lunkaransar                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                 |                                      |
| Class 3-7                      | Number Of Members                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                 |                                      |
|                                | Boys                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Girls                           |                                      |
|                                | 26                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 24                              |                                      |
| Savings Description            | Number Of Students                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Saving In 'Aflatoon Bank' (Rs.) | Average savings done by each Student |
|                                | 50                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 816                             | 16.32                                |
| 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 save money every week. We are now more concerned towards saving and become 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 value of money, food, electricity and water through 'Bal club' and not only save them by their own but also give this knowledge to their family members and |                                 |                                      |

|                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|-----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                             | <p>neighbors. They bring their saved money to the 'Bal club' and not spend it in unnecessarily. But I personally feel that the student of primary classes has a feeling of heart burn between them. For eg.- If my friend is depositing money or not spending money, then I will also perform in the same fashion. So, I feel the upper primary students are now that mature and can take decisions without any bias.</p>                                                                                             |
| Discussion with the Student | <p>Jitendra Kumar said, I am the student of class 8th and since childhood I was in this school. After the formation of 'Bal club' a lot of things have changed. I can not only see various issues like girl feticide, child marriage, caste and gender discrimination, etc. in our society but also 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.</p> |

| <b>School -3</b>                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                        |                                             |
|---------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|---------------------------------------------|
| <b>School Name</b>                    | <b>Government Upper Primary School</b>                                                                                                                                                                                                                                                                                                                                                                                                                          |                                        |                                             |
| <b>Village</b>                        | <b>Delana Chota</b>                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                        |                                             |
| <b>Gram Panchayat</b>                 | <b>Rojha</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                        |                                             |
| <b>Block Name</b>                     | <b>Lunkaransar</b>                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                        |                                             |
| <b>Class 3-7</b>                      | <b>Number Of Members</b>                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                        |                                             |
|                                       | <b>Boys</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <b>Girls</b>                           |                                             |
|                                       | <b>26</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>12</b>                              |                                             |
| <b>Savings Description</b>            | <b>Number Of Students</b>                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>Saving In 'Aflatoon Bank' (Rs.)</b> | <b>Average savings done by each Student</b> |
|                                       | <b>38</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>390</b>                             | <b>10.26</b>                                |
| <b>Discussion With The 'Bal Club'</b> | Students say, "In 'Bal club' we learn the importance of oneself, 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 save money in every 15 days and it helps us in purchasing important things (pen, notebook, pencil) when parents are not at home. Bal club is life changer." |                                        |                                             |
| <b>Discussion With The Teacher</b>    | A teacher said, With the formation of the 'Bal club' students take more interest in the school and its activities. They are more concerned about their growth as well as the growth of the school. 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. Their savings habits are improving day-by-day and has understood the importance of money.                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Discussion with the Student</b> | Aarti said, I'm in the 7 <sup>th</sup> class and secretary of 'Bal club'. I regularly attend the meetings of the 'Bal club' and take part in each activity of the class, school as well as the community. 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. Saved money help me in purchasing Pen, pencil on my own, which seems to be an achievement for me. I want to become a teacher in future and want to do something good for the society. |

| <b>School -4</b>                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                        |                                             |
|---------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|---------------------------------------------|
| <b>School Name</b>                    | <b>Government Upper Primary School</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                        |                                             |
| <b>Village</b>                        | <b>Fuldesar</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                        |                                             |
| <b>Gram Panchayat</b>                 | <b>Fuldesar</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                        |                                             |
| <b>Block Name</b>                     | <b>Lunkaransar</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                        |                                             |
| <b>Class 3-7</b>                      | <b>Number Of Members</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                        |                                             |
|                                       | <b>Boys</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <b>Girls</b>                           |                                             |
|                                       | <b>26</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>24</b>                              |                                             |
| <b>Savings Description</b>            | <b>Number Of Students</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>Saving In 'Aflatoon Bank' (Rs.)</b> | <b>Average savings done by each Student</b> |
|                                       | <b>50</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>836</b>                             | <b>16.72</b>                                |
| <b>Discussion With The 'Bal Club'</b> | <p>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. We save money every week (Rs. 2 to10) and maintain a passbook individually. We spend our saved money in purchasing our necessary things.</p> |                                        |                                             |
| <b>Discussion With The Parent</b>     | <p>A parent of the student of class 7<sup>th</sup> said, I am very happy that my son is learning other things also, apart from studying. He seems to be</p>                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                        |                                             |

|                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                           | <p>more confident in putting his points in front of me. He always told me about his savings in the 'Aflatoun Bank' and also discussed what he learns from the discussion in the 'Bal club'. He realized the importance of saving money and only utilizes it in purchasing important things.</p>                                                                                                                                                                                                                                                                                                                                                 |
| <p><b>Discussion with the Student</b></p> | <p>Surta said, I am in class 6<sup>th</sup> and a member of 'Bal club'. I learn those things which I don't know earlier. Now, I know about my rights and also know how to utilize/use it. I save money weekly in the 'Aflatoun bank' and utilize this money in purchasing small necessary things like pen, pencil and notebook. 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.</p> |

| <b>School -5</b>                      |                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                        |                                             |
|---------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|---------------------------------------------|
| <b>School Name</b>                    | <b>Government Upper Primary School</b>                                                                                                                                                                                                                                                                                                                                                                                                        |                                        |                                             |
| <b>Village</b>                        | <b>Fuldesar</b>                                                                                                                                                                                                                                                                                                                                                                                                                               |                                        |                                             |
| <b>Gram Panchayat</b>                 | <b>Rojha</b>                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                        |                                             |
| <b>Block Name</b>                     | <b>Lunkaransar</b>                                                                                                                                                                                                                                                                                                                                                                                                                            |                                        |                                             |
| <b>Class 3-7</b>                      | <b>Number Of Members</b>                                                                                                                                                                                                                                                                                                                                                                                                                      |                                        |                                             |
|                                       | <b>Boys</b>                                                                                                                                                                                                                                                                                                                                                                                                                                   | <b>Girls</b>                           |                                             |
|                                       | 22                                                                                                                                                                                                                                                                                                                                                                                                                                            | 22                                     |                                             |
| <b>Savings Description</b>            | <b>Number Of Students</b>                                                                                                                                                                                                                                                                                                                                                                                                                     | <b>Saving In 'Aflatoon Bank' (Rs.)</b> | <b>Average savings done by each Student</b> |
|                                       | 44                                                                                                                                                                                                                                                                                                                                                                                                                                            | 986                                    | 22.4                                        |
| <b>Discussion With The 'Bal Club'</b> | <p>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 expressing our views. As a part of 'Bal club' we save money and actively take part in every activity organized. We learn Gulak painting, Bandar baar &amp; Jhumar making, pot painting, etc. We organized sale-cum-exhibition on 26<sup>th</sup> January of our makings.</p> |                                        |                                             |
| <b>Discussion With The Teacher</b>    | <p>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. It provides training to teachers once in a year for 2 days related to their teaching pattern with different class students and on a daily basis 'Bal club' helps in</p>                                                                                   |                                        |                                             |

|                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                             | <p>understanding students more. Students develop a feeling of team spirit between them and organize various activities and solve various problems on their own. They organize an exhibition on 26<sup>th</sup> January which was successful and helps in developing their skills like leadership, team work, entrepreneurship, etc. which is a victory in itself.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Discussion with the Student | <p>Radha said, I am the student of class 8<sup>th</sup> and President of 'Bal club'. 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. I am more confident to speak my points because I learned a lot in this journey 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 utilize this money in purchasing necessary and important things. I learned Jhumar making from 'Bal club' and now I'm selling jhumar from home to neighbors, relatives etc. I think what you learn, you should use it, this activity not only help in learning entrepreneurship skills but also making me self sufficient.</p> |

|                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                        |                                             |
|---------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|---------------------------------------------|
| <b>School -6</b>                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                        |                                             |
| <b>School Name</b>                    | <b>Government Primary School</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                        |                                             |
| <b>Village</b>                        | <b>Chak 4 S.L.D</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                        |                                             |
| <b>Gram Panchayat</b>                 | <b>Sherpura</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                        |                                             |
| <b>Block Name</b>                     | <b>Lunkaransar</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                        |                                             |
| <b>Class 3-5</b>                      | <b>Number Of Members</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                        |                                             |
|                                       | <b>Boys</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>Girls</b>                           |                                             |
|                                       | 5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 12                                     |                                             |
| <b>Savings Description</b>            | <b>Number Of Students</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>Saving In 'Aflatoon Bank' (Rs.)</b> | <b>Average savings done by each Student</b> |
|                                       | 15                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 532                                    | 35.4                                        |
| <b>Discussion With The 'Bal Club'</b> | 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. We actively take part in the meetings of Bal club and discuss about our rights and school facilities.”                                                                                                                                                                                                                                                                                                                                                                                             |                                        |                                             |
| <b>Discussion With The Teacher</b>    | A teacher said, Students in the ‘Bal club’ has developed various skills. 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. We play various games and through these games we always learn a new moral in our life(e.g. aage lagi aag lagi, bhago bhago (game) – Make groups and work in team) They are motivated to save money also by seeing one another. They realized the importance of saving more and spending less. |                                        |                                             |

**Discussion with the Student**

**Ram Pratap said, I am the student of class 4<sup>th</sup> 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 learned gulak painting and read lessons related to ‘Aflatoun’ in the meetings. I get knowledge on various issues like child marriage, child labor, etc. and what to do when you see it in your surroundings.**

|                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                        |                                             |
|---------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|---------------------------------------------|
| <b>School -7</b>                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                        |                                             |
| <b>School Name</b>                    | <b>Government Primary School</b>                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                        |                                             |
| <b>Village</b>                        | <b>1 DL</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                        |                                             |
| <b>Gram Panchayat</b>                 | <b>Takhtapur</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                        |                                             |
| <b>Block Name</b>                     | <b>Lunkaransar</b>                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                        |                                             |
| <b>Class 3-5</b>                      | <b>Number Of Members</b>                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                        |                                             |
|                                       | <b>Boys</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>Girls</b>                           |                                             |
|                                       | <b>19</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <b>30</b>                              |                                             |
| <b>Savings Description</b>            | <b>Number Of Students</b>                                                                                                                                                                                                                                                                                                                                                                                                                                        | <b>Saving In 'Aflatoon Bank' (Rs.)</b> | <b>Average savings done by each Student</b> |
|                                       | <b>28</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <b>1762</b>                            | <b>62.9</b>                                 |
| <b>Discussion With The 'Bal Club'</b> | Students say, "We save money and aware about our rights & child helpline as well. We are motivated to take part in meetings and notice regularly which student is not coming to the meeting and take actions accordingly. If required we utilize our savings in purchasing pencil and notebook."                                                                                                                                                                 |                                        |                                             |
| <b>Discussion With The Teacher</b>    | 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 save money every week between Rs. 2 to Rs. 10 and they didn't spend much of the amount. |                                        |                                             |
| <b>Discussion with the Student</b>    | Manish Kumar said, I am the student of class 5 <sup>th</sup> and a member of 'Bal club'. I learn various things like gulak and pot painting in the                                                                                                                                                                                                                                                                                                               |                                        |                                             |



|  |                                                                                                                                                                                                                  |
|--|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | <p><b>‘Bal club’ I also save money in the ‘Aflatoun bank’ and also discuss various issues like child marriage, child labor, child help line, etc. in the Bal club. I want to become a teacher in future.</b></p> |
|--|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

| <b>School -8</b>                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                        |                                             |
|---------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|---------------------------------------------|
| <b>School Name</b>                    | <b>Government Primary School</b>                                                                                                                                                                                                                                                                                                                                                                                                                             |                                        |                                             |
| <b>Village</b>                        | <b>Manohariya</b>                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                        |                                             |
| <b>Gram Panchayat</b>                 | <b>Badnair</b>                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                        |                                             |
| <b>Block Name</b>                     | <b>Lunkaransar</b>                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                        |                                             |
| <b>Class 3-5</b>                      | <b>Number Of Members</b>                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                        |                                             |
|                                       | <b>Boys</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <b>Girls</b>                           |                                             |
|                                       | 15                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 25                                     |                                             |
| <b>Savings Description</b>            | <b>Number Of Students</b>                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>Saving In 'Aflatoun Bank' (Rs.)</b> | <b>Average savings done by each Student</b> |
|                                       | 33                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 1500                                   | 45.4                                        |
| <b>Discussion With The 'Bal Club'</b> | 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 save money in 'Aflatoun bank' every week and cut off our unnecessary requirements."                                                                                                                                                  |                                        |                                             |
| <b>Discussion with the Student</b>    | Rajani said, I am in class 4 <sup>th</sup> 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 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. |                                        |                                             |

| School -9                      |                                                                                                                                                                                                                                                                                                                                                                   |                                 |                                      |
|--------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|--------------------------------------|
| School Name                    | Government Primary School                                                                                                                                                                                                                                                                                                                                         |                                 |                                      |
| Village                        | Manohariya                                                                                                                                                                                                                                                                                                                                                        |                                 |                                      |
| Gram Panchayat                 | Badnair                                                                                                                                                                                                                                                                                                                                                           |                                 |                                      |
| Block Name                     | Lunkaransar                                                                                                                                                                                                                                                                                                                                                       |                                 |                                      |
| Class 3-5                      | Number Of Members                                                                                                                                                                                                                                                                                                                                                 |                                 |                                      |
|                                | Boys                                                                                                                                                                                                                                                                                                                                                              | Girls                           |                                      |
|                                | 16                                                                                                                                                                                                                                                                                                                                                                | 16                              |                                      |
| Savings Description            | Number Of Students                                                                                                                                                                                                                                                                                                                                                | Saving In 'Aflatoun Bank' (Rs.) | Average savings done by each Student |
|                                | 35                                                                                                                                                                                                                                                                                                                                                                | 1192                            | 34                                   |
| Discussion With The 'Bal Club' | Students say, "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 <sup>rd</sup> and a member of 'Bal club'. I want to do something new every time that's why I joined Bal club. I 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.       |                                 |                                      |

| <b>School -10</b>                     |                                                                                                                                                                                                                                                                                                                                        |                                        |                                             |
|---------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|---------------------------------------------|
| <b>School Name</b>                    | <b>Government Primary School</b>                                                                                                                                                                                                                                                                                                       |                                        |                                             |
| <b>Village</b>                        | <b>12SLD</b>                                                                                                                                                                                                                                                                                                                           |                                        |                                             |
| <b>Gram Panchayat</b>                 | <b>Ranair</b>                                                                                                                                                                                                                                                                                                                          |                                        |                                             |
| <b>Block Name</b>                     | <b>Lunkaransar</b>                                                                                                                                                                                                                                                                                                                     |                                        |                                             |
| <b>Class 3-5</b>                      | <b>Number Of Members</b>                                                                                                                                                                                                                                                                                                               |                                        |                                             |
|                                       | <b>Boys</b>                                                                                                                                                                                                                                                                                                                            | <b>Girls</b>                           |                                             |
|                                       | <b>20</b>                                                                                                                                                                                                                                                                                                                              | <b>21</b>                              |                                             |
| <b>Savings Description</b>            | <b>Number Of Students</b>                                                                                                                                                                                                                                                                                                              | <b>Saving In 'Aflatoon Bank' (Rs.)</b> | <b>Average savings done by each Student</b> |
|                                       | <b>25</b>                                                                                                                                                                                                                                                                                                                              | <b>360</b>                             | <b>14.4</b>                                 |
| <b>Discussion With The 'Bal Club'</b> | Students say, “ Joining Bal Club not only helps us in developing savings habit but also provide knowledge and understanding in saving electricity, water and food. Now we not only save money but also save water, food and electricity in our school as well as at home. We also provide this information in our community as well. ” |                                        |                                             |
| <b>Discussion With The Parent</b>     | A Parent of class 4 <sup>th</sup> 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.                                           |                                        |                                             |
| <b>Discussion with the Student</b>    | A student said, I am in class 4 <sup>th</sup> and a member of Bal club. I am lucky to be a part of bal club because I am learning new things and got a chance to develop my personality. Earlier I was very shy, but                                                                                                                   |                                        |                                             |

|  |                                                                                                                                                                                                                                          |
|--|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | <p>by joining 'Bal club' I participate in various games played, learn a lot about importance of money and savings and also read various textbooks of aflatoon &amp; get moral out of it. I save (Rs. 2 to 5) money on monthly basis.</p> |
|--|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

## FINDINGS AND RESULTS

### 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-**

Technical support is provided by the organisation named ‘Mel Jol’. So, as per the guidance their should not be more than 50 students in one ‘Bal club’. In all the government schools visited their are 50 or less students in each ‘Bal club’.

- **Elections-**

Elections for the post of the president, vice-president and the secretary are conducted in each ‘Bal club’ and the responsibilities of the student on these posts are announced by the Organisation staff according to the guidelines of the program. The elections in every school is conducted same as elections in India. Candidates were chosen on the basis of maximum votes given to them by the members of the ‘Bal club’.

- **Aflatoun Bank-**

Aflatoun Bank (a box) is kept in every school visited, this is the bank in which members of the ‘Bal club’ save money and also borrow their money if required, there are two locks on this box, one key is kept by the member of the ‘Bal club’ and other by the teacher in the school to maintain the transparency in the system/program.

- **‘Aflatoun Pass book’ maintained by the students & teachers also maintain the record of savings of students-**

‘Aflatoun Pass book’ issued to every student in the ‘Bal club’ and according to their saving and investment each student record their transactions. In the same way teachers also record the savings and investment in the “Aflatoun Bank” and maintain register for each student as well in the schools visited.

- **Almost weekly savings-**

In each school visited, mostly students save money weekly and the saved money is collected by the secretary of the ‘Bal club’.

- **Monthly meeting-**

In each school visited, each ‘Bal club’ conduct meeting on monthly basis and date of meeting is decided by the members themselves. They start the meeting by singing ‘Aflatoun song’.

- **Teachers and organization staff facilitate meetings-**

In each school visited, Teachers themselves facilitate the meetings of the ‘Bal club’ and many times organization member also visit the school and facilitate the meeting.

- **‘Aflatoun text books’ & games-**

Aflatoun text books were issued to every student in the “bal club” which include various stories and learnings for the children which is depicted by using pictures in it. In ‘Bal club’ children also play games which is facilitated by the teachers and organisation staff. These games also leave moral and learnings which is discussed by the members afterwards.

- **Actions & suggestions on various problems and issues-**  
In Bal club meetings, children discuss about various issues and problems related to child, school and community and come up with suggestions to solve it and then take actions.
- **Confident, independent and developed various skills-**  
Children seems to be more confident to speak their points. They realised the importance of saving and want to be independent (atleast in purchasing their day-to-day requirements like pen, pencil, notebook). They learned & developed various skills like leadership, team spirit, entrepreneurship. This is mostly seen in the upper primary school students especially the students of class 6-8.
- **‘Aflatoun day’ on 30<sup>th</sup> April and ‘Money week day’ (30<sup>th</sup> April- 4 May)-**  
These functions are the part of the program in which organisation staff visit various school on these days and conduct various activities with the students of various schools like chart painting, games, visit to nearby banks, etc.
- **Sale-cum-exhibition and Petty shop (an idea)-**  
A sale-sum-exhibition is organised by the ‘Bal clubs’ of these schools (especially upper primary schools) in which they display various things which were made by them in ‘Bal club’ like jhumar, Bandar baar, rakhi, painted pot and gulak. In 2 schools of upper primary these things were sold out to the villagers as well.  
In 2 schools of upper primary (visited), the idea to start a petty shop with their savings had come.

**Now**, it can be said that almost every school is at the stage of 3<sup>rd</sup> and 4<sup>th</sup> pillar of this program and in few schools the idea of petty shop has emerged, which can be seen as the starting of 5<sup>th</sup> pillar.

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

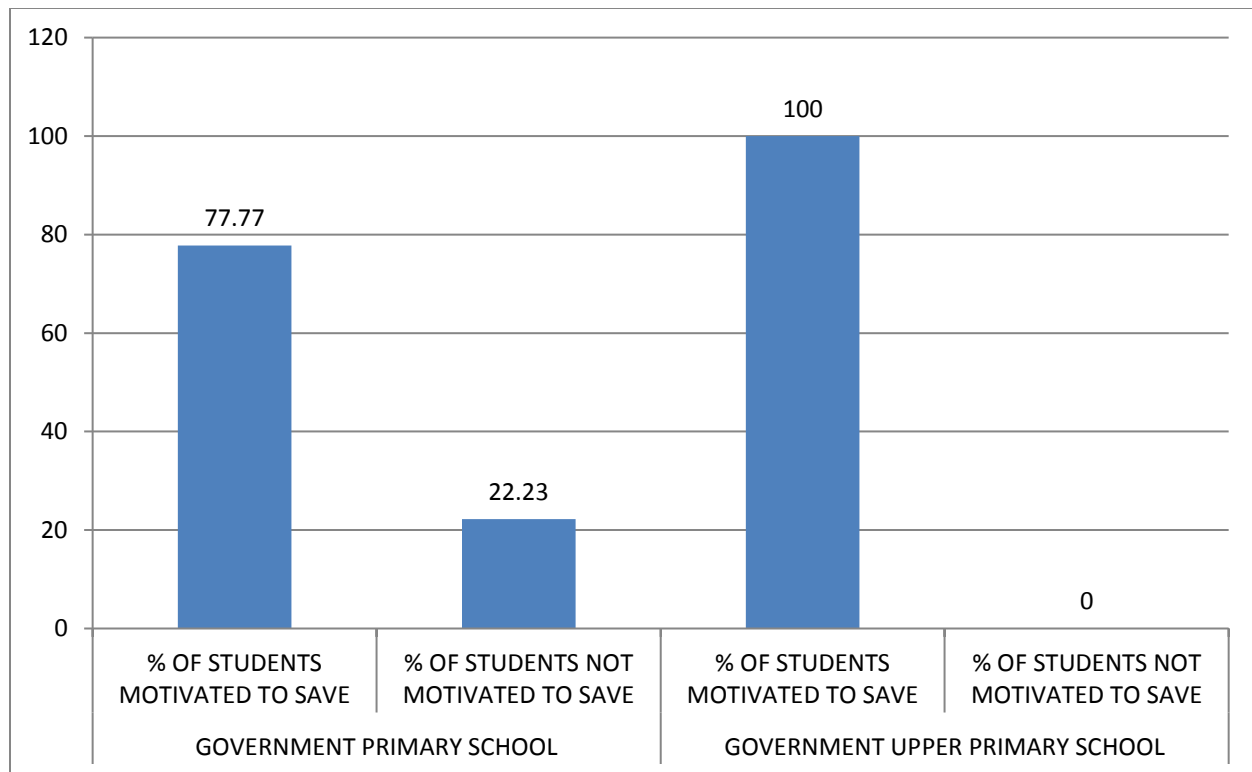
| AVERAGE SAVINGS (in Rs.) DONE BY EACH STUDENT IN PRIMARY/<br>UPPER PRIMARY SCHOOL |                                    |
|-----------------------------------------------------------------------------------|------------------------------------|
| GOVERNMENT PRIMARY SCHOOL                                                         | GOVERNMENT UPPER<br>PRIMARY SCHOOL |
| 38.46                                                                             | 18.74                              |

**Reasons of this difference include:**

- **Withdrawal of savings-**  
The withdrawal of savings in the upper primary school students seemed to be more as compared to primary school school. The withdrawal of savings by primary school students are almost nil.i.e in calculation of the average saving of primary school’s student is more than the average saving upper primary school student.
- **Requirements and responsibility-**  
Requirements and responsibility of primary school student is less as compared to upper primary school student. It vary according to the age of the child and their maturity level.
- **Savings depend on their family background-**  
Savings also depend on their family background (occupation and education of the parents, relatives and community attitude towards this).
- **Pocket money-**  
Some students may not even get the pocket money at their home.
- **‘Gulak savings’-**  
Some students are savings at home in their ‘Gulak’.



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-**  
 Age plays an important role in this. Primary school students may not save because they don't have that understanding towards saving money as the upper primary students have.
- Determination/goal in future-**  
 Upper primary school students ( especially class 6-8) seems to be more determined towards their goal in future as compared to primary school students. That's why upper primary school students seems to be more motivated towards savings than primary school students.
- Ideas and thoughts limiting to various factors-**  
 Ideas and thoughts of a student limit to various factors like personal, social, cultural. This may be a reason for motivation towards saving or not.
- Requirements and responsibility-**  
 Requirements and responsibility of primary is less as compared to upper primary. The students of primary sessions not feel that burdened about their future or family as compared to upper primary students.

## RECOMMENDATIONS

- **Monitoring and Evaluation-**

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-**

Human resource requirements should be revised further to ensure better achievement of goals.

- **Inclusion of more discussion points-**

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 activities must be included-**

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 training-**

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-**

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.

- **Schedule of visiting and Time hours (standardized) -**

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 extend. This will help in creating more transparency and accountability in this program.

## LINE OF INQUIRY

### Male/Female students

- 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?
- Do you feel any change in your saving habits/pattern after the intervention of this program? If yes, how?
- Do you save money in 'Gulak' or in 'aflatoon bank'? Is this program helped you to develop your savings habit?
- Are you really motivated to save money in the 'aflatoon bank'? If yes, why?
- Is this saving helping you? If yes, then in what ways?
- How will you utilise the saved money in future? Do you have any plan? If yes, what?
- Do you face any benefit/ challenges in the 'bal club' due to your seniority/juniority? If yes, what are they? Is this difference affect your saving behaviour? If yes, then what are the reasons?
- 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?
- Do you have any concerns about young people learning financial skills? Can you think of any potential drawbacks to their engagement in activities such as saving, enterprise development, and clubs?
- Have you seen any change in the students of primary and upper primary classes related to their savings habit? Are they (both) motivated to contribute in the 'aflatoon bank'?
- Are primary and upper primary classes come-up with different ideas in the 'bal club meeting'? If yes, then which category/class is more active towards the utilisation/investment of their savings in future?
- Do you feel this program help them to develop their personality and realise them the importance of money & savings? If yes, what type of personality transformation you see in both categories/classes of students?
- Are primary and upper primary classes getting equal opportunities to raise their points/issues in 'bal club'? If no, why? Is this affects their involvement in depositing savings in the 'bal club'?
- 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?
- Are there barriers to you supporting your children's education? Are you able to meet with teachers and attend school events? Do you think these things are important, or not so much?
- Do you feel that this program develops your child's personality and made her/him more active towards them and society?
- Do you feel any change in your child related to her/his investment of money? If yes, what?
- Is your child concerned about savings? Do you think this program helped them to learn the importance of savings and money?
- Are you aware about the savings and investment s/he made in 'aflatoon bank'?
- Did s/he share about her/his ideas related to the future investment of their saved money? If yes, what and how you responded?
- What could be done to increase the efficacy of an FELS intervention?

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