



# Aflatoun Training Manual

Teacher Training  
Institute Version



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# INTRODUCTION

This Training Manual will help you give workshops of 12 – 15 days at teacher-training colleges or similar institutes.

The workshop seeks to familiarize participants not only with the core themes of Aflatoun's educational materials (the 'five core elements'), but also with Aflatoun's preferred child-centered pedagogical approach. Participants learn all that they need to about these themes and the associated active-learning methods in order to conduct pre-service or in-service workshops that will grow or reinforce the Aflatoun program.

Crucially however, the workshop also shows teacher-educators and teachers how to apply those same active-learning methods to all key subjects in their own national curriculum. In that way, we hope that the workshop is of double benefit to participants.

The following table, in connection with the index sheet should help you tailor your workshop according to your needs and the time available to you.

**Suggested agenda for a 12 -day workshop with a Teacher Training Institute or Master Trainers:**

Day 1	Day 2	Day 3	Day 4
<p><i>Pre-training survey</i></p> <p>S1. Introductions</p> <p>S2. Orientation</p> <p>S3. ALMs (i): Brainstorming including KWL charts and cluster maps</p>	<p>S4. Teaching Practice – using brainstorming techniques to teach Rights and Responsibilities</p> <p>S5. ALMs (ii): Image Theatre</p> <p>S6. ALMs (iii) Problem Trees</p>	<p>S7. Teaching Practice using Image Theatre and Problem Trees to teach Personal Understanding and Exploration and Rights and Responsibilities</p> <p>S8. The Savings Process</p> <p>S9. Teaching Practice on the themes of Saving and Spending and Planning and Budgeting</p>	<p>S10. ALMs (iv): Jigsaw strategies for group work in the context of Planning and Budgeting</p> <p>S11. Teaching practice with a lesson plan that uses group work jigsaw strategy to teach Saving and Spending</p> <p>S12. Gender Equity in the Classroom</p>
Day 5	Day 6	Day 7	Day 8
<p>S13. ALMs (v): Memory Cards introduced in the context of Rights and Responsibilities</p> <p>S14. Child Social and Financial Enterprise</p> <p>S15. ALMs (vi): Running Dictations</p> <p>S16. Changes</p> <p><i>Post-workshop evaluation</i></p>	<p><i>Participants divide into teams to gather and prepare materials for arrival of teachers.</i></p> <p><i>Rehearsals of all sessions</i></p>	<p><i>Rehearsals of all sessions</i></p>	<p><i>Pre-workshop evaluation</i></p> <p>S1. Introductions</p> <p>S2. Orientation</p> <p>S3. ALMs (i): Brainstorming</p> <p>S4. Teaching Practice – using brainstorming techniques to teach Rights and Responsibilities</p>
Day 9	Day 10	Day 11	Day 12
<p>S4. Teaching Practice – using brainstorming techniques to teach Rights and Responsibilities <i>contd...</i></p> <p>S5. ALMs (ii): Image Theatre</p> <p>S6. ALMs (iii) Problem Trees</p>	<p>S7. Teaching Practice using Image Theatre and Problem Trees to teach Personal Understanding and Exploration and Rights and Responsibilities</p> <p>S8. The Savings Process</p> <p>S9. Teaching Practice on the themes of Saving and Spending and Planning and Budgeting</p>	<p>S10. ALMs (iv): Jigsaw strategies for group work in the context of Planning and Budgeting</p> <p>S11. Teaching practice with a lesson plan that uses group work jigsaw strategies to teach Saving and Spending</p> <p>S12. Gender Equity in the Classroom</p>	<p>S13. ALMs (v): Memory Cards introduced in the context of Rights and Responsibilities</p> <p>S14. Child Social and Financial Enterprise</p> <p>S15. ALMs (vi): Running Dictations</p> <p>S16: Changes</p> <p><i>Post-training survey</i></p>

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# PREFACE

## **PLEASE HELP US EVALUATE THE TRAINING WORKSHOPS!**

By asking participants to complete a Pre-Training Survey before and a Post-Training Survey (see Appendices 1 and 2) afterwards we hope to gauge the effectiveness of our workshops. This in turn can help us modify our approach in the hope of improving outcomes.

Before starting the first session of your workshop please gather together your participants and ask them to fill in the Pre-Training Survey on their own.

You may need to reassure participants that they are NOT yet expected to know the answers to all of these questions and that this is perfectly acceptable. You might like to explain that you will ask them to complete the same form at the end of the workshop by which stage they should be able to answer most if not all of the questions.

Once you have gathered all the surveys please email [research@aflatoun.org](mailto:research@aflatoun.org) for assistance with inputting into Excel.



# SESSION 1

## INTRODUCTIONS AND OVERVIEWS



**(Before beginning this session please administer the pre-training survey which you will find at appendix 1)**

Overall session objectives: before the workshop can begin participants need to relax, grow comfortable with one another, find out about each other and learn each others' names. And you, the trainer, need to explain to them quickly that in this workshop they will learn by playing games and doing activities and practice-teaching sessions, rather than by listening to lectures. If you are working with teachers who already know one another you might want to skip the introductions and name-learning games.

### Suggested schedule of activities

1. Presentation .....	5 min
2. Icebreaker game .....	10 min
3. Introductions in pairs .....	30 min
4. Name learning games .....	15 min
5. The Rules .....	15 min
6. Hopes and Fears .....	15 min

**Exercise 1. Presentation**

**Objectives** To quickly welcome participants, thank them and give them an idea of the activity-based nature of the workshop.

**Materials** None

**Time** 5 min

- The teachers are likely to be nervous and anxious about the nature and content of the workshop. They will have many questions. Reassure them that as they work through the day many of these questions will be answered.
- Thank people for coming. Emphasize that it is because Aflatoun respects teachers and knows that only they can make the program succeed that you have invited them. Aflatoun sees teachers as being at the heart of the program and realizes that it needs to learn from teachers. Now move on straight away and play a game!

**Exercise 2. Icebreaker game**

**Objectives** To relax participants and demonstrate that the workshop will be active.

**Materials** None

**Time** 10 min

- Choose any game you want that makes people laugh and move around the room.

**Exercise 3. Introductions in pairs**

**Objectives** To help participants find out more about each other, to establish an atmosphere of playfulness and to get them used to standing up and talking to the whole group.

**Materials** None

**Time** 30 min

- Participants sit in a circle.
- Put them into pairs of 'A's and 'B's.
- Give them two or three minutes to interview their partners. They should find out their partner's name and one good thing that happened to him or her recently. They should also make up one big lie about their partner.
- Then they introduce their partner to the group. They tell the group their partner's name, the good thing that happened recently and the big lie;

*e.g. This is Amita. She comes from Kandy. She recently got married. Every morning she goes swimming with crocodiles.*

**Exercise 4. Name Learning Games**

**Objectives** To help people to learn each others' names and to continue to the process of trust and team-building.

**Materials** A ball or light object for throwing and catching

**Time** 15 min

Here are two games you may want to try.

**“Catch the ball”**

- Ask teachers to stand in a circle.
- One person throws the ball to another.
- When you catch the ball, you must say the name of the person who threw it. If you can't remember their name, just ask them.
- Keep throwing the ball around the circle like this for five minutes.

**“Maria!” “Maria!” “Maria!”**

- The participants make a wide circle.
- One person stands in the middle of the circle. That person wants to escape from the middle and join the others standing in a circle.
- To do this she must say the name of someone in the circle three times in a row before that person can say her name even once.
- If the person she picked from the circle says her name before she has completed saying their name three times, she stays in the middle and will need to start again with someone else's name.



**Exercise 5. The Rules**

**Objectives** To empower the participants by having them establish guidelines for the conduct of the workshop. To encourage a feeling of equal ownership of the workshop.

**Materials** A flipchart and a marker pen

**Time** 15 min

- Begin by asking the teachers to sit in a circle. Place a flipchart and pen on the floor in the middle.
- Ask them to suggest rules governing behavior and time-keeping for the workshop. They will often begin by thinking of rules to govern their own behaviour. If they do not offer them, you might suggest guidelines regarding time-keeping, rudeness, aggressiveness, swearing, smoking and mobile phones. Try not to put words in their mouths.
- Encourage them to suggest guidelines governing the behaviour of you and the other facilitators. The teachers need to feel from the beginning that the workshop will be based on dialogue between equals.
- As teachers make suggestions, ask the group first if they agree with the idea, and then if they agree with the wording.
- Invite whoever contributed the idea to come into the middle and write the guideline. Some people think it helps to create a better atmosphere if the rules are positive rather than negative. For example, "We must always speak politely" instead of "No swearing." Another idea is to have teachers draw the guideline rather than write it e.g. by making a picture of a mobile phone or cigarette with a line through it.

**Exercise 6. Hope and Fears**

**Objectives** To allow participants to share any worries or anxieties they have. Also, to allow them to state what they hope to achieve from the workshop.

**Materials** Post-it notes, two for each participant

**Time** 15 min

- Ask the participants how they are feeling. If necessary, explain that it is natural to feel either excited or anxious at the beginning of a workshop. Tell them that you want to begin by finding out what hopes and fears they have brought with them. Tell them that the work will be easier if we are all honest and open about our feelings.
- Give everyone two small pieces of paper or two post-it notes.
- Ask them to work alone for a few moments reflecting on their feelings.
- Ask them then to write down three things they hope to achieve and gain from the workshop and three things that might be making them feel uneasy, uncomfortable or worried.
- When they are finished, you should collect their paper/card. You can put these on the wall and encourage the teachers to walk around reading them, or you can shuffle them and redistribute them and ask the teachers to read what they have been given.
- At the end of each day read out the hopes and fears. Ask if these are still a fear. If not, remove that post-it note. Ask if any of the hopes have already been achieved. If so, remove those from the wall too.

# SESSION 2

## ORIENTATION



1 ¾ hrs

You will sometimes find yourself working with teachers who have never heard anything of Aflatoun. Before you can go any further you need to give them some essential background information. The following exercises are designed to demonstrate that Aflatoun involves:

- a concept (balanced social and financial education for children);
- a programme (all the activities that children are asked to participate in such as classroom lessons, savings clubs, club elections, enterprise projects etc);
- a network (the global family of partner organizations who take the programme and make it their own.)

### Suggested schedule of activities

1. Find out what participants already know, and what they want to know .....	10 min
2. Brief presentation on the concept of CSFE and the five educational themes .....	20 min
3. Five themes ball game .....	25 min
4. KSA grid .....	5 min
5. History lesson.....	15 min
6. Programme activities game .....	30 min

**Exercise 1. Finding out what participants already know**

**Objectives** To assess how much the group knows about Aflatoun and what they are curious about. Also, to introduce a KWL chart for the first time.

**Time** 10 min

**Materials** Three flipcharts to make a KWL chart

What do we Know about Aflatoun?	What do we Want to know about Aflatoun?	What did we Learn about Aflatoun?

- Gather the group together near the flipchart (above)
- Ask the group to share what they already know about Aflatoun and write their answers down in the first column.
- Next, ask them what they want to learn about Aflatoun and write their questions down in the second column.
- Explain to participants that you will ask them to fill in the third column at the end of the workshop.

**Exercise 2. Brief presentation on the concept of Child Social and Financial Education and the five educational themes.**

**Objectives** To give participants essential information about the concepts behind the Aflatoun books.

**Time** 20 min

**Materials** None

Use the following notes to help you as you explain the concepts to the participants. Try to find your own way to convey this information. Be creative.

**Concept**

*What do we mean by Child Social and Financial education?*

Aflatoun involves a balance of social education and financial education for children. These two must be kept in balance. By social education we mean helping children develop their character, teaching them about child rights and encouraging them to design projects to do with social justice. By financial education we mean teaching children to save, to keep financial records and to design projects for income generation.

*How do the two make each other stronger?*

Unfortunately there are times when knowledge of our rights is not enough on its own. For example, we can tell a girl she has the right to an education. But if she cannot even afford the bus fare to school, or if her parents cannot afford her uniform, what good is this right to her? Similarly, we can tell a boy he has the right to play, but if he doesn't even have a few coins to buy a toy, how does it help him to know about this right? Often, people need some money if their rights are to have meaning.

**Tip!**

*The notes in this section are intended to help you prepare your own talk. Find your own way to explain these ideas. This is the only session that requires the facilitator to do some lecturing.*

So how does social make financial stronger? At Aflatoun we do not take a relaxed attitude towards teaching children about money. We know that money brings with it all manner of temptations and complications. So before we get down to the business of financial education we try and give children a sense of justice and some understanding of ethics. We encourage them to see themselves not just as individuals, but as members of families and communities. We are careful not to present money as a guaranteed source of happiness. Money is just as likely to bring problems as it is solutions. We want children to understand that as individuals they can benefit from saving and from enterprise. But we place an equal emphasis on the potential for enterprise to have positive impact at community level.



*What are the five main education themes and what sort of things do children learn from them?*

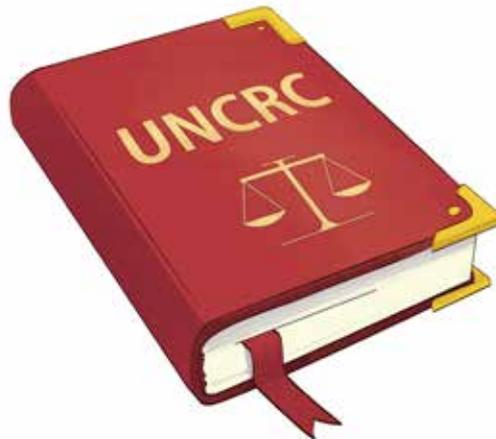
### **i. Personal Understanding and Exploration**

We encourage children to understand themselves and to value themselves so that they grow up confident and feeling able to direct their own lives. Children learn to become more aware of their emotions, and to express them. They learn that we are all unique and special, but that nobody is more important than anyone else. We also want to help them think for themselves. The Aflatoun motto is, 'Separate fiction from fact! Explore, think, investigate and act.'



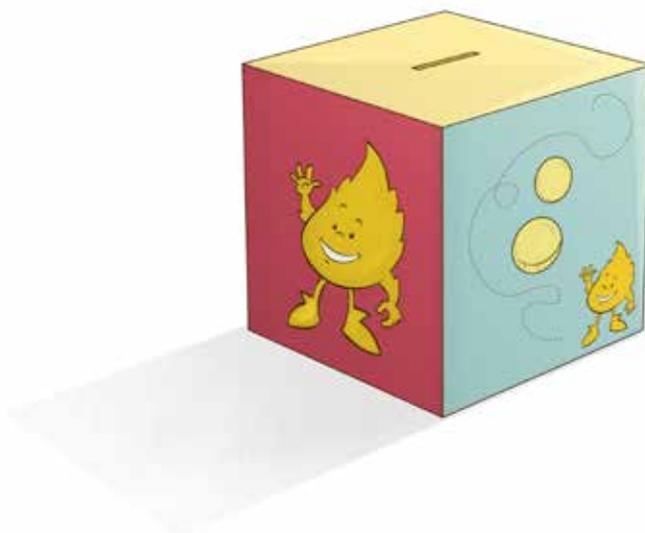
### **ii. Rights and Responsibilities**

Aflatoun is rooted in the United Nations Convention on the Rights of the Child. We want children to understand that they have rights and it is the fact that all children share the same rights that makes them equal. We all have different ways of looking at the world, whether religious or political or other, but the one set of values that we have all signed up to is the UNCRC. However children learn that their rights must never deprive somebody else of theirs. We are also careful to teach children that if they have a right they also have a corresponding responsibility. For example, if a child has a right to education she has a responsibility to study hard. If she has a right to play she has a responsibility to play safely. If she has a right to food, she has a responsibility not to waste food.



### iii. Saving and Spending

Children are encouraged to develop a savings mindset that teaches them not to waste anything, whether it be money, food, time, water or other natural resources. The emphasis is on saving small amounts regularly i.e. on developing the discipline of a savings habit. Children learn the difference between a need and a want. The idea is not to encourage children to dream about becoming millionaires. It is to give them discipline so that they can look after themselves as they grow up.



### iv. Planning and Budgeting

If we teach children to save, we also need to teach them how to keep basic financial records such as income and expenditure columns. Planning and Budgeting teaches children to set savings goals. They also learn how to organize their other resources, including time.

SAVING		SPENDING		DATE	ITEMS	Amount	SAVING		SPENDING	
		89 00		Jan 09	Present for Gabriel's bday	10 00				10 00
5 00	15 00			Jan 10	Money from mother	30 00	30 00			
	5 00				Pizza and soda	10 00	5 00		5 00	
	19 00			Jan 11	School's books	15 00	3 00		12 00	
20 00										
1 00	5 00									
1 00	1 00									
50	1 50									
10 00										

#### v. Child Social and Financial Enterprise

Children are encouraged to develop their own little social and financial enterprise projects at school. Social enterprise projects could be anything that makes the child's life, or the school or community fairer, safer or healthier. For example, sometimes children plant trees around the school to provide shade and privacy and to grow fruit. Or they campaign against smoking, alcohol and other drugs. Or against bullying or teacher violence.



Financial enterprise refers to any small income-generating project done within school-time. It often includes baking and selling cakes, or keeping chickens and selling eggs, or vegetable gardens to sell vegetables at markets.

#### Exercise

#### Objectives

#### 3. Five themes ball game

To demonstrate to participants that the five educational themes are all equally important and that a good program needs to give them each equal time.

#### Time

25 min

#### Materials

Five balls, five sheets each with one of the five educational themes written on it, five 'attitudes' sheets (Appendix 3)

- Ask participants which of the five educational themes is the most important. Ask them to explain their answer.
- Place the five coloured balls in a circle and ask for volunteers (if you can't find coloured balls, just use normal paper but write the numbers 1 – 5 on them).
- Ask for five volunteers and attach a sheet of paper to each. The five sheets should each have one of the five educational themes written on it.
- Ask the volunteers to link elbows. Then have them form a circle so they are all facing outwards.
- Explain to them that each volunteer must pick up the ball that matches the sheet of paper on his chest. Ask them to start. What often happens is that the volunteers all try

and pull against each other and so they cannot complete the task. If this happens, ask the other participants 'Why isn't it working?' They will tell you the volunteers need to work as a team.

- Re-start the game and remind the volunteers of the need to cooperate.
- Once they have managed to pick up the five balls and return to the centre of the circle ask the participant what this exercise teaches us about the five educational themes (they are all equal and need to work together).

If you want, you can add a second part to the game, like this.

- Explain that in the Aflatoun program we expect to see change in terms of children's knowledge, skills and attitudes.
- Hand out the five attitude sheets to participants.
- Bring back the volunteers into the middle of the circle.
- Explain that this time they have to pick up the coloured balls as last time, then still working in a circle, each volunteers should pass his or her ball to the participant with the corresponding attitudes sheet.
- Afterwards ask the whole group if the educational themes were matched with the right attitudes.

### Exercise

#### 4. KSA Grid

### Objectives

To look at the sort of changes we want the program to bring about in children and to show that these can form indicators for monitoring and evaluation work.

### Time

5 min

### Materials

A KSA grid (Appendix 4)

- Place a large KSA Grid on the wall. Gather participants around it. Show them the five educational themes running down the vertical axis on the left and the sorts of outcomes we hope to see for each in terms of knowledge, skills and attitudes.

**Exercise 5. History lesson**

**Objectives** To give participants a bit more information on the origins of the Aflatoun programme and movement.

**Time** 15 min

**Materials** None

The following text is designed to help you give a very short presentation. Or you can use it to design your own exercise.

**Where and when**

Aflatoun began in Mumbai in 1991. Some academics from the Tata School of Social Sciences were doing a small program with street children. In 1992 there was a lot of violence in Mumbai between Muslim and Hindu people. The academics decided that children from different backgrounds should be able to meet each other so that they could lose the fears and prejudices of their parents' generation. As well as the street children, they brought together children from rich and poor backgrounds, and from the Hindu and Muslim communities. They taught these children that they were all equal because they all shared the same rights. So the program began with child rights. Later, the children asked to be given financial advice. Many of them survived on the streets because they had micro-enterprises and so they needed financial education. That's how the balanced approach of social and financial enterprise arose.

**Who and where**

One of the founders of the original program was an Indian woman called Jeroo Billimooria. Jeroo later moved to Amsterdam in the Netherlands. Living in this new city she began to wonder if the program she had helped to create back in India would work in other countries. So she found partner organizations in 10 pilot countries. Then she did something very wise. She gave them the children's text books that had been developed in India and urged the partners to edit them so that they would fit with the culture of their own country. The pilot was a success and the Aflatoun Board of Directors launched a campaign in 2007 to take the program to 75 countries and one million children by March 2011. Aflatoun is currently in 95 countries and wants to reach 10 million children in 120 countries by 2015.

Aflatoun's partner organizations include large organizations like UNICEF, large NGOs like Plan International, ChildFund, Children International and Mercy Corps, and many small, dynamic local NGOs.

The Aflatoun Secretariat is a small, international team working from an office in Amsterdam. This is headed up by an Executive Director who is answerable to a Board of Directors. Each of the geographical regions that Aflatoun works in (Anglophone Africa, Francophone Africa, Middle East and North Africa, Americas, Europe, Central Asia, Asia ) has its own Program Manager, also based in the Amsterdam Secretariat.

**Exercise 6. Program activities game**

**Objectives** To give participants essential information about the concepts behind the Aflatoun books.

**Time** 30 min

**Materials** A set of cards ( Appendix 5)

**Instructions**

- Place the seven headers on a blank wall, very briefly describing them (e.g. 'Aflatoun sessions in classes – in a good program we see children and a teacher having lessons using Aflatoun materials').
- Give each trainee one or two cards. The cards have examples from existing programmes. Ask them to read their card and think which activity heading it might come under.
- Ask people, one-by-one, to read out their card and place it under the correct heading. Ask the rest of the group if they agree. Ask people to explain their answers. Ask, 'Why do you think that?' and 'Who has a different idea?'

*\*These two questions are stressed in many sessions in this manual. Through their repeated use we hope to encourage teachers away from the habit of simply asking closed or yes/no questions to check whether or not an answer has been correctly memorized. Rather, these questions encourage higher order thinking. They require a child to explain her answer by revealing her thought processes. Other children may then disagree but first they have to listen politely and acknowledge that sometimes we see things from different perspectives. You might want to take a moment to highlight this contrast between traditional teaching with its emphasis on memorization, and child-centered learning which hopes to teach children how to think.*



# SESSION 3

## ACTIVE LEARNING METHODS (I): BRAINSTORMING INCLUDING KWL CHARTS AND CLUSTER MAPS



90 min

The overall objectives of this session are to train participants in various brainstorming techniques. Brainstorming techniques appear in many of the Aflatoun lesson plans, usually at the beginning. They help us demonstrate that teaching is as much about drawing out what the child already knows as it is ‘inputting’ new information or knowledge. By putting brainstorming exercises at the beginning of many of our lesson plans we are able to start with the known and move to the unknown.

### Suggested schedule of activities

1. Post-it Note Survey .....	15min
2. Pros and Cons Discussion Groups .....	20min
3. Give a demonstration.....	15min
4. Reflect on the demonstration.....	10min
5. Group discussions on advantages of brainstorming .....	10min
6. Other brainstorming tools: the KWL chart.....	10min
7. Other brainstorming tools: the cluster map .....	10min

**Exercise 1. Post-it Note Survey**

**Objectives** To explore people's attitudes towards teaching. To demonstrate that both child-centered and traditional teaching have strengths and weaknesses.

**Time** 15 min

**Materials** Packet of post-it notes, or pile of cards or pieces of paper

**Quick Warm up**

This activity begins with a quick word-association exercise.

- Give each participant a post-it note.
- Tell them that you are going to say a word. When they hear it, the participants should write down on their post-it note the first word that comes into their head.
- Say 'green'.
- After ten seconds go around the group and listen to the words they associated with 'green' e.g. tree, grass, innocent.

**Post-it note survey**

Now you are ready to begin.

- Give each participant a new post-it.
- Tell them that you are going to say another word. When they hear it, the participants should write down on their post-it note the first word that comes into their head.
- Say 'teacher'.
- After ten seconds ask them to follow you to a blank space on the wall. Place two headers on the wall. One should read 'Traditional teaching' and the other 'Learner-centered teaching'.
- Ask someone to read out the word or phrase they associated with 'teacher'. For example, someone in the group might read out 'Discipline'.
- Now ask the whole group which column they think we should post 'discipline' under. Is it a characteristic of Traditional Teaching or Learner-Centered Teaching? Or does it fall somewhere in-between the two?
- Remember to hear a variety of opinions. This is an opportunity for you to model an important process i.e. a free-ranging discussion with little pressure to produce the 'correct' answer. Encourage participants to explain or justify their views. Try modeling those two key questions i.e. 'Why do you think that?' and 'Who has a different idea?'
- Continue the process until all post-it notes have been placed on the wall to the group's satisfaction. See chart below for an idea of what this might look like.

*Remember, Aflatoun believes that good teachers combine elements of traditional teaching and child-centered teaching. We want our teachers to feel confident using a balanced approach.*

An illustration of what your wall might look like after a post-it note survey:

<b>Traditional Teaching</b>		<b>Learner-centered teaching</b>
Discipline		Facilitator
Static		All senses
Expert	Respect	Active
Authority		Interaction with peers
Nobody corrects him/her		Exploration
Child has nothing to offer	Model	Share
One-way traffic		Listen
Child accepts without question		
Doesn't innovate or change		
Teaches from book		
Doesn't consider individual needs		

**Exercise 2. Pros and Cons Discussion Groups**

**Objectives** To demonstrate that both traditional teaching and learner-centered teaching have strengths and weaknesses

**Time** 20 min

**Materials** Flipcharts or smaller sheets of paper

This is another chance to explain that Aflatoun does not want to attack traditional teaching. Reassure participants that we want to encourage teachers to use elements from both approaches.

- Put the participants into small groups and give each paper and marker
- Ask them to divide their paper into quarters. The quarters should each have one of the following headers, as below:

<b>Traditional Teaching (strengths)</b>	<b>Traditional Teaching (weaknesses)</b>
<b>Child-centered teaching (strengths)</b>	<b>Child-centered teaching (weaknesses)</b>

- Give the groups ten to fifteen minutes to complete their charts.
- Ask each group to present their chart.
- Place the charts on the wall

Here is an example of a completed chart from a workshop done with the staff of a teacher training institute.

<b>Traditional Teaching (strengths)</b>	<b>Traditional Teaching (weaknesses)</b>
<ul style="list-style-type: none"> <li>● It's not time consuming</li> <li>● Learners maximize on teacher's knowledge</li> <li>● It can deliver a lot of information in a short time, especially in big classes</li> <li>● Wide content coverage</li> <li>● It doesn't need any preparation</li> <li>● Easier to control class and maintain discipline</li> </ul>	<ul style="list-style-type: none"> <li>● It doesn't cater for individual differences</li> <li>● Learners become passive</li> <li>● Fails to teach cognitive skills</li> <li>● Shallow or superficial coverage of subject – teacher doesn't stray from the book to explore the subject in depth</li> <li>● Boring!</li> <li>● No room for creativity</li> <li>● Children memorize ideas and formulae that they don't understand</li> </ul>
<b>Child-centered teaching (strengths)</b>	<b>Child-centered teaching (weaknesses)</b>
<ul style="list-style-type: none"> <li>● The child's prior knowledge is tapped</li> <li>● Children are trained to think</li> <li>● Higher level thinking is required</li> <li>● Full involvement of learners</li> <li>● Children learn by doing</li> <li>● Promotes critical thinking and problem solving</li> </ul>	<ul style="list-style-type: none"> <li>● It's time consuming in terms of preparation</li> <li>● It challenges the teacher's ability to control the class</li> <li>● Active learning methods often require expensive stationary</li> <li>● Teachers often end up paying for materials from their own pocket</li> </ul>

**Exercise 3. Give a demonstration**

**Objectives** To make the participants do some brainstorming activities so they learn by experience

**Time** 15 min

**Materials** Participants should have pen and paper

- Explain to participants that you are going to teach them for fifteen minutes as though they were a class of students. Offer no further explanation of what will follow.
- Ask them to work on their own for two minutes. In that time they must write the names of as many emotions as they can. The only rule is that they **MUST NOT** stop writing.
- After two minutes stop them. Very quickly ask to hear some answers. **BE CAREFUL NOT TO CORRECT THEM WHEN THEY GIVE THESE ANSWERS.**
- Now quickly put them in pairs. Ask them to compare their lists. If their partner has a word that they don't, they should write it down.
- After two minutes stop them. Quickly ask a few students if they learned any new words from their partners. Be careful not to correct their answers.
- Now put them in groups of four or five. Explain that each person in the group must take one minute to tell the others a story about a time s/he recently experienced one of the emotions on her list.
- While the students are having this discussion remember to monitor and observe. You may also want to set up the next activity by writing a flipchart for example.

**Exercise 4. Reflect on the demonstration**

**Objectives** To help students understand the process of brainstorming and the value of letting children work alone, in pairs and in groups

**Time** 10 min

**Materials** None

Here are some questions (and suggested answers that might help you guide the discussion):

**Q.** What did we just do?

**A.** Brainstorming.

**Q.** What different ways of working did we use? What did I ask you to do?

**A.** We worked alone, in pairs, and in groups.

**Q.** What other instructions did I give you?

**A.** You told us how much time we had and you told us we had to keep writing.

**Q.** Who was the information coming from, the students or the teacher?

**A.** The students.

**Q.** When I listened to some of your answers, I didn't do something that a traditional teacher would have done. What was it?

**A.** You didn't tell us if our answers were right or wrong.

**Q.** How many children participated?

**A.** All of them

**Q.** What was the ratio of Teacher Talking Time (TTT) to Student Talking Time (STT)?

**A.** If the exercise has worked well you will probably not have spoken much beyond issuing the necessary instructions and eliciting a few answers, so the ratio might have been as low as TTT 20%, STT 80%. No matter what the actual ratio was, this is a good place to discuss the concept of reducing TTT in favour of STT and of examining challenges to teachers and benefits to students of doing so.

**Q.** While you were working, what was I doing?

**A.** Monitoring and observing. Setting up the next activity.

**Exercise Objectives**

**5. Group discussions on advantages of brainstorming**

To help them appreciate the benefits of brainstorming as a classroom tool

**Time**

15 min

**Materials**

Flipcharts, one for each group of five participants

- Put the participants into groups of five. Give each group a flipchart.
- Ask them to work together to prepare a list of the advantages of brainstorming as a teaching tool.
- After ten minutes ask each group to present quickly.
- Have your own flipchart ready (see illustration below) to present in case you feel the groups have missed anything important.

*Illustration of what your own flipchart might look like:*

**Uses and Advantages of Brainstorming**

1. It helps you introduce a new subject.
2. It helps children retrieve knowledge that they have already. You can then build on that personal foundation.
3. It focuses the students' attention on a particular topic and makes them curious about the coming lesson.
4. It generates lots of ideas.
5. The process teaches children to accept and respect other people's ideas. They learn that we all see the world slightly differently.
6. Because all answers are accepted, children lose their fear of failure. They learn to take risks.
7. All students get a chance to express themselves.
8. It introduces the method of collecting ideas before writing tasks or problem

**Exercise 6. Other brainstorming tools: the KWL chart****Objectives** To again demonstrate the use of this tool**Time** 10 min**Materials** One KWL chart! See below

What do we Know about...?	What do we Want to know about...?	What did we Learn about...?

- Take a subject that people will be able to discuss e.g. sport in this country or HIV/AIDS. Ask them what they know about this subject and write their answers in the first column. This is a form of collective brainstorming and helps the teacher assess how much the class already knows on the subject she is about to teach. It also alerts the teacher to any misconceptions students have about the subject e.g. 'You can get HIV/AIDS from dancing'. A main objective here is to help students retrieve prior knowledge, to help them recall what they already know about the subject. This will provide them with a personal foundation on which to 'construct' new knowledge or understanding that they gain in the course of the coming lesson.
- Now ask them what they want to know about the subject (sport in this country or HIV/AIDS). Fill in the second column. This helps focus the children's attention on the coming class.
- Explain that the teacher would not fill in the third column until the end of the class. It is unlikely that all the questions raised in the second column will have been answered in the third column. That is not a problem and the teacher should not feel that it is a problem. When the class ends and some of the questions in column two remain unanswered the teacher can use those to set homework, or can use them to plan her next lesson.

**Exercise 7. Other brainstorming tools: the cluster map****Objectives** To show a method for collective brainstorming that the teacher can do on the board.**Time** 10 min**Materials** None

- Begin by writing the name of the chosen topic in a circle in the middle of the board e.g. 'Aflatoun'
- Ask the students to call out what they know about this subject. Try and group ideas

together. For example all answers to do with the history of origin of Aflatoun should be written on the same part of the blackboard. Ideas that are connected can be joined by lines.

- You can also draw the answers as well as writing them.

### Clustering

*This is a simple technique for capturing students' ideas as you involve them in group brainstorming, and of organizing those ideas in a visual way on the board so as to give them some structure. Children can also learn the technique and use it as a means of taking notes during lectures. In fact the technique is thought to help learners who typically have difficulty with lectures.*

*Instead of writing down students' answers and ideas randomly on the board, cluster maps create patterns, build connections and establish associations between the students' own experience and new information, between parts of a concept and its whole.*

*Begin with a centre or nucleus where you place the concept, topic or issue of the lesson. Ask students what they know about this. The main ideas are connected to the central topic by drawing lines out from the centre. The teacher will need to think on her feet to organize these ideas as students call them out. Supporting ideas become 'branches' off main ideas. Work outwards from the centre in all directions to produce a structure of key words, phrases or even images.*

*The technique is similar in many ways to mind mapping. However as clustering tends to create simpler, less intricate diagrams teachers may feel more confident and comfortable using them. Mind maps often become more intricate and teachers sometimes feel they aren't sufficiently 'artistic' to create one.*



***e-learning... e-learning... e-learning... e-learning... e-learning...***

To watch a demonstration of brainstorming in class on YouTube follow this link:

**<http://youtu.be/s73MNJWDXws>**

To watch a demonstration of the KWL chart in class on YouTube follow this link:

**<http://youtu.be/3wLYRwSbSbw>**



# SESSION 4

## TEACHING PRACTICE: USING BRAINSTORMING TECHNIQUES TO TEACH RIGHTS AND RESPONSIBILITIES

 2 ½ hr upwards

The aim of this session is to give teachers practice in teaching the Aflatoun lesson plans. This is a chance for you to encourage teachers to teach in a more child-centered way. You have just introduced them to brainstorming techniques in the previous session. The lesson plans in this session include such techniques to help reinforce the learning. Depending on how many groups you decide to watch teaching this lesson can easily run to three or four hours long.

### Suggested schedule of activities

- |   |                |
|---|----------------|
| 1. Explain how the session will work.....                                   | 5 min          |
| 2. Put them in groups, give them lesson plans<br>and let them prepare ..... | 15 min         |
| 3. Watch them teach.....  | 50 min minimum |
| 4. Conduct feedback.....  | 10 min         |

## 1. Explain how the session will work (5 min)

- Explain to participants that you are going to put them into groups of four or five, give each group a lesson plan and give them at least 15min to familiarize themselves with the contents. They will then come up and teach the larger group. You will need to stress that they are actually going to teach and NOT give a presentation.
- You may need to stress that they do not need to do any lesson planning as such. The lesson plan has already been done for them and that is what they are reading. All they need to do is ensure they can follow the instructions.
- Point out the Teaching Practice Feedback chart and advise them that after they have taught you will ask the whole group to assess their performance using these criteria.

### Teaching Practice Feedback Chart

1. Did the teacher lecture? If so, was it necessary and helpful? Or unnecessary?
2. What was the ratio of teacher-talking-time (TTT) to student-talking-time (STT)?
3. How many children were able to participate actively?
4. Did the teacher make good use of open/wh- questions?
5. If the classroom was noisy, was it productive noise or unproductive noise?
6. If the classroom was silent, was it productive silence or unproductive silence?
7. Which of the following did you observe? Children working;
  - alone
  - in pairs
  - in groups
8. What were some things you liked?
9. What were some things you might do differently?



## 2. Put them in groups, give them lesson plans and let them read (15 min)

- Put them in groups of four or five.
- Give some groups Lesson Plan 1 and other Lesson Plan 2 (Appendix 6)
- Again, emphasize that they are going to teach the larger group. They can either choose one person from their group or else they can divide the lesson up so that each person delivers a different part.
- Help them with their questions.

## 3. Watch them teach (up to 50min per group)

- Ask the rest of the group just to do whatever ‘the teacher’ asks them. It is not a good idea for the larger group to role play children.
- While the participants are teaching try and keep notes to help you give feedback later.
- Because of time you will not be able to watch each group teach a full lesson. Make your own decisions as to how to manage. It helps sometimes to see different groups do different parts of the same lesson.

## 4. Conduct feedback (10 min)

- Begin by quickly asking the teachers how they felt the session went.
- Go through some or all of the questions with the big group.
- Add your own comments. Try to be positive but don’t be afraid to suggest how things could be done better.

### Tips!

#### Timing

*Teaching practice and the constructive peer criticism that follows form the backbone of any Aflatoun training. Finding enough time to do it properly is always a challenge. Spend as much time on it as you can. An Aflatoun lesson plan lasts 40 – 50 minutes and participants will be grouped into a least five groups of five. Clearly you cannot see each group present an entire lesson. You will need to make your own decisions as to how to manage. It can help to see different groups do different parts of the same lesson. For example, you might ask the first group to teach the ‘Start’ section, another to teach the ‘Learn’ activity and yet another to teach the ‘Reflect’ session. Be careful not to tell them that in advance or they will only read that part of the lesson plan!*

#### Preparation

*You may need to stress that participants do not need to do any lesson planning as such. The lesson plan you have given them is in its complete form. They need only read it, agree on who will do what and then follow the written instructions.*

#### Feedback

*Please don’t feel under pressure to work your way mechanically through the complete list of feedback questions. Use only those questions that help you get to the heart of a useful discussion. If for example a participant has taught a ‘Start’ section involving Image Theatre it makes little sense to then ask the group if the teacher lectured.*



## SESSION 5

**ACTIVE LEARNING METHODS (II):  
IMAGE THEATRE**
 90 min - 2 ½ hr

Image theatre is a tool that gives children the freedom to express their opinions and understanding of matters in a quick and fun way. An added advantage is that the technique is simple to teach and to learn and does not require any stationary. As well as helping teachers work through the Aflatoun lesson plans, Image Theatre can be applied to any area of a country's national curriculum.

**Suggested schedule of activities**

1. The Statue Game.....	10 min
2. Discussion on children's freedom or otherwise to comment during class time.....	10 min
3. Model an image .....	10 min
4. Group images.....	45 min
5. Discussion on the role of the facilitator in Image Theatre.....	10 min
6. Apply the technique to more serious issues.....	45 min

**Exercise 1. The Statute Game**

**Objectives** To teach participants the principles of Image Theatre and its insistence on no movement and no sound

**Time** 10 min

**Materials** None

- Ask the group to move around the room. Then ask them to get quickly into groups of two, three, four or whatever number you shout out.
- Once they have practiced that a few times, tell them that as well as a number you will call out a picture. They have to get into the correct number and make an image that shows what you have called out.
- Explain to them that they must not move nor make any sound.

**Suggested list of images for the game:**

- 2 - a mother and child
- 2 - a father and child
- 3 - a man and two dogs
- 4 - a band
- 5 - a wedding
- 6 - a footballer scoring a goal
- 8 - a spider
- Everyone! Teacher and children in a traditional classroom
- Everyone! Teacher and children in a child-centered classroom
- Everyone! A school bus full of children with a driver

**Exercise 2. Discussion on children's freedom to express opinions**

**Objectives** To make participants more aware of the many reasons we fail to listen to children

**Time** 10 min

**Materials** None

- Ask the group to explain the reasons why we, as teachers often find it difficult to let children express opinions freely. Encourage them to be open and honest.
- Ask them what the advantages are of letting children express themselves.
- Explain that this session will be about using theatre to let children express their own ideas.

**Note!**

Children love games that require them to make frozen pictures or images. It gives them a fun and active way to express their opinions and ideas. Not all children feel equally confident talking or writing about an issue, but very few have a problem in using their bodies to communicate feelings and ideas once they understand that they are allowed to do so. Also, very often children will reveal more through these pictures than they would if you asked them to talk. Even at a very young age children learn to censor themselves and to 'watch what they say' in front of adults. Image Theatre can help get around that, revealing what children really think and feel. It is extremely important therefore that you refrain from 'correcting' or scolding them for an image they show. Even if you think the image is inaccurate or misguided, your role is restricted to asking the audience what they see and why.

**Exercise 3. Model an image**

**Objectives** To help participants understand what a group image is and how the facilitator interacts with the audience

**Time** 10 min

**Materials** None

- Begin by demonstrating what a frozen picture or group image is. Ask for four volunteers to come up and stand in a row. Tell them that you are going to 'sculpt' them i.e. put them into position and that you want them to hold that position. They should neither move nor speak. It might be a good idea to arrange them so that they look like four musicians, as the other participants who are watching should be able to understand what you are doing.
- Now ask the audience participants who are watching what they think the name of the picture is.
- Ask the audience a few simple questions such as 'What do you see?' 'Who are these people?' 'Where are they?' 'Why?'



**Exercise**     **4. Group Images****Objectives**     To give participants a chance to practice the technique**Time**             30 min**Materials**       None

- Now that everyone has got the idea, put participants into subgroups of four or five. Tell them to work alone for five minutes preparing three frozen pictures representing the following ideas;
  - Something that makes me sad
  - Something that makes me frightened
  - Something that makes me happy
- Stress that when they show their pictures the audience should understand why the people in the picture feel sad, frightened or happy. In other words, the picture must tell a story.
- When they are ready invite each group into a space where everyone can see them and ask them to show their three pictures in any order they please without telling the audience which is which.
- As the actors show each picture, ask them the questions suggested in the flipchart below.

**Tip!**

*Once participants have grasped the three basic rules they might benefit from some additional advice. Remind them that their image needs to be visible by all the audience and should therefore be 'open' like an open book. An actor with her back to the audience will often prevent this. Encourage them to make dynamic, interestingly composed pictures.*

**Exercise**     **5. Discussion on the role of the facilitator in Image Theatre****Objectives**     To help the audience understand the role of the facilitator in encouraging discussion**Time**             10 min**Materials**       None

- Ask the group if they noticed the questions you, the facilitator, were asking as they showed the pictures.
- Show them a flipchart of questions a facilitator might include (below)
- Explain that the role of the facilitator is to encourage discussion. The value of the exercise is in letting children say what they think they see in the picture. When children say what they think is happening in the picture, ask them 'Why do you think that?' and then, 'Who has a different idea?' The exercise is not about trying to find a right or wrong answer. There is no right or wrong answer. It is about giving children the freedom to express ideas and giving them practice in explaining and justifying their arguments.

**Questions an Image Theatre facilitator might ask:**

1. *What do you see?*
2. *Who are these people?*
3. *What is happening? Why do you say that?*
4. *Where are they? Why do you think that?*
5. *Is this a realistic situation? Is it an image you recognize from your own lives or communities?*
6. *Is the image clear?*

**Keep asking ‘Why do you think that?’ and ‘Who has a different idea?’**

**Exercise****Objectives****Time****Materials****6. Apply the technique to more serious issues**

To encourage participants to reflect on how they might apply the technique to more serious issues and in their everyday teaching

30 min

Five pieces of paper, each with one of the main educational themes written on it.

- Remind the participants that up till now we have just been practicing the technique of Image Theatre. Now we want to start applying those techniques.
- Explain that so far the images we have made have been for fun. Now we want to explore more serious issues.
- Put the participants back into small groups. Tell them they have ten minutes to make two images. The two images suggested here would help them reflect on injustice in their own lives, and on injustice in the lives of local children. Feel free of course to come up with your own image titles!
  - Something unfair that I see in my job.
  - An image of children in this town whose rights are denied.
- Again, take care to encourage a rich discussion using the facilitator’s questions.
- When you have looked at all the images, give them one last task. Put them into five groups. Tell them you are going to secretly ask each group to make an image that is related to Aflatoun. Hand out one piece of paper to each group and ask them to keep it a secret. On the pieces of paper write down a different ‘core element’ or main educational theme. Not only will this test their ability to apply the technique, it will act as a useful recap at this stage of the workshop.
- Give them five minutes to prepare.
- Look at all the images and ask the audience questions as usual.
- Finally, ask the participants how they might include Image Theatre in their normal classroom teaching for all key curriculum subjects. See some suggestions below to get you started:

**Image Theatre in Key Curriculum Subjects**

*Be imaginative! Image Theatre can be used in any subject to help children express their ideas. The technique can also help you assess their level of understanding. Here are some subjects, other than Social and Financial Education, where the technique can be applied. Can you think of others?*

**Literature: Ask children to show an image of:**

- an important scene from a text. ...
- what they see as the biggest problem facing the main character...
- How does the text end?
- Can you show us an alternative ending for the text that you would have preferred?
- Can you show us an image summing up a conflict between two characters?

**History: Ask children to show:**

- an image of three significant dates that have been studied...
- alternative images for how events might have occurred differently...

**Religion: Ask children to show:**

- a scene that teaches us a useful lesson on helping the poor
- an image of a scene that we still commemorate
- an image of a scene that has a strong personal significance for you

**One final tip!**

*With Image Theatre the teacher's job is to offer children a concept or a problem and give them the freedom to form an image of how they perceive it. The teacher's job is then to simply facilitate a discussion around that image. Teachers should not direct the images, telling children where to stand etc.*

**Exercise 7. Three more advanced techniques to experiment with:**

- **Touch and Tell**
- **Follow your heart**
- **Moving to the ideal**

**Objectives** To develop images further so as to generate deeper discussions with the audience

**Time** 30 min

**Materials** None

We have seen that in Image Theatre, children present an image of a problem or concept and the facilitator asks the audience questions so as to generate a discussion exploring that problem or concept. Sometimes you might want to help children develop their images further. This is done by allowing the characters in the image to say a few words or to make some simple movements. This can give the audience more information about who the

people in the image are, thereby helping to push the discussion further. Here are some simple techniques that you may want to apply. They will probably work better with children of 12yrs upwards.

### **Touch and Tell**

- Put participants back in subgroups and give them five minutes to remake a frozen picture from earlier e.g. 'Children in this area whose rights are denied.' As time is limited, you will probably only have time to apply the following techniques to one image.
- Explain that you are now going to use some simple techniques to bring the images to life in a way that helps participants explore them more and express their feelings and ideas more.
- With the actors still frozen in the image, touch each actor on the shoulder and ask them to say one word or sentence that demonstrates how their character is thinking or feeling in the image. They should not describe their character. Rather they should utter a phrase that their character might say or think. You can practice playing the image like a musical instrument, repeatedly touching the actors in a different order.
- If you wish you can go one step further and add a movement. Each character makes one movement at the same time as they utter their word or phrase.
- Now being a fresh round of questions, such as;
  - What new information have we learned about any of the characters?
  - How do you feel about each character now?
  - Who is causing the problem? Why?
  - Who is suffering in the picture?
  - How could we help this person?
  - Why are these people behaving in this way?

### **Follow your heart**

- Tell the actors that when you clap your hands you simply want them to move, in slow-motion, to wherever they feel their character would like to move. For example a character might want to be with someone else, or to get away from the action, to protect somebody, to hide from somebody, to confront somebody or whatever. Of course, the other characters will be moving and may have different ideas. Freeze after a few seconds, and feedback on the changes that have happened. Experiment with questions to the audience such as;
  - Where did this character move? Why do you think that was?
  - What did each character's movement tell us about what they want?

### **Moving to the ideal**

- If the initial image is one of an oppression or injustice of some kind, such as homelessness or violence, or a problem, ask the group to move in slow motion from their original picture to a new picture showing that the solution might look like. In other words, can they show the problem and then show a solution?
- Ask the audience what they see in the new image, and what the moves were that had to happen to achieve the ideal, with particular emphasis on the first moves that were made. Experiment with questions such as;
  - What did each character have to do first to begin changing the picture from a problem to a solution?
  - What was the most important change each character had to make?

- What steps would we have to take in real life to help each character in the picture make those changes?



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To watch a demonstration on YouTube follow this link:

<http://youtu.be/miZerHpx3zQ>

## SESSION

## 6

**ACTIVE LEARNING METHODS (III):  
PROBLEM TREES**

60 min

So far you have taken the teachers through two active learning methods. With brainstorming they used an approach based on the idea that children already have relevant knowledge and that sometimes it is the teacher's job to help children extract that, rather than always 'input'. With Image Theatre we looked at how creative expression of opinion can help both students and teachers by encouraging thought over memory. Now, with the problem tree we are going to focus on analytical thinking skills, on exploring the cause and effect behind issues.

**Exercise**    **Problem Tree****Objectives** To help teachers and children to think analytically about the causes and effects of a problem**Time** 30 min**Materials** A Problem Tree drawing and 10 – 15 cards  
(See Appendix 7 for an example)

- Spend a few quick minutes discussing with participants how traditional teaching often prefers to tell students what the answer to a problem is. By contrast, this exercise will encourage children to think about the causes and effects of the problem. This exercise is not designed to find a solution. It is designed to give students a deeper understanding of the problem and to think analytically.
- Now you want to demonstrate how we use the Problem Tree to analyze cause and effect. So first you will need to decide what problem or issue to choose. Try and find out what the group thinks is an issue that they all feel strongly about. Use that for your analysis.
- Draw an outline of a tree on a big piece of paper with a marker (see Appendix F)
- Make sure that the participants recognize that the illustration is a tree! Ask them what role the roots play in a tree ('they feed it and make the tree grow bigger') and ensure they can recognize the branches.
- Write or draw the name of the problem on the trunk of the tree.
- The next step is to identify the causes of the problem. Ask the participants to identify causes ("Why is the problem there? What are the causes of this problem?"). Listen to their answers and ask them to justify their reasons. ('Why do you think that? Who has a different opinion?')
- When people have agreed on a cause write it down on a card or a piece of paper. Keep going until you have found five or six causes for the problem. Alternatively, simply write the answers directly onto the roots.
- If you have time, ask the participants to place the cards on the roots in such a way that the most serious are to the left and the less serious are to the right.
- Now repeat the process by asking them to identify the effects. Again ask them to justify their answers ('Why do you think that? Who has a different opinion?')
- Write or draw them on separate cards. Ask them to place the cards on the branches so that the most serious are to the left and the less serious are to the right.
- Once the diagram is ready, ask them to explain the whole thing. Also ask them to reflect on the diagram and what it means.
- If there is time, start a discussion among the participants exploring possible 'solutions' to deal with the causes and effects of the problem. Make it clear that many people themselves can be responsible for many of these solutions. From solutions you can move to the actions that people might take. You might even add the solutions to the tree in the form of fruit.

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To watch a demonstration on YouTube follow this link:

<http://youtu.be/luyG9lgJSPw>

### Applying Problem Trees for key subjects in the national syllabus

*Problem Trees are flexible and can be used to analyze cause and effects in many different contexts. However they will work better for some subjects than others. Encourage teachers to experiment with the tool. Here are examples of subjects and lessons, drawn from key subjects typically found in a national curriculum and where Problem Trees might prove useful.*

#### Music

*Topic: National or regional music and the influences on it. Elicit the following influential factors on music from the students and place them against the roots of your tree.*

- *Changing life styles*
- *Proximity of different ethnic groups*
- *Effects of social interaction*
- *Effects of tourism*
- *Electronic and print media*
- *Modern technology*
- *Impact of alien cultures*

*Then ask the students what the effects of these influences have been and place those across the branches.*

#### Social Studies

*The following themes might lend themselves to analysis with a Problem Tree.*

##### **Resources and Economics**

- *Problems facing forests in our country*
- *The effects of mining on the environment*
- *Causes of conflict in society*
- *Urbanisation: explain the problems associated with the growth of urban centres*

##### **People and Populations**

- *Identify factors influencing population growth*
- *Describe the consequences of population growth*

##### **Physical Environment**

- *Effects of climate change on migration and economic activities of people in this country.*
- *Explain the factors that influence climate change and explain the impact of climate change on human activities.*

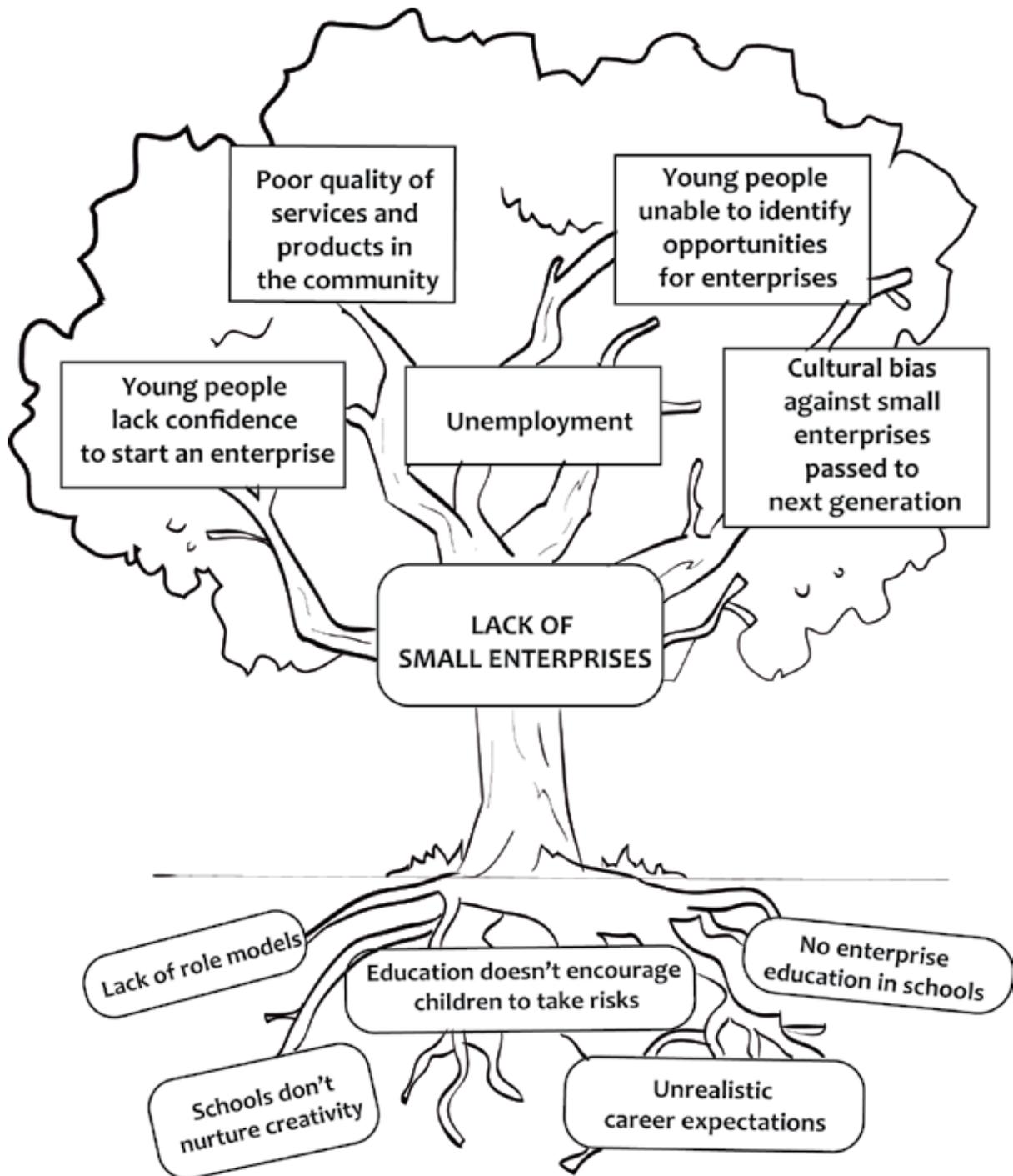
##### **Agriculture**

- *Describe different types of pollution and their causes*
- *State the effects of pollution on the environment*

##### **Health Education**

###### *HIV/AIDS*

- *Modes of transmission*
- *Impact of HIV/AIDS on the individual, family and nation.*



# SESSION 7

## TEACHING PRACTICE: USING IMAGE THEATRE AND PROBLEM TREES TO TEACH PERSONAL UNDERSTANDING AND EXPLORATION AND RIGHTS AND RESPONSIBILITIES

 2 ½ hr upward

The aim of this session is to give teachers practice in teaching the Aflatoun lesson plans. This is a chance for you to encourage teachers to teach in a more child-centered way. You have just introduced them to Image Theatre and Problem Trees in the previous session. The lesson plans in this session include these active-learning methods to help reinforce the learning.

### Suggested schedule of activities

1. Explain how the session will work..... 5 min
2. Put them in groups, give them lesson plans  
and let them prepare ..... 15 min
3. Watch them teach ..... 50 min minimum
4. Conduct feedback ..... 10 min

## 1. Explain how the session will work (5 min)

- Explain to participants that you are going to put them into groups of four or five, give each group a lesson plan and give them at least 15min to familiarize themselves with the contents. They will then come up and teach the larger group. You will need to stress that they are actually going to teach and NOT give a presentation.
- You may need to stress that they do not need to do any lesson planning as such. The lesson plan has already been done for them and that is what they are reading. All they need to do is ensure they can follow the instructions.
- Point out the Teaching Practice Feedback chart and advise them that after they have taught you will ask the whole group to assess their performance using these criteria.

### Teaching Practice Feedback Chart

1. Did the teacher lecture? If so, was it necessary and helpful? Or unnecessary?
2. What was the ratio of teacher-talking-time (TTT) to student-talking-time (STT)?
3. How many children were able to participate actively?
4. Did the teacher make good use of open/wh- questions?
5. If the classroom was noisy, was it productive noise or unproductive noise?
6. If the classroom was silent, was it productive silence or unproductive silence?
7. Which of the following did you observe? Children working;
  - alone
  - in pairs
  - in groups
8. What were some things you liked?
9. What were some things you might do differently?

## 2. Put them in groups, give them lesson plans and let them read (15 min)

- Put them in groups of four or five.
- Give some of the groups copies of Lesson Plan 3 and some copies of Lesson Plan 4 (Appendix 8).
- Again, emphasize that they are going to teach the larger group. They can either choose one person from their group or else they can divide the lesson up so that each person delivers a different part.
- Help them with their questions.

### 3. Watch them teach (up to 50 min per group)

- Ask the rest of the group just to do whatever ‘the teacher’ asks them. It is not a good idea for the larger group to role play children.
- While the participants are teaching try and keep notes to help you give feedback later.
- Because of time you will not be able to watch each group teach a full lesson. Make your own decisions as to how to manage. It helps sometimes to see different groups do different parts of the same lesson.

### 4. Conduct feedback (10 min)

- Begin by quickly asking the teachers how they felt the session went.
- Go through some or all of the questions with the big group.
- Add your own comments. Try to be positive but don’t be afraid to suggest how things could be done better.

#### **Tips!**

##### **Timing**

*Teaching practice and the constructive peer criticism that follows form the backbone of any Aflatoun training. Finding enough time to do it properly is always a challenge. Spend as much time on it as you can. An Aflatoun lesson plan lasts 40 – 50 minutes and participants will be grouped into a least five groups of five. Clearly you cannot see each group present an entire lesson. You will need to make your own decisions as to how to manage. It can help to see different groups do different parts of the same lesson. For example, you might ask the first group to teach the ‘Start’ section, another to teach the ‘Learn’ activity and yet another to teach the ‘Reflect’ session. Be careful not to tell them that in advance or they will only read that part of the lesson plan!*

##### **Preparation**

*You may need to stress that participants do not need to do any lesson planning as such. The lesson plan you have given them is in its complete form. They need only read it, agree on who will do what and then follow the written instructions.*

##### **Feedback**

*Please don’t feel under pressure to work your way mechanically through the complete list of feedback questions. Use only those questions that help you get to the heart of a useful discussion. If for example a participant has taught a ‘Start’ section involving Image Theatre it makes little sense to then ask the group if the teacher lectured.*



# SESSION 8

## THE SAVINGS PROCESS



90 min

This session aims to help participants think about how they might organize children's savings in the schools. The session wants to demonstrate to participants that there is not one perfect model that Aflatoun recommends. Rather they must reflect on what their local circumstances are and choose a system that works best for them. This session often raises anxieties as teachers realize they will be responsible for safeguarding children's money. You must take however much time it takes to address their concerns and answer all their questions.

### Suggested schedule of activities

- |                                      |        |
|--------------------------------------|--------|
| 1. Michael's exercise .....          | 30 min |
| 2. Vote with your feet .....         | 30 min |
| 3. Golden Guidelines on Saving ..... | 30 min |

**Exercise 1. Michael's exercise: the six categories of saving**

**Objectives** To help participants understand that savings is a broad concept and that we save many things besides money

**Time** 30 min

**Materials** Flipchart table (see below)

This is an optional exercise. If time is an issue you may wish simply to lead a quick discussion on how people in the group saved when they were children.

**Word Association Warm UP**

Go around the circle quickly asking each person to shout out a word that comes into their head when they hear the word, 'water'.

**Six Categories of Saving**

Now repeat the exercise. This time ask people to shout out words they associate with 'saving'.

As they call out the words, write their answers down on the board in one of six different columns. We have included a few examples of typical answers. **Don't explain to them why you are putting different words in different columns. In fact, don't write the headers on each column until the end of the exercise.** If you can think of more columns add them. If you feel more comfortable using less columns, do that.

Materials	Method of saving	Resources we have	Natural resources	Values
<ul style="list-style-type: none"> <li>● Paper</li> <li>● Pens</li> <li>● Clothes</li> <li>● Petrol</li> <li>● Food</li> </ul>	<ul style="list-style-type: none"> <li>● Account</li> <li>● Investing</li> <li>● Lending</li> <li>● Keeping at home</li> <li>● Pension</li> <li>● Insurance</li> </ul>	<ul style="list-style-type: none"> <li>● Money</li> <li>● Holiday leave</li> <li>● Mobile phone credit</li> </ul>	<ul style="list-style-type: none"> <li>● Water</li> <li>● Electricity</li> <li>● Time</li> </ul>	<ul style="list-style-type: none"> <li>● Friendship</li> <li>● Love</li> <li>● Virginity</li> </ul>

When you have enough answers in each column, write the appropriate headings. If you don't get any or many answers for some columns, spend a few minutes eliciting these from the participants. The exercise demonstrates what a broad concept saving is. Point out that all these things can also be spent. The items in the first four columns decrease as they are spent. But the items in the last column, the values, may actually increase as they are spent.

**Exercise 2. Vote with your feet**

**Objectives** To help participants think about how best to organize children's savings in their school.

**Time** 60 min

**Materials** Posters of the three models (Appendix 9)

- Start with a short five minute chat about the different ways people save money. Ask the participants how they saved when they were children. Where did they keep their money?
- Explain that around the world Aflatoun children and their teachers save in different ways depending on local circumstances. There are three main models although many more exist. Use the notes below to help you explain them.

**Model One: Children save individually at home or in school**

*The picture shows a Philippino child with her bamboo savings bank. In this model, the child keeps her own money in a safe place such as a piggy bank (or similar container) at home or in school.*

**Model Two: Children save in the classroom**

*In this model the children save at school as part of the Aflatoun Club. Sometimes there is one club for the whole school. Sometimes there is a separate club for each grade. Children keep individual records of their deposits, withdrawals and balance. The teacher keeps a whole class ledger. The money is kept in a safe place within the school.*

**Model Three: Children save in the bank**

*Model three is the same as model two except that once a week money is deposited in a bank. Often an account is opened in the name of the Club. The children's savings are held collectively but records are kept at an individual level.*

- Point to the three posters and describe each of them. Make sure that participants understand what each of these three models implies.
- Now explain that you are going to ask them a series of questions. For each question they should line up in front of the poster they feel is most appropriate.
- Questions: Line up in front of the model that you think is...
  - Easiest?
  - Most secure?
  - Most child-friendly?
  - Most applicable for your organization?
- After the first question go to two or three people in each row and ask them to explain their preference for that model. Ask them, 'Why do you think that? Who has a different opinion?'
- Repeat this process after each question.

**Exercise**    **3. Golden Guidelines of Saving****Objectives**    To share some guidelines for best practice**Time**    30 min**Materials**    Handout (Appendix 10)

- Handout the Golden Guidelines of Saving.
- Give each participant five minutes to read through them.
- Go through each guideline one at a time discussing them.
- Encourage the teachers to ask you all the questions they have about the savings process.



# SESSION 9

## TEACHING PRACTICE ON THE THEMES OF SAVING AND SPENDING AND PLANNING AND BUDGETING

 2 ½ hr upward

The aim of this session is to give teachers practice in teaching the Aflatoun lesson plans. This is another chance for you to encourage teachers to teach in a more child-centered way. Amongst other things this session will give them another chance to master the use of the KWL chart.

### Suggested schedule of activities

1. Explain how the session will work..... 5 min
2. Put them in groups, give them lesson plans  
and let them prepare ..... 15 min
3. Watch them teach ..... 50 min minimum
4. Conduct feedback ..... 10 min

## 1. Explain how the session will work (5 min)

- Explain to participants that you are going to put them into groups of four or five, give each group a lesson plan and give them at least 15min to familiarize themselves with the contents. They will then come up and teach the larger group. You will need to stress that they are actually going to teach and NOT give a presentation.
- You may need to stress that they do not need to do any lesson planning as such. The lesson plan has already been done for them and that is what they are reading. All they need to do is ensure they can follow the instructions.
- Point out the Teaching Practice Feedback chart and advise them that after they have taught you will ask the whole group to assess their performance using these criteria.

### Teaching Practice Feedback Chart

1. *Did the teacher lecture? If so, was it necessary and helpful? Or unnecessary?*
2. *What was the ratio of teacher-talking-time (TTT) to student-talking-time (STT)?*
3. *How many children were able to participate actively?*
4. *Did the teacher make good use of open/wh- questions?*
5. *If the classroom was noisy, was it productive noise or unproductive noise?*
6. *If the classroom was silent, was it productive silence or unproductive silence?*
7. *Which of the following did you observe? Children working;*
  - *alone*
  - *in pairs*
  - *in groups*
8. *What were some things you liked?*
9. *What were some things you might do differently?*

## 2. Put them in groups, give them lesson plans and let them read (15 min)

- Put them in groups of four or five.
- Give everyone a copy of either Lesson Plan 5 or Lesson Plan 6. (Appendix 11).
- Again, emphasize that they are going to teach the larger group. They can either choose one person from their group or else they can divide the lesson up so that each person delivers a different part.
- Help them with their questions.

### 3. Watch them teach (up to 50 min per group)

- Put them in groups of four or five.
- Give everyone a copy of either Lesson Plan 5 or Lesson Plan 6. (Appendix 11).
- Again, emphasize that they are going to teach the larger group. They can either choose one person from their group or else they can divide the lesson up so that each person delivers a different part.
- Help them with their questions.

### 4. Conduct feedback (10 min)

- Begin by quickly asking the teachers how they felt the session went.
- Go through some or all of the questions with the big group.
- Add your own comments. Try to be positive but don't be afraid to suggest how things could be done better.

#### **Tips!**

##### **Timing**

*Teaching practice and the constructive peer criticism that follows form the backbone of any Aflatoun training. Finding enough time to do it properly is always a challenge. Spend as much time on it as you can. An Aflatoun lesson plan lasts 40 – 50 minutes and participants will be grouped into a least five groups of five. Clearly you cannot see each group present an entire lesson. You will need to make your own decisions as to how to manage. It can help to see different groups do different parts of the same lesson. For example, you might ask the first group to teach the 'Start' section, another to teach the 'Learn' activity and yet another to teach the 'Reflect' session. Be careful not to tell them that in advance or they will only read that part of the lesson plan!*

##### **Preparation**

*You may need to stress that participants do not need to do any lesson planning as such. The lesson plan you have given them is in its complete form. They need only read it, agree on who will do what and then follow the written instructions.*

##### **Feedback**

*Please don't feel under pressure to work your way mechanically through the complete list of feedback questions. Use only those questions that help you get to the heart of a useful discussion. If for example a participant has taught a 'Start' section involving Image Theatre it makes little sense to then ask the group if the teacher lectured.*



# SESSION 10

## ACTIVE LEARNING METHODS (IV): JIGSAW STRATEGIES FOR GROUP WORK IN THE CONTEXT OF PLANNING AND BUDGETING



The aim of this long session is to familiarize teachers with the concepts that define good cooperative learning or group work and also to introduce them to the jigsaw strategy. The session helps them apply this strategy both to Child Social and Financial Education (specifically Planning and Budgeting), and to subjects in the national curriculum. Another aim of this session is to help demystify the subject to teachers and help them gain the confidence they need in order to teach financial education to children. By the end of this session teachers will understand the sort of preparation that good group work strategies require. They will also feel more comfortable with the theme of Planning and Budgeting.

### Suggested schedule of activities

1. Energizers with a group focus..... 10 min
2. Examining what we already know about group work..... 10 min
3. Broken circles: preparing students for group work..... 25 min
4. Using a jigsaw approach to teach Planning and Budgeting..... 60 min
5. Using a jigsaw approach to teach the core concepts  
of group work..... 60 min
6. Follow up task: participants design a jigsaw session of their own
7. Alternative jigsaw exercise

**Exercise** 1. **Touching your spot**

**Objectives** Begin the session with an energizer that has a suitable team work focus

**Time** 10 min

**Materials** None

*Touching your Spot* can be played with groups of up to twelve people.

- Form a wide circle by holding hands. Tell everyone they must silently pick out a spot on one of the four walls of the room, and to keep it a secret. An alternative is for them to select a chair somewhere in the room without telling anyone which one they have chosen.
- When you say 'Go!' everybody must try and touch their spot with their back, or sit very briefly on their chair.

**Tip!**

*It is likely that people will pull violently in different directions and that the circle will break. If this happens, reform the circle and remind everyone about the importance of teamwork. Hopefully they will realize that the larger group task can only be completed if everyone cooperates and takes it in turn to complete their separate, individual tasks.*

*On subsequent playings of this game, you might make it more difficult by establishing a rule that nobody is allowed to talk. Negotiations can be made by eye-contact alone.*



**Exercise 2. The Boat Race**

**Objectives** Begin the session with an energizer that has a suitable team work focus

**Time** 10 min

**Materials** Ten plastic chairs

- Put people into teams of four or five.
- Place chairs in a two lines of the same number. These are the two 'boats'.
- Each team takes one boat so that all five team members are standing on a different chair.
- The last person steps onto the chair of the person in front of him/her and passes his own chair up the line. When the leader receives this chair, she puts it in front of her own and steps onto it, enabling everyone to move forward one chair. By this process the two teams race across the room.
- The winner is the first boat to reach a designated spot.

**Exercise 3. Examining what we already know about group work**

**Objectives** To gauge the levels of knowledge in the group and to catch misconceptions

**Time** 20 min

**Materials** Flipcharts and paper

- Put people into small groups of four or five and give them a flipchart
- Ask them to spend ten minutes discussing the following questions;
  - In your experience, do schools encourage children to be competitive or cooperative in the classroom?



- What do we mean by group work?
  - Did you ever experience group work when you were a child?
  - Do you ever use group work as an adult trainer?
  - What are some of the advantages and disadvantages of group work?
- Ask each group to present their views.

**Alternative approach:** use a KWL chart to explore what participants already know and want to know about group work.

#### Exercise 4. Broken Circles

**Objectives** To demonstrate an activity that we can use to prepare children for doing group work

**Time** 30 min

**Materials** A set of cut out 'broken circles' (Appendix 12)

#### Tip!

*Children may well need time to get used to active-learning methods. Even an activity as simple as a discussion in pairs might prove a challenge to them. Why should that be? Well, in many traditional classrooms children may never have been given the freedom to express themselves or to talk openly with one another. It may be normal for them to sit in absolute silence. In fact some children may be fearful of talking with another as their previous experience might have taught them that this is a punishable offence. It will take children time to understand that there are new rules governing their behavior and that these rules are very different. Teachers may have to be extra patient as you go through this transition period.*

- Ask participants if their students will be used to working cooperatively as opposed to competitively. Point out to them that good group work requires children to cooperate and work as a team and that you may need to spend some time helping them explore this new way of working.
- The class is divided into groups of 3 – 6 persons. Each person is given an envelope with different pieces of the circle.
- Explain that the goal is for each person to put together a complete circle. In order for this goal to be reached, there must be some exchange of pieces.
- Group members are not allowed to talk or signal to each other in any way.
- Group members are not allowed to take pieces from someone else's envelope. They are allowed only to give away their pieces (one at a time).
- Each player must put together his/her own circle. No one else may show a player how to do it for him or her.
- This is an exercise in giving. Players may not take a piece from another player. However you may give your pieces, one at a time, to any other members of your group, and other group members may give pieces to you.
- You may not place a piece in another person's puzzle; players must complete only their own puzzles. Instead, hand the piece to the other player, or place it beside the other pieces in front of him/her.

- Remind them that this is a group task, and that they will have 10 minutes to make their circles. The task is not finished until each person in the team has a completed circle in front of them.
- When they have finished, they should raise their hands. If one group finishes before the others, suggest that they try to discover if there are any other ways they could put the pieces together to form different circles.

### Discussion

- When all groups have completed the task or the allotted time has ended, the teacher should help the participants to identify some of the important things that happened, analyze why they happened, and generalize to other group learning situations. The following questions can serve as a guide in the discussion.
  - What do you think this game was all about?
  - How do you feel about what happened in your group today?
  - What things did you do in your group that helped you to be successful in solving the problem?
  - What things did you do that made it harder?
  - What could groups do better in future?

### Tip!

*In Advanced Broken Circles, one player may block the task for the rest of the group by completing his/her circle satisfactorily, but refusing to share some pieces with the others. This is analogous to a member of a cooperative learning group who tries to work alone and does not help other members. In the discussion be sure to come back to the two key behaviours that make a group successful: **pay attention to what other groups members need. No one is done till everyone is done.***

### Preparing the cards

Patterns to use for different age students.

*Simplest Broken Circles:*

Usually done with children aged 5 – 7 in groups of three. Sort the pieces into three envelopes (I, II and III) and give one envelope to each player.

*Simple Broken Circles:*

This pattern is suitable for children 8 – 10 yrs old in groups of four. Sort the pieces into four envelopes marked W, X, Y and Z.

*Advanced Broken Circles:*

Suitable for children 8 – 10 who have had some experience with Simple Broken Circles. It may also be used as a first exercise with older children, high school students and even adults. A single set consists of fifteen pieces that will make six circles, as shown in the figure. Make one set of six circles for each small group. In Figure A.3 the placement of four pieces varies with the size of the group. For example, if you are playing with six-person groups, the piece marked 6-F goes into the F envelope and the 6-E piece goes into the E envelope, the 6-C piece goes into the C envelope and the 6-D piece into the D envelope. Repeat this pattern for each six-person group. Once you have sorted a group set into the lettered envelopes, put these envelopes into a larger one. You are now ready to hand out the materials.

With all levels it is a good idea to make each different set a different colour.

**Addressing teacher fears about group work**

*Many teachers are skeptical about the merits of group work, often with good reason. They will tell you that in group work the brightest student does all the work whilst the others copy from her. And if you do not set up a group work role properly, this may indeed happen. In order for group work to function effectively, each student needs to have a distinct role to play. Also, all the group members should understand that unless each of them pulls their weight the whole team will fail to complete the task satisfactorily. Proper group work needs to be structured so that students are required to cooperate in order to succeed. There is much more to group work than simply asking children to sit in a circle.*

**Exercise Objectives****5. Jigsaw strategy (i)**

To introduce participants to jigsaw strategies. For the purposes of this exercise we will use a text looking at Planning and Budgeting.

**Time**

60 min

**Materials**

A complete set of the text, one for each group of three people (Appendix 13)

A copy of the test (Appendix 14)

**Why use a jigsaw strategy?**

*There is an old joke which says that, in a lecture the notes pass from the teacher's notebook to the student's notebook without passing through the minds of either. What this means is that the teacher reads out her notes 'on automatic pilot' and the student writes them down without really thinking about them. Neither individual is processing the information, digesting it, reflecting on it, analyzing or assessing it. As a consequence it is unlikely that students will really internalize or grasp the content. A jig-saw exercise attempts to solve that problem. Instead of being passive recipients of a lecture, the students are made responsible for learning part of the teacher's notes and for teaching them to his or her peers.*

*Jig-saw exercises are not meant to completely replace traditional lecturing. However they can be used as a supplementary exercise or occasional alternatives.*

**How to do it!**

First of all you will need to take a text. Instead of delivering this through a lecture, or giving it as a reading assignment, cut it up into thirds marking them A, B and C (or quarters, fifths or even sixths if the text is very long) and make copies. The exercise then goes through the following distinct phases:

**1. Set up the exercise**

- Put participants into groups of three and name each person A, B and C. Give each team a name such as 'The Lions' and 'The Tigers' or, 'Green Team', 'Blue Team', 'Red Team'.
- Give As the A handout, Bs the B handout and Cs the C handout.
- Explain that at the very end of the exercise you will take away the handouts and give a test. The aim of the exercise is for students in each team to teach each other and learn from each other.

## 2. Learning

This is where the students learn the material in their own handout and become experts on it.

- Ask the students to leave their original teams and pair up with someone from another group who has the same text e.g. All As find another A. All Bs find another B. All Cs find another C.
- Tell them they have 10min to help each other learn their text. Demonstrate the technique of paired reading (see text box below).
- After ten minutes repeat the process. Each A now finds a different A. Each B now finds a different B. Each C now finds a different C. They again help each other learn their material using the paired reading technique.

### Paired reading technique

*Read the material together, discuss it, master it.*

- *Both persons silently read a paragraph or short section. The first person then puts down her text and tries to summarize the content to the second person.*
- *The second person listens and keeps an eye on the text to make sure the other is not leaving anything out or getting anything wrong. She might help her friend by asking questions to elicit missing information, or by saying things like, 'Careful! You missed a bit out there.'*
- *The pairs reverse roles, and repeat the procedure.*
- *They then move onto the second paragraph.*
- *Then repeat this process for all remaining paragraphs.*

## 3. Preparing to teach

This is where the participants plan how they will teach their material to the other group members.

- Again, ask them to pair up with someone who has the same text (so As in pairs, Bs in pairs and Cs in pairs).
- They share their ideas about how best to teach the material. Will they lecture? Will they include active learning methods? How can you make sure the other members of your group are intellectually active rather than passive?

### Note!

*When using a jigsaw exercise with children you would skip this stage and move straight to the next.*

## 4. Teaching

This is where the participants return to their original teams and teach each other and learn from each other.

- Put them back into their original groups of A, B and C and take away their text material.
- Explain that A will now teach B and C what she remembers from the A handout. B and C listen and take notes if they want. Next, B teaches A and C. Finally C teaches A and B.

**5. Test**

Assess the students' degree of mastery of all the material. You can do this either by having the entire group take a quick test individually, or by asking random members of each group to present.

**Exercise****Objectives****Time****Materials****6. Designing a jigsaw strategy**

To help teacher trainers to begin applying the new strategy to their day-to-day work. Probably only suitable for teacher trainers

1-2 hr

A complete set of the text, to be written/created by the participants. You should already have asked the participants to bring in notes or text that they typically use.

This exercise encourages participants to begin applying the jigsaw technique to their routine work. Ask each participant to prepare a jigsaw strategy that she can use when teaching her core subject. Before beginning conduct a quick discussion exercise to gauge how well they have internalized the core principals. What they need to understand is that a jigsaw strategy can provide an active alternative method where the teacher would otherwise chose to deliver a lengthy lecture or set a detailed reading assignment.

- Put participants in groups of four or five. Ask them to discuss the following questions;
  - How often do you deliver a lecture of over 30min length?
  - How many such lectures do you deliver in a typical week?
  - How often do you set your students reading assignments?
  - What are some of the strengths and weaknesses of these approaches?
  - Try to imagine using a jigsaw strategy instead. What three things most excite or interest you about this approach?
  - What three things would make you most anxious or resistant to the idea?
  
- After each group has briefly presented, remind them that you had previously asked them to bring in the notes of a lengthy lecture they frequently give or a text they often ask students to read.
  - Ask them to briefly show their notes or text to the others in the group.
  - Each group member then needs to order, edit or rewrite their notes so that they are fully comprehensible to a stranger. Agree on a period of time for this work to be done, or set it as an assignment.
  - Each group member then needs to divide their notes/text into three, four, five or six pieces so as to make a challenging but achievable jigsaw.
  - Once this is done, each group member shows the others where they have chosen to 'cut up' the text, explains their decision and seeks the groups feedback.
  
- Next, ask each member to write a short test based on their jigsaw.
- Finally, agree with each member a time and a date when they will use the jigsaw as an alternative to delivering their normal lecture or reading assignment.

- Discuss with them ways of conducting an evaluation to assess how useful students find the approach.

*If you would like to look at more examples of jigsaw strategies please go to the Resource Centre/Library on [www.aflatounacademy.org](http://www.aflatounacademy.org), our platform for teacher-educators and teachers.*



# SESSION 11

## TEACHING PRACTICE WITH A LESSON PLAN THAT USES GROUP WORK JIGSAW STRATEGY TO TEACH SAVINGS AND SPENDING

 2 ½ hr

The aim of this session is to give teachers practice in teaching the Aflatoun lesson plans. This is a chance for you to encourage teachers in a more child-centered way. You have just introduced them to jigsaw strategies in the previous session. The lesson plan in this session includes such a strategy so as to help reinforce the learning.

### Suggested schedule of activities

1. Explain how the session will work.....5 min
2. Put them in groups, give them lesson plans  
and let them prepare ..... 15 min
3. Watch them teach ..... 50 min minimum
4. Conduct feedback..... 10 min



## 1. Explain how the session will work (5 min)

- Explain to participants that you are going to put them into groups of four or five, give each group a lesson plan and give them at least 15min to familiarize themselves with the contents. They will then come up and teach the larger group. You will need to stress that they are actually going to teach and NOT give a presentation.
- You may need to stress that they do not need to do any lesson planning as such. The lesson plan has already been done for them and that is what they are reading. All they need to do is ensure they can follow the instructions.
- Point out the Teaching Practice Feedback chart and advise them that after they have taught you will ask the whole group to assess their performance using these criteria.

### Teaching Practice Feedback Chart

1. *Did the teacher lecture? If so, was it necessary and helpful? Or unnecessary?*
2. *What was the ratio of teacher-talking-time (TTT) to student-talking-time (STT)?*
3. *How many children were able to participate actively?*
4. *Did the teacher make good use of open/wh- questions?*
5. *If the classroom was noisy, was it productive noise or unproductive noise?*
6. *If the classroom was silent, was it productive silence or unproductive silence?*
7. *Which of the following did you observe? Children working;*
  - *alone*
  - *in pairs*
  - *in groups*
8. *What were some things you liked?*
9. *What were some things you might do differently?*

## 2. Put them in groups, give them lesson plans and let them read (15 min)

- Put them in groups of four or five.
- Give groups Lesson Plan 7. This includes copies of the jigsaw text they will need (Appendix 15)
- Again, emphasize that they are going to teach the larger group. They can either choose one person from their group or else they can divide the lesson up so that each person delivers a different part.
- Help them with their questions.

### 3. Watch them teach (up to 50min per group)

- Ask the rest of the group just to do whatever ‘the teacher’ asks them. It is not a good idea for the larger group to role play children.
- While the participants are teaching try and keep notes to help you give feedback later.
- Because of time you will not be able to watch each group teach a full lesson. Make your own decisions as to how to manage. It helps sometimes to see different groups do different parts of the same lesson.

### 4. Conduct feedback (10 min)

- Begin by quickly asking the teachers how they felt the session went.
- Go through some or all of the questions with the big group.
- Add your own comments. Try to be positive but don’t be afraid to suggest how things could be done better.



# SESSION 12

## GENDER EQUITY IN THE CLASSROOM



90 min

The aim of this session is to enable trainers and teachers to appreciate that gender equality is at the heart of social justice. To help them understand that Aflatoun's educational materials are designed to challenge gender stereotypes and to promote gender equity. To give them a space in which to reflect on their own attitudes and opinions in this respect. At the end of this session participants will be more aware of gender equality, their own attitudes towards it, and the ways in which the Workbooks try to promote it.

### Suggested schedule of activities

1. Surgeon Story .....	5 min
2. Gender clock watch.....	30 min
3. They cannot because.....	30 min
4. Gender Awareness Ball Game.....	30 min
5. Looking in the mirror.....	30 min

## Exercise 1. The Surgeon Story

**Objectives** To make at least some of the participants aware of the depth of their own gender biases

**Time** 5 min

**Materials** None

- Tell the story below and see the reaction and if people can produce the answer.

A man was driving with his son when they were involved in a terrible traffic accident. The father died instantly but the son was rushed to hospital in a serious condition. The surgeon in the operating theatre took one look at the boy and said, 'I cannot operate on him. He is my son.' How do you explain that?

*The answer, of course, is that the boy's mother was the surgeon.*

- If participants were unable to answer the riddle, explore with them the reasons that prevented them from seeing the obvious.

### Tip!

*In some countries this story of the surgeon may not work, usually for cultural or linguistic reasons. If this is the case with your country, try and find a suitable story that will function as an entry point.*

*An example we have encountered in other countries goes like this: 'There were two families in the same village. In one family, the father spent all his time in the local bar drinking. In the other family, it was the mother who was always drinking there. What was the effect on both their families? Who do you think was the worse parent? Why?'*

*And here's one more: 'A trucker was involved in a serious traffic accident and was rushed to the emergency ward of the hospital. The trucker's family came immediately.' In groups please discuss what happened next. After each group has outlined its scenario, see if any of them understood that the trucker might have been a woman. Explore their interpretations for evidence of gender bias.*

*If you have other examples, why not post them in an appropriate place on our **website for teacher-educators and teachers at [www.aflatounacademy.org](http://www.aflatounacademy.org)**?*



**Exercise 2. Gender clock watch****Objectives** To begin an analysis of how deeply gender roles affect us all each day**Time** 30 min**Materials** Flipcharts and markers

- Divide people into groups of five or six and draw a large clock face on a sheet of flipchart paper or on the board.
- For every different hour they have to write down what men in their community are typically doing at that time and what women in their community are typically doing.
- You can also ask different group to focus on the hourly activities of sub-sets, e.g. one group thinks of women/men from rural areas, one of urban women/men, one of older women/men, one of younger women/men.
- As an alternative, have each group use Image Theatre to create different images for different hours instead of giving written answers.
- Finally ask each group to present and discuss the main differences they found and how they feel about this.

**Exercise 3. They cannot because...****Objectives** A fun way to reflect on gender biases and to show that the only differences between men and women are physical**Time** 30 min**Materials** Prepared cards

- Prepare a few cards. Some should read 'Women cannot...' and others 'Men cannot...'
- Ask the teachers to divide into groups of four. Distribute one card to each group.
- Give each group five minutes to create a frozen image to complete the sentence on their card, e.g. Women cannot work in construction.
- Each group shows their image to the others.



- The others 'read' the image and 'say what they see'.
- Guide the entire group through a discussion, possibly using the following questions to guide you.

#### Discussion

- *What are the limitations shown for men and women?*
- *Are these limitations based on gender and sex?*
- *Have these limitations changed in your lifetimes?*
- *Do you think they will change further?*
- *Should they change further?*
- *Do you think that women and men should participate more fully in all aspects of society?*

### Exercise 4. Gender Awareness Ball Game

**Objectives** To heighten awareness of our own gender conditioning

**Time** 30 min

**Materials** A ball, flipchart paper, markers

- Put the male and female symbols at the top of two columns on a whiteboard or flipchart sheet. Gather participants in a circle.
- Explain that you will shout out certain gender labels (e.g. boy, woman, man, girl) as you throw the ball. Whoever catches the ball must immediately say a word they associate with that gender label (e.g. Facilitator says 'boy' and throws ball. The participant catches the ball and says 'trousers'). You will need two volunteers standing by the flipchart sheet with pens ready to write down the words volunteered by the participants.
- After a few minutes ask people to continue the exercise but to give answers in the context of jobs (e.g. Facilitator says 'woman' and throws ball. Male participant catches ball and says 'secretary')
- Continue with the ball throwing until such time as two lists of words have been generated and written down under the Male and Female headings.
- Now ask the participants which of the words really could not apply to both men and women. In this process of discussion you may have to demonstrate that both men and women can do any job. Remove all words that can apply to both men and women.
- Ultimately you should be left with only words that describe physical attributes or are linked to the body, such as breast-feeding under women, or prostate cancer under men.
- Use this to elicit the definition that gender is a purely social or cultural construct that differs around the world. Sex is a purely physical definition.

**What's wrong with this picture?**

*The workshop session on gender went really well. There were heated discussions but also much laughter. Some of the images shown in 'Men cannot because...Women cannot because' were hilarious. And by the time we had finished the Gender Awareness Ball Game there was general agreement that the only differences between men and women are biological and that the ideas of gender are social constructs and therefore liable to change. The session also acted as a good team-builder and seemed to bring everyone closer. We finished it at 11am just in time for break and all the participants seemed to enjoy one another's company as the women handed out tea and biscuits.*

**Okay, so gender is a social construct. What has that got to do with me? I'm just a teacher.**

Schools have a crucial role to play in helping us define roles and relationships in connection with gender. Perhaps more than any other institutions, schools have the potential to either reinforce or reform the status quo. School is where we instill those values that we hold most central to our culture. School is where society passes on those values it wants to see preserved for future generations. It follows that when we identify aspects of our culture that are harmful to children and which we wish to modify, school is where we begin that process.

Schools do much more than simply transmit subject knowledge to the next generation. For half a century now we have been using the term 'hidden curriculum' to describe the notion that pupils learn deeper cultural lessons from their school experience beyond what teachers are trying to teach in classrooms. The norms of behavior that we observe around us inform our own actions and help define what we regard as being acceptable or unacceptable.

So far in this Gender Equality in the Classroom session, we have seen the huge extent to which the concept of gender is socially constructed. Isn't there now a responsibility on us as teachers to acknowledge the enormous power that we yield in terms of challenging or reforming harmful gender norms? A two hours workshop session such as this can do little on its own to tackle deeply ingrained cultural bias. Yet if we are serious about being part of the solution and not part of the problem, this session might just be the first step in a lifelong process of self-reflection.

**Exercise** 5. Looking in the mirror

**Objectives** To reflect on how our own classroom behavior might unwittingly contribute to the reinforcement of gender bias

**Time** 30 min

**Materials** Post-it notes and copies of the 'Achieving Gender Inclusive Teaching: Teacher Checklist' (at Appendix 16).

**Note!**

*Sessions on gender often bring with them a degree of conflict between men and women and their different experiences and expectations, even if participants are not always fully aware of this. A good facilitator harnesses this tension, using it to drive discussion and to bring creativity and energy to games and activities. As a consequence, sessions such as this are usually good fun, ending up with lots of laughter. With this session however we hope to finish by channeling that energy back into a quieter and more reflective last activity. The idea is to give participants a private space in which to reflect on how they might modify their own future teaching in the hope of promoting gender equity.*

- Ask participants to sit and work alone to fill in their survey. Encourage an atmosphere of silence and seriousness.
- When they have all finished, ask them to form groups of four and share with their colleagues three things that they want to change about the way they teach so as to promote gender equity.
- Also ask them to share from the questionnaire the three recommendations that they would find hardest.
- Finally, put everyone back in the bigger circle. Hand out post-it notes. Ask them to take five minutes to reflect on their own teaching again. This time ask them to make a private, inner commitment to making three changes to the way they teach upon their return to work so as to promote greater gender equity. Ask them not to put their names on the post-it notes and to leave them with you as they go to break.
- You can then find a moment to make a wall display of these commitments. Place it in a prominent place and encourage participants to look at what the group has committed to.



# SESSION 13

## ACTIVE LEARNING METHOD (V): MEMORY CARDS INTRODUCED IN THE CONTEXT OF RIGHTS AND RESPONSIBILITIES

 70 min

The aim of this session is to demonstrate how and why Aflatoun balances every right with a responsibility. The session also introduces participants to a form of memory card game (sometimes called a pelmanism) and explores how it can be used as an active learning method in many subjects.

### Suggested schedule of activities

- |   |        |
|---|--------|
| 1. Recap on child rights and corresponding responsibilities .....                     | 10 min |
| 2. Child Rights Memory Game .....   | 20 min |
| 3. Creating memory card resources for key subjects<br>in the national curriculum..... | 40 min |

**Exercise****Objectives****1. Recap**

To help players remember that for every child right Aflatoun suggests a balancing responsibility

**Time**

10 min

**Materials**

None

- Simply throw the ball around the circle to elicit rights and their corresponding responsibilities.

**Exercise****Objectives****2. Child Rights Memory Game**

To help players learn which rights go with which responsibilities

**Time**

20 min

**Materials**

Prepared Memory Cards (Appendix 17)

- Put players into groups of four or five and give each a set of cards. Explain that half of these are 'rights' cards and half are 'responsibilities' cards. For each 'right' card there is a matching 'responsibility' card. Ask them to shuffle these and spread them out on the table/floor, face down.
- The first player turns up a card without moving its position and reads it aloud. She then turns a second card over, again without changing its position and reads that aloud. If the two make a matching pair she takes them off the table/floor and keeps them. Then she takes another turn. If the two cards do not make a pair, she must turn them back face down, and leave them where she found them.
- It is now the turn of the second player. He too turns over two cards and reads them aloud. If they make a pair he can keep them. If they don't make a pair he must turn them over face down again, and leave them where he found them.



- Players can tell if they have a matching pair by checking the printed letters at the bottom of each card. So Rights card (A) will match with Responsibilities card (A). The game requires each player to try and remember the position of each card. It ends when all the cards have been removed. The winner is the person with the most cards.

**Exercise**      **3. Making your own memory card games**

**Objectives**    To help participants see how the method can be applied to all subjects in the national curriculum

**Time**            40 min

**Materials**     Sheets of A4 paper, rulers, pairs of scissors

- Begin by demonstrating on a prepared flipchart (see below) how a teacher can design her own set of cards for any subject. It's a good idea to use a table with two columns and eight rows as the game becomes very difficult when you have more than sixteen cards.
- Pick a subject such as national or regional literature. Ask participants to suggest famous writers. As participants call these out, write them in the blank squares in the left hand column.
- When all the squares on the left hand column are filled in, ask the participants to name a piece of literature written by each author and write these in the corresponding squares in the right-hand column.
- Using a pair of scissors, cut the chart up into individual grids, shuffle these and quickly ask for four volunteers to play the game as before.

*An example of a memory card resource created by teachers of African literature:*

<b>Chinua Achebe</b>	<b>Things Fall Apart</b>
<b>Wole Soyinka</b>	<b>The Lion and the Jewel</b>
<b>Ngugi' wa Thiong'o</b>	<b>A Grain of Wheat</b>
<b>JM Coetzee</b>	<b>Disgrace</b>
<b>Mohammed Naseehu Ali</b>	<b>The Prophet of Zongo St</b>
<b>Mongo Beti</b>	<b>The Poor Christ of Bomba</b>
<b>Bessie Head</b>	<b>When Rain Clouds Gather</b>
<b>Yvonne Vera</b>	<b>Butterfly Burning</b>

A memory card resource created for teaching Geography –it helps children learn the location of major rivers:

<b>Nilo</b>	<b>6650 km</b>
<b>Amazonas</b>	<b>6400 km</b>
<b>Yangtsé</b>	<b>6300 km</b>
<b>Mississippi</b>	<b>6275 km</b>
<b>Yeniséi</b>	<b>5539 km</b>
<b>Río Amarillo</b>	<b>5465 km</b>
<b>Mekong</b>	<b>4350 km</b>
<b>Níger</b>	<b>4200 km</b>

- Ask participants to suggest ideas for ways in which memory cards could be created for other subjects and fill these in again on a flipchart.



### **Applying memory cards to key subjects in the national curriculum**

*This is another extremely adaptable technique. Here are some few examples of the many ways this tool can be used.*

#### **Literature**

*Make sets of cards where half the cards bear the names of authors you are teaching and the other half the name of some of their published works.*

#### **Geography**

*Make sets of cards where half the cards bear the names of capital cities and the other half the name of some of the countries they are found in. Or rivers and their length, mountains and their height, countries and the continent they are found on etc.*

#### **History**

*Make sets of cards where half the cards bear the names of events you are teaching and the other half the date those events took place. Or kings, queens and presidents and they years in which they reigned.*

#### **Science**

*Make sets of cards where half the cards bear the names of elements and the other half their symbols from the periodic tables.*

- Put participants into small groups, each with a sheet of A4 a ruler and a pair of scissors. Give them fifteen minutes to create a set of cards.
- Next, each group gives their cards to another group to play with.



*e-learning... e-learning... e-learning... e-learning... e-learning...*

To watch a demonstration on YouTube follow this link:

<http://youtu.be/XKLolaEGIHg>



# SESSION 14

## CHILD SOCIAL AND FINANCIAL ENTERPRISE



3 hr

Teachers may feel intimidated at having to lead sessions on enterprise when they go back to schools. Many will feel the subject to be outside their field of experience and that might indeed be the case. What this session does is help teachers to anticipate all the steps that need to be taken when children are designing and delivering an enterprise, whether social or financial. The facilitator's job is to challenge their presentations to ensure they are realistic and rigorously thought through. She will do this by presenting participants with a group of challenging questions to consider and to find answers for.

The session should also serve to stimulate debate about cultural attitudes towards entrepreneurship and to explore whether or not entrepreneurship is encouraged by the school system

### Suggested schedule of activities

- |  |        |
|--|--------|
| 1. Word association warm-up .....                      | 15 min |
| 2. Portrait of the entrepreneur as a young woman ..... | 30 min |
| 3. Design an enterprise .....                          | 50 min |
| 4. Group presentation.....                             | 40 min |

## Exercise Objectives

### 1. Word association warm-up

To explore positive and negative attitudes the group might hold towards the concept of entrepreneurship

## Materials

A packet of post-it notes

## Time

15 min

This is a quick word-association exercise.

- First of all do a couple of 'practice runs' until participants grasp the rules.
- Ask them to take a pen and paper. Tell them that you are going to say a word. When they hear it, the participants should write down on their post-it note the first word that comes into their head. They should do this immediately and without thinking.
- Say 'sun'.
- After ten seconds go around the group and listen to the words they associated with 'sun' e.g. life, warm, summer.
- Do another practice run with another word e.g. 'moon'. Again insist they immediately write down the first word that comes into their heads.
- Now hand each person a post-it note to write their next answer on. This time the word is 'entrepreneur'.
- Guide everyone over to a blank space on the wall. You should have prepared three headers, 'Positive', 'Neutral' and 'Negative'.
- One by one have participants read out their post-it note and then facilitate a quick discussion as to which column each participant's answer belongs in.
- Put them in buzz groups to discuss the following questions;
  - In your culture are entrepreneurs (including small entrepreneurs) perceived positively or negatively?
  - When you were a child did you know any entrepreneurs (including small entrepreneurs)? What influence, if any did they have on you?
  - As a child, were you ever encouraged to consider business/entrepreneurship as a career path to choose?

### Tip!

*Before the next activity, the facilitator should discuss with the group what is meant by the word 'enterprise'. It is important to explain that for Aflatoun enterprise refers to **children** being creative, taking initiative and doing things which might seem new or difficult to them, as well as using their resources wisely.*

*Give examples of social enterprise: organising a trip, doing an awareness campaign in the community about an issue important to them, planting trees in the school, etc. Anything that makes the child's life or the community somehow fairer, safer or healthier.*

*Give example of financial Enterprise: making a cake and selling it, making handicrafts.*

## Exercise Objectives

### 2. Portrait of the entrepreneur as a young woman

To focus participants on the characteristics an entrepreneur needs so that teachers can help cultivate these amongst students. To raise the possibility with them that perhaps schools are not currently designed to help children develop the traits they will need to become entrepreneurs.

## Materials Time

Flipcharts and markers  
30 min

- Put participants into groups of five or six. Give each group a flipchart paper and markers.
- Tell the groups that they will create a character and they will draw him or her in the center of the paper. Their character can be a boy/girl from rural/urban areas. The facilitator can also pre-determine the nature of the character if desired.
- After coming up with their character and drawing, participants write several characteristics that such a person should possess or would need to develop in order to succeed as an entrepreneur.
- These characteristics are written around the character. For example: 'Joyce is a nine year old girl who lives in a rural area in Brazil. She is very pro-active, she knows what she wants, she has dreams, she is creative, etc etc.'
- Once each group has presented, ask participants if these are skills or attributes that are commonly nurtured in school. Ask them what teachers might do differently to encourage these traits in children.



A social enterprise

### Exercise 3. Design an enterprise

**Objectives** To encourage participants to plan an enterprise so that they can anticipate all the steps, opportunities and challenges that teachers and children will encounter when they come to do the same thing in real life.

**Materials** A flipchart to display the criteria against which each project will be assessed. Flipcharts and markers for participants. A copy of the Child Social and Financial Enterprise presentation template (Appendix 12)

**Time** 50 min

- The objective of this exercise is to help the participants engage in some rigorous, realistic thinking of all the stages they will need to go through to help children design an enterprise.
- Begin with a brief recap on some network examples of social enterprises, financial enterprises and hybrids (refer to the 'Programme Activities Game' in Appendix 5 for real examples)
- Put participants into subgroups of four or five and give them the following instructions: "You want to create a social or financial enterprise with your team-mates." Try to ensure that not every group is doing a financial enterprise, or that not every group is doing a social enterprise. It would be helpful to see examples of both at the presentation stages. It is also helpful to have one group plan a hybrid enterprise i.e. one that combines aspects of both social and financial.
- Tell them that their enterprise should be as realistic as possible. It should be based on local realities, and should draw on what they have learned during this workshop (rights and responsibilities, personal understanding and exploration, saving and spending, planning and budgeting). They have fifty minutes to draft their plan." Let them know that they will be presenting their enterprise to the larger group.
- Explain that as part of their presentation they are expected to present a realistic budget. It should also provide answers to all the questions below about Demand and Feasibility, Funding and Finances and Ethics. They should write these answers in the Child Social and Financial Enterprise presentation template (Appendix 12) and use these answers alongside their detailed budget as the basis of their presentation.

#### Tip!

*Put the emphasis on serious planning that addresses the questions raised below. Participants should understand that they will need to present detailed plans, including a budget. Gently dissuade participants from doing songs or skits. This is not the place for theatre, however well-intentioned. They should leave this session understanding that social and/or financial enterprise with children require rigorous planning and research as much as imagination.*

#### **Demand and feasibility: what market research might you carry out to answer the these questions?**

- Can you identify a need or opportunity for your enterprise within your community / school for this enterprise? How can you be sure there is really a need for it?- Where will you sell your products (if financial enterprise)?
- Will there be competition? Is someone else already engaged in a similar activity? Be honest and realistic!

- What is the benefit to the community / school / or to the children themselves from this enterprise? How will you measure its success?
- How will the school or community view this project? How can you be sure?
- Who are some people who might be able to help or support the children?
- What are some possible sources of opposition? Is there a risk that the enterprise might make some people in the school or community unhappy?

**Funding and finances**

- What ‘start-up’ funds will you need and where will you get them?
- What other materials or services will you need and how will you get them?
- Each group should create a plan and a budget at this stage.
- Have you explored with all participants the possibility that the enterprise will fail and that any savings used might be lost as a result? How will you discuss this with them?
- If the enterprise generates a profit what will be done with this? How can you be sure that this is what all or most of the club members want?

**Ethics**

- What steps have you taken to ensure there will be no negative outcomes from your enterprise?
- Have you considered the environmental impact of your enterprise?



**A financial enterprise**

- Have you assessed your enterprise in terms of respecting the rights of others? Try and give some examples.
- Does your enterprise promote gender equality? Give some examples.
- How many children were able to participate? What are the different roles they will play.
- How much of the initiative came from the children and how much from the teacher? How can you demonstrate that? What steps will you take to ensure the teacher does not dominate the children, but listens and acts on their suggestions?

**Tip!**

*When it comes to explaining how they will fund their enterprise, some participants resort to 'magical thinking' and tell you that the school savings club has a huge amount of money available! To avoid such fantasies you might want to tell each group at the outset that there is only a small sum available to them from this source. Suggest a sum as a 'cap'. How much money do you realistically think children might have available in their savings? Probably only a little.*

**Exercise**  
**Objectives**  
**Materials**  
**Time**

**4. Group presentations**

To assess the financial viability and ethics of each enterprise.

None

1 hr

- Ask each group to come up and present.
- After their presentation you might want to run through the criteria and ask the audience to award a score out of five for each.
- The team with the highest score is the winner.

# SESSION 15

## ACTIVE LEARNING METHODS (VI): RUNNING DICTATIONS



100 min

Running dictations are a great way to get children out of their seats and moving about, especially during the last class of the day when they are tired, or just after lunch when they might be sleepy. A running dictation is essentially a memory game, but it is fun and highly active. The method is very flexible and can be applied to any lesson where you want children to learn some text.

### Suggested schedule of activities

1. Running dictation to revise Aflatoun's five educational themes.....20 min
2. Variation for crowded classrooms ..... 20min
3. Applying running dictations to the national curriculum ..... 60min

**Exercise 1. Running Dictation**

**Objectives** To help participants learn more about Aflatoun's five educational themes

**Time** 20 min

**Materials** Fifteen cards and one template form for every three players (Appendix 19)

For this exercise the chosen text relates to the five educational themes of Aflatoun. Of course any text, cut into cards, will suffice.

- Put participants into groups of three.
- Explain that one person in the group is the writer, and that the other two are the runners.
- Runners: it is their job to run around the room, looking for the cards. When they find one they must memorize what it says (they must not make notes) and then run back to the secretary. They repeat what they have memorized and the writer writes it down.
- The runners continue the process until they have shared all the information with the writer.
- Once that has been done the team must work together to transfer everything they have written onto a new sheet of paper. This time they must organize the information under five headers, one for each core element.
- The first team to finish is the winner.

**Tip!**

*These are both exciting games and in their desire to finish first children sometimes lose sight of the objective i.e. to remember the main points of the text. Indeed they can become so excited that they retain very little at all. You may need to find a way to calm things down and remind the children that the game has a serious purpose. It can be a good idea therefore to inform the children before the game starts that you will be giving them a quick test afterwards. This should help them to maintain their focus.*

**Exercise 2. Running dictation variation for crowded classrooms**

**Objectives** An active way for children to learn text

**Time** 20 min

**Materials** One page of text (Appendix 20)

The first running dictation requires a certain amount of space in which children run around the classroom finding the cards. If that is not possible try this variation.

- Children are divided into two teams. Each team has the task of transferring a message from one place to another.
- The message is a text (there is one text for both teams) which is posted at the starting place (e.g. on a tree or wall).
- The members of the teams have their positions – the first member stands several meters from the message (text).
- The last member of the team stands on the finishing place and s/he has a paper and pencil. The first member reads a part of the message, remembers it, and transfers (tells)



it to the second member. It is up to the member if s/he selects and remembers several words or one sentence.

- The second member transfers the message to the third member and the transferring continues all the way along the line to the last member.
- The last member writes down the part of the message on the paper. The game continues until the team transfers the whole message to their paper at the finish.
- The team that finishes fastest and with the most complete text is the winner.

#### More tips!

*To stop cheating you might want to use two separate pages of the same texts placed on opposite walls. Team A has to relay its information in one direction and Team B in the other.*

*The game can be played with more than two teams.*

*This game can also be played with children sitting at their desks as long as there is an agreed route from one end of the classroom to the other.*

### Exercise 3. Applying 'running dictations' to key subjects in the national curriculum

**Objectives** To encourage teacher trainers and teachers to apply the method to subjects other than Child Social and Financial Education

**Time** 60 min

**Materials** Sheets of paper and a pair of scissors

- Ask the participants to reflect on the advantages of the method and to explain how it works.

- What might be some of the disadvantages?
- Now put them in small groups and ask them to design a running dictation for a key subject in their national curriculum. They can use either variation of the technique.
- Remind them that running dictation will suit some subjects better than others.
- Ask at least one group to demonstrate the resource they have created by using it with the larger group.

#### **Running dictations applied to key subjects in the national curriculum**

*History, geography, sciences, religion....all of these subjects could provide the context for a running dictation. Running dictations are also very commonly used in teaching languages. The text or sentences should be written in the language that the children are studying. They can revise vocabulary, grammar or word and sentence order. The exercise also gives children a fun way to practice listening and speaking skills. The teacher must of course first prepare the text. She can make the exercise as easy or as difficult as she wishes.*



***e-learning... e-learning... e-learning... e-learning... e-learning...***

To watch a demonstration on YouTube follow this link:

**<http://youtu.be/miZerHpx3zQ>**

# SESSION 16

## CHANGES



The aim here is to help participants anticipate obstacles and challenges that might prevent them implementing their new skills. We all know how it feels to leave a workshop on a high full of fresh resolve and commitment. But we have probably all also experienced the slow erosion of that resolve as we encounter resistance and obstacles back in the workplace. This session helps participants make realistic plans so as to integrate what they have learned in the workshop into their working practice..

### Suggested schedule of activities

1. Changes energizer .....	10 min
2. Story-telling.....	45 min
3. Reading the signs.....	30 min
4. Monsters.....	45 min

**Exercise**

**1. Changes energizer**

**Objectives**

To wake people up and establish the theme

**Time**

10 min

**Materials**

None

- Ask participants to move around the space making eye contact, smiling and saying ‘hello’ as they pass one another.
- Ask them to stop and stand still. Then say, ‘Change places with one other person.’
- Again ask participants to move around the space making eye contact, smiling and saying ‘hello’ as they pass one another. As they walk, issue the following instructions:
  - Change your height.
  - Change your walk.
  - Change your voice.
  - Change your shape.
  - Change your gender.
  - Change your speed.
  - Change your status.

**Exercise**

**2. Story-telling**

**Objectives**

To help participants access and share relevant memories

**Time**

45 min

**Materials**

None

- Put participants into small groups.
- Each person has five minutes to share with the others a story of personal change or transformation. This should describe a time they tried to change something significant about themselves. It might have been an attempt to change personally, professionally, spiritually, financially or whatever. Stories of failed attempts to change are as valuable as success stories.
- The others in the group have to listen carefully to each story, then feedback to the story-teller their observations of what was significant in the story. Can they identify the factors that helped or obstructed this person?
- Listen to some stories in plenary then help to draw out those common factors that promoted lasting change and those factors that tended to hinder it.
- Put them into pairs and give them five minutes to say how they would deal with the sorts challenges and obstacles you have just discussed.

<b>Exercise</b>	<b>3. Reading the signs</b>
<b>Objectives</b>	To help them form realistic indicators of change
<b>Time</b>	30 min
<b>Materials</b>	None

- Put them back into groups and ask them to consider how they will know change is happening. Refer them to a flipchart with the following questions:

#### Reading the signs

1. *What changes would you expect to see in your own behaviour and performance as teachers or teacher- trainers?*
2. *What changes would you expect to see in the behavior and performance of any teachers that you might train?*
3. *What changes would you expect to see in the behavior and performance of children in your classes or in the classes of teachers you train?*
4. *How will you measure change? Imagine you are going to design an evaluation form to measure outcomes in;*
  - a. *your performance*
  - b. *teachers' performance*
  - c. *children's performance*

*What are some qualitative and what are some quantitative indicators you might choose?*

- After twenty minutes gather them together and feedback.



**Exercise 4. Monsters**

**Objectives** To help participants develop strategies for overcoming the obstacles they are likely to encounter

**Time** 45 min

**Materials** None

- Select a participant who has a bit of spark to them, someone you sense is eager to change and will to make a serious effort to do so.
- Talk with that person in front of the group. Chat openly about the challenges of really internalizing and implementing change. Ask her where she wants to be in a year's time.
- From this conversation, have her identify and describe four or five key obstacles she suspects she will encounter. Summarize each on a flipchart. You might suggest she think first of an internal obstacle (e.g. her own worries or negative thoughts), an obstacle arising from within the administration or management of the college (e.g. the principal or Dean of Curriculum), an obstacle arising from the student teachers she will be working with and one related to the classrooms where trained teachers will eventually interact with children.
- Now divide the rest of the participants into small groups. Assign one of the hindrances on the flipchart to each group and give them five minutes to make an image of it.
- Go to each image and quickly practice the Touch and Tell technique.
- Now ask each group to form their image on the floor.
- The participant you initially selected for the chat now has to move through the room engaging with each image. As each actor repeats her phrase, the participant has to come up with a reply.
- Ask the groups to sit down again to discuss these questions;
  - What will you do when you encounter blocks?
  - Who can help you in such situations?
  - In a year's time, when you look back, what do you want to see?

*Special thanks for these exercises to Mr R Enda at Dr Von Cheeseburger Consultancies*

# NOTE

## WHY AFLATOUN'S LESSON PLANS FOLLOW A SET STRUCTURE

As we tried to demonstrate in Session Three, Aflatoun believes that different teaching styles may be appropriate in different circumstances. Sometimes you need to lecture. Sometimes an activity might work better. Sometimes you're an expert or an authority. At others you're more of a facilitator. This can even be the case within the course of a single lesson. We certainly want to avoid setting up what might be very loosely referred to as traditional and child-centered teaching as being somehow in opposition to each other. Rather we believe that a good teacher often switches between the two approaches or merges them.

Nevertheless the structure of the Aflatoun lesson plans has been influenced by educational theories known broadly as 'constructivist', which you may wish to explore with your colleagues or trainees. The theory is an attempt to explain how each of us builds (or constructs) our own understanding of the world by adding new information to existing knowledge. A key point is that each child's background and culture (her social environment) play a significant role in how she shapes the knowledge she discovers, of how she makes sense of it. In short, the theory suggests that when we learn we look at what we already know of that subject or concept, look at the new information we have been presented and then reorganize the first to include the second. Our lesson plans try to mimic this process.

Each lesson plan, for example begins with a quick 'Start' exercise which helps the child recall what she already knows, or thinks she knows, on the subject. Then, during the main 'Learn' section we help the child to make a small but significant mental stretch or leap to add on new knowledge. In this way the child hopefully increases her knowledge or skill. Finally, we try to give the child an opportunity to express in her own words what it is that she has just learned. Allowing children to make sense of ideas and concepts in their own words is crucial. It can greatly improve the child's ability to retain and make sense of knowledge. This way of working stands in contrast to much rote-learning, which often requires children to memorize ideas that they do not understand. This process is encouraged in the final, brief 'Reflect' session.

Put simply, the whole process might be described thus. If the child can connect the new ideas or information to what she already knows, the whole thing will make more sense to her. And letting her explain the whole thing in her own words roots it more firmly and securely within her mind. The following story might serve to demonstrate the constructivist process within the child's mind.

### European Books

*Whilst the European books follow the same logic and structure the terms 'Start', 'Learn' and 'Reflect' do not appear.*

## The Parable of the Apple. Constructivism.

We all construct meaning in our own individual ways. If I say 'apple' to you, we all know what an apple is. However, each of us has built our own understanding of what an apple is through a unique process of interacting with the world. All of us, in our own different ways have constructed our own meaning for that simple word. Yet, we can all agree on what an apple is. When we talk in a group about apples, we feel safe in the knowledge that we are talking about the same thing.

### Ahmed

When Ahmed was a very young child he had never seen an apple. When he was four, he first tasted apple juice. He understood apple to mean a certain sweet flavor. Afterwards, whenever he heard 'apple' he remembered this taste.

When he was five, his teacher showed him a picture of an apple. Now he had to rethink things. He had to revise what he already knew, and add something new. He already knew something about the taste of an apple. That was his first layer of understanding. But now he had learned that an apple also had a colour and a shape. He had to add this second layer of meaning to the first. That evening when he went home his mother she asked him what he had learned, he said; "An apple is round and green and tastes the same as the juice."

Ahmed had gone through three phases the day he went to school and saw the picture of the apple.

1. He encountered something new that forced him to re-examine what he already knew.
2. He then added the new knowledge to the old knowledge in a way that made sense to him.
3. He found a way of expressing this new, improved understanding to himself in his own words. He said to his mother, 'An apple is round and green and tastes like the juice.'

By connecting old and new ideas in his mind, Ahmed was able to create an improved understanding of apples. Also, in this example, Ahmed learned through direct experience of tasting and seeing an apple. It would be difficult to give him such a full understanding of an apple simply by trying to describe the fruit to him, or by lecturing him on it.

### Fátima

Fatima grew up beside an orchard. One of her earliest memories was of the smell of apples. She also saw them in the orchard, where all the apples were red. However she was forbidden to eat them as they belonged to a neighbor. Until she was four, every time Fatima heard the word apple she told herself, 'This word is for the smell of the orchard and the color of the smell which is red.'

When she was six she went to stay with an aunt and uncle. They gave Fatima her first apple to eat. It was a green apple. This was a bit troubling for her. In her mind she brought back her first layer of understanding, 'Apples are red and smell sweet'. Now she had to add another layer of understanding and link it to the first.

That evening when she went home she told her parents, 'Not all apples are red. Uncle and Aunty know where to find green ones. And they are hard on my teeth and taste sweet and juicy.'

Fatima had learned something new and had also gone through three phases as she continually constructed more complex knowledge of apples.

1. She encountered something new that forced her to re-examine what she already knew.
2. She added the new knowledge to the old in a way that made sense to her.
3. She found a way of expressing this new improved understanding to herself in her own words.

### School

Next year, Ahmed and Fatima found themselves in the same class at school. It was a writing lesson and teacher said, 'First we are going to practice writing the word, 'apple'. Does everyone know what an apple is?' Ahmed nodded. And so did Fatima. And so did all the children in the class. They all knew what an apple was. But they had all arrived at that understanding in their own, individual ways.

# APPENDICES

## APPENDIX I

### AFLATOUN TEACHER PRE TRAINING SURVEY

Place of training: \_\_\_\_\_

Date: \_\_\_\_\_

- i. How would you rate your computer skills:  None  Poor  Good
- ii. Do you have access to internet:  No  Rarely  Often
- iii. What is your preferred method of communication with Aflatoun and other trainers:  
 Internet (online discussion, course or blog)  Email  Phone  Meetings  
 Other, please specify:

#### REACTIONS

1. Before you arrived, the objectives of the training were clearly communicated

<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Don't Know</b>
--------------------------	-----------------	--------------	-----------------------	-------------------

4. Which of the following areas are you least familiar with?

*\*The number is deliberately set up to skip from 1 to 4.*

<b>Aflatoun Concept</b>	<b>Personal Exploration and Understanding</b>	<b>Rights and Responsibilities</b>
<b>Saving and Spending</b>	<b>Planning and Budgeting</b>	<b>Child Social and Financial Enterprise</b>

5. I am confident that I know how to use the following active learning methods in my own teaching:

a) Brainstorming

<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Don't Know</b>
--------------------------	-----------------	--------------	-----------------------	-------------------

b) Problem Trees

<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Don't Know</b>
--------------------------	-----------------	--------------	-----------------------	-------------------

c) KWL Charts

<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Don't Know</b>
--------------------------	-----------------	--------------	-----------------------	-------------------

d) Running Dictations

<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Don't Know</b>
--------------------------	-----------------	--------------	-----------------------	-------------------

e) Image Theatre

<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Don't Know</b>
--------------------------	-----------------	--------------	-----------------------	-------------------

f) Memory Cards

<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Don't Know</b>
--------------------------	-----------------	--------------	-----------------------	-------------------

g) Jigsaw Strategy

<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Don't Know</b>
--------------------------	-----------------	--------------	-----------------------	-------------------

6. What do you think are the most important result of the Aflatoun training? (Select as many as you want)

- Detailed knowledge of the lesson plans
- Passion about the Aflatoun programme
- Confidence in using in an active, participatory approach to training
- Information about Aflatoun Savings systems

7. To improve its training, Aflatoun should:

### KNOWLEDGE

8. Please list the four main groups of rights of a child:

9. Which of the following are Aflatoun core activities? (Check all relevant boxes)

- Sports Day
- Forming Aflatoun clubs and holding elections
- Visiting banks & other educational trips
- Practicing a savings system
- Graduation Ceremonies
- Conducting social & financial enterprises

10. Please list Aflatoun's main saving models:

11. Please give your own example of social or financial enterprise projects that Aflatoun children can implement:

12. I would like additional information on Aflatoun:

<b>YES</b>	<b>If yes please write your phone number or email here:</b>
<b>NO</b>	

### ATTITUDES

13. Which of the following statements are true (T) and which are false (F):

- \_\_\_ Children can learn from play
- \_\_\_ Teachers should promote activities in class other than lecturing
- \_\_\_ Children cannot lead class activities
- \_\_\_ Children should be the centre of learning
- \_\_\_ It is stressful to let children participate in class activities

14. Which of the following statements do you agree (A) or disagree (D) with.

- \_\_\_ Poor children do not have enough money to make savings  
 \_\_\_ Children should not be allowed to earn money  
 \_\_\_ Children are able to manage their money in order to achieve their goals  
 \_\_\_ Educating boys should be given priority if resources are limited  
 \_\_\_ Girls should participate in after-class activities or their own projects

### BEHAVIOUR

15. I feel ready to conduct Aflatoun classes in my school

<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Don't Know</b>
--------------------------	-----------------	--------------	-----------------------	-------------------

16. I feel comfortable sharing the Aflatoun programme with others

<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Don't Know</b>
--------------------------	-----------------	--------------	-----------------------	-------------------

17. I feel comfortable with the savings part of the Aflatoun programme

<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Don't Know</b>
--------------------------	-----------------	--------------	-----------------------	-------------------

18. The main obstacles to conduct Aflatoun classes at my school are:

- Aflatoun can't fit into the curriculum     Teachers are already overloaded  
 School management won't approve     Parents won't approve  
 I don't feel confident enough     There aren't enough educational materials  
 Children are not ready     Other, please specify:

19. Other Comments:

## APPENDIX II

### AFLATOUN TEACHER POST TRAINING SURVEY

Place of training: \_\_\_\_\_

Date: \_\_\_\_\_

- i. How would you rate your computer skills:  None  Poor  Good
- ii. Do you have access to internet:  No  Rarely  Often
- iii. What is your preferred method of communication with Aflatoun and other trainers:  
 Internet (online discussion, course or blog)  Email  Phone  Meetings  
 Other, please specify:

#### REACTIONS

1. Before you arrived, the objectives of the training were clearly communicated

<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Don't Know</b>
--------------------------	-----------------	--------------	-----------------------	-------------------

2. The facilitator made the material interesting and exciting

<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Don't Know</b>
--------------------------	-----------------	--------------	-----------------------	-------------------

3. The contents of the Aflatoun training were clear, easy to understand and useful

<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Don't Know</b>
--------------------------	-----------------	--------------	-----------------------	-------------------

4. Which area covered in the training was least clear for you:

<b>Aflatoun Concept</b>	<b>Personal Exploration and Understanding</b>	<b>Rights and Responsibilities</b>
<b>Saving and Spending</b>	<b>Planning and Budgeting</b>	<b>Child Social and Financial Enterprise</b>

5. I am confident that I know how to use the following active learning methods in my own teaching:

a) Brainstorming

<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Don't Know</b>
--------------------------	-----------------	--------------	-----------------------	-------------------

b) Problem Trees

<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Don't Know</b>
--------------------------	-----------------	--------------	-----------------------	-------------------

c) KWL Charts

<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Don't Know</b>
--------------------------	-----------------	--------------	-----------------------	-------------------

d) Running Dictations

<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Don't Know</b>
--------------------------	-----------------	--------------	-----------------------	-------------------

e) Image Theatre

<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Don't Know</b>
--------------------------	-----------------	--------------	-----------------------	-------------------

f) Memory Cards

<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Don't Know</b>
--------------------------	-----------------	--------------	-----------------------	-------------------

g) Jigsaw Strategy

<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Don't Know</b>
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6. What do you think are the most important result of the Aflatoun training? (Select as many as you want)

- Detailed knowledge of the lesson plans
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- Information about Aflatoun Savings systems

7. To improve its training, Aflatoun should:

### KNOWLEDGE

8. Please list 4 main groups of rights of a child:

9. Which of the following are Aflatoun core activities? (Check all relevant boxes)

- Sports Day
- Forming Aflatoun clubs and holding elections
- Visiting banks & other educational trips
- Practicing a savings system
- Graduation Ceremonies
- Conducting social & financial enterprises

10. Please list Aflatoun's main saving models:

11. Please give your own example of social or financial enterprise projects that Aflatoun children can implement:

12. I would like additional information on Aflatoun:

<b>YES</b>	<b>If yes please write your phone number or email here:</b>
<b>NO</b>	

### ATTITUDES

13. Which of the following statements are true (T) and which are false (F):

- \_\_\_ Children can learn from play
- \_\_\_ Teachers should promote activities in class other than lecturing
- \_\_\_ Children cannot lead class activities
- \_\_\_ Children should be the centre of learning
- \_\_\_ It is stressful to let children participate in class activities

14. Which of the following statements do you agree (A) or disagree (D) with.

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 \_\_\_ Children should not be allowed to earn money  
 \_\_\_ Children are able to manage their money in order to achieve their goals  
 \_\_\_ Educating boys should be given priority if resources are limited  
 \_\_\_ Girls should participate in after-class activities or their own projects

### BEHAVIOUR

15. I feel ready to conduct Aflatoun classes in my school

<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Don't Know</b>
--------------------------	-----------------	--------------	-----------------------	-------------------

16. I feel comfortable sharing the Aflatoun programme with others

<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Don't Know</b>
--------------------------	-----------------	--------------	-----------------------	-------------------

17. I feel comfortable with the savings part of the Aflatoun programme

<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Don't Know</b>
--------------------------	-----------------	--------------	-----------------------	-------------------

18. The main obstacles to conduct Aflatoun classes at my school are:

- Aflatoun can't fit into the curriculum     Teachers are already overloaded  
 School management won't approve     Parents won't approve  
 I don't feel confident enough     There aren't enough educational materials  
 Children are not ready     Other, please specify:

19. Other Comments:

## APPENDIX III

### All 5 Core Elements Ball Game materials

Print the following on separate sheets of paper. It helps if each of the five sheets of paper is a different colour. Make five balls of the same colours. If that isn't possible, print five sheets of white paper, make five white balls but number the balls from 1 – 5.

**THEME ONE  
PERSONAL UNDERSTANDING AND EXPLORATION**

**THEME TWO  
RIGHTS AND RESPONSIBILITIES**

**THEME THREE  
SAVINGS AND SPENDING**

**THEME FOUR  
PLANNING AND BUDGETING**

**THEME FIVE  
SOCIAL AND FINANCIAL ENTERPRISE**

Here are the corresponding attitude sheets for the second half of the game. They do not need to be printed on colour paper.

**ATTITUDE  
I BELIEVE IN MYSELF! I CAN ACHIEVE MANY THINGS!**

**ATTITUDE  
I WANT RIGHTS TO BE REALIZED FOR EVERY CHILD IN THE WORLD**

**ATTITUDE  
I VALUE AN APPROPRIATE USE OF NATURAL AND FINANCIAL RESOURCES**

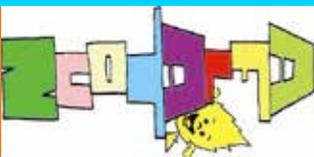
**ATTITUDE  
I WANT TO PLAN BEFORE I SPEND/DO THINGS**

**ATTITUDE  
I VALUE ENTERPRISE AS A WAY TO MAKE MY COMMUNITY BETTER**

# APPENDIX IV

## KSA Grid (Knowledge, Skills and Attitudes)

DESIRED COMPETENCIES AND BEHAVIOURS OF CHILDREN IN THE AFLATOUN PROGRAMME									
Core Element 1: We appreciate and respect our own uniqueness, special characteristics and needs, as well as those of others									
P. Understanding & Exploration									
For each child in our programme, the core expected outcomes are the following competencies:									
THEMES	Knowledge:	Attitudes:	Skills:	Attitudes:	Skills:	Outcome Behaviour**	Impact Behaviour**		
1 We are unique & special	K1.1 I know everyone has their own talents, skills and strengths, like me!	A1.1 I believe in myself. I can achieve many things!	S1.1 I can share things about myself and express how I feel	S2.1 I can do activities to claim child rights from whoever is responsible	S5.1 I am able to research & decide what enterprise I want to start and am able to run it.	1 I confidently participate in different activities in my community	1 • I am a changemaker		
2 We like to explore	K1.2 I understand the importance of "Separating fiction from fact: Exploring, investigating, thinking and acting!"	A1.2 I am curious to learn more!	S1.2 I am able to seek and analyse relevant information	S2.2 I can see when and how I can help others and act accordingly	S5.2 I can come up with meaningful ways to address social issues around me	2 I participate in democratic processes	2 • I stay in school longer		
3 We are compassionate members of the world	K1.3 I know I am part of the world, which is diverse in gender, age, nationality, culture, ethnicity, class, religion and ability	A1.3 I value diversity & equity	S1.3 I can interact with everybody respectfully	S3.1 I am able to creatively use, reuse, save, and protect resources	S5.3 We (my friends/classmates and I) are able to make decisions & carry out tasks together to achieve our goals	3 I think outside box	3 • I access resources		
<b>Core Element 2: We appreciate and defend the rights of ourselves and others, and we value and fulfill the responsibilities that accompany these rights</b>									
<b>Rights &amp; Responsibilities</b>									
<b>THEMES</b>									
1 We know/claim our Rights	K2.1 I am aware of what my rights are	A2.1 I want rights to be realised for every child in the world	S2.1 I can do activities to claim child rights from whoever is responsible	S2.1 I can do activities to claim child rights from whoever is responsible	S4.1 I am able to set goals and plan steps to achieve them, using available resources	4 I make my own choices, considerate of others	4 • I manage resources		
2 We care for others & ourselves	K2.2 I know my rights come with certain responsibilities	A2.2 I like caring for the well being of myself, others & the world	S2.2 I can see when and how I can help others and act accordingly	S2.2 I can see when and how I can help others and act accordingly	S4.2 I am able to create a budget, and balance it	5 I defend my rights and the rights of others	5 • I save & deposit regularly		
<b>Core Element 3: We know and value the importance of the appropriate use of natural, material and financial resources and we are able to prioritise the use of these resources in a responsible manner</b>									
<b>Saving &amp; Spending</b>									
<b>THEMES</b>									
1 We use resources responsibly	K3.1 I understand some resources are scarce and need to be valued	A3.1 I value an appropriate use of natural and financial resources	S3.1 I am able to creatively use, reuse, save, and protect resources	S3.1 I am able to creatively use, reuse, save, and protect resources	S4.1 I am able to set goals and plan steps to achieve them, using available resources	6 I save & deposit regularly	6 • I am happy!		
2 We save money regularly	K3.2 I understand the concept of money and how basic financial tools and systems work	A3.2 I value savings as a means to satisfy needs and to achieve goals in life	S3.2 I am able to record my savings and use appropriate financial tools	S3.2 I am able to record my savings and use appropriate financial tools	S4.2 I am able to create a budget, and balance it	7 I have a savings account	7 • I apply what I've learned efficiently		
3 We spend responsibly	K3.3 I know my needs and wants may be different	A3.3 I am proud of making careful, well-thought out spending decisions	S3.3 I am able to prioritise and distinguish between my wants and needs	S3.3 I am able to prioritise and distinguish between my wants and needs	S4.2 I am able to create a budget, and balance it	8 I withdraw less	8 • I manage resources		
<b>Core Element 4: We value the importance of planning and budgeting resources and we are able to set goals, plan and coordinate resources and implement our plans accordingly</b>									
<b>Planning &amp; Budgeting</b>									
<b>THEMES</b>									
1 We plan to realise goals	K4.1 I understand the importance of planning and recognise the different elements involved	A4.1 I want to plan (before I spend/do things)	S4.1 I am able to set goals and plan steps to achieve them, using available resources	S4.1 I am able to set goals and plan steps to achieve them, using available resources	S4.1 I am able to set goals and plan steps to achieve them, using available resources	9 I set financial goals for myself	9 • I am happy!		
2 We can make a budget	K4.2 I understand the use of and the different elements of budgeting	A4.2 I appreciate the use of budgets in my planning	S4.2 I am able to create a budget, and balance it against expenses	S4.2 I am able to create a budget, and balance it against expenses	S4.2 I am able to create a budget, and balance it against expenses	10 I make budgets	10 • I apply what I've learned efficiently		
<b>Core Element 5: Social &amp; Financial Enterprise and community. We demonstrate perseverance, responsibility and creativity</b>									
<b>Social &amp; Financial Enterprise</b>									
<b>THEMES</b>									
1 We undertake enterprises	K5.1 I understand the basic principles of enterprises	A5.1 I am eager to take the initiative to achieve something	S5.1 I am able to research & decide what enterprise I want to start and am able to run it.	S5.1 I am able to research & decide what enterprise I want to start and am able to run it.	S5.1 I am able to research & decide what enterprise I want to start and am able to run it.	11 I run a micro-enterprise	11 • I am happy!		
2 We enterprise for change	K5.2 I understand that there are situations around me that need to, and can be improved	A5.2 I like to be a changemaker	S5.2 I can come up with meaningful ways to address social issues around me	S5.2 I can come up with meaningful ways to address social issues around me	S5.2 I can come up with meaningful ways to address social issues around me	12 I have organised/ conducted projects for social & green causes	12 • I am happy!		
3 We value teamwork	K5.3 I know the importance of cooperation	A5.3 I value working with my friends/classmates	S5.3 We (my friends/classmates and I) are able to make decisions & carry out tasks together to achieve our goals	S5.3 We (my friends/classmates and I) are able to make decisions & carry out tasks together to achieve our goals	S5.3 We (my friends/classmates and I) are able to make decisions & carry out tasks together to achieve our goals	13 I value working with my friends/classmates	13 • I am happy!		
<b>METHODOLOGY</b>									
At the core of Aflatoun's approach is its educational methodology. This consists of:									
<ul style="list-style-type: none"> <li>- child participatory education</li> <li>- experiential learning (learning by doing)</li> <li>- use of songs, games and activities</li> <li>- eight workbooks with a minimum of 40 hours' interaction per workbook or an equivalent form of delivery</li> </ul>									
<b>CORE ACTIVITIES</b>									
The core activities of the Aflatoun programme are:									
<ul style="list-style-type: none"> <li>- electing class/ group officers</li> <li>- having a savings system (savings box/bank deposit)</li> <li>- use of financial systems (ledgers, passbooks)</li> <li>- visits to bank &amp; other educational trips</li> <li>- conducting a financial enterprise</li> <li>- conducting a social enterprise</li> </ul>									
** The impact behaviours reflect desired changes in students' behaviour now and later on in their lives. These changes will be visible through longitudinal impact studies.									



## **APPENDIX V**

### **Core Activities Game**

**Aflatoun sessions/lessons**

**Aflatoun Clubs & elections**

**Visits to banks & educational trips**

**Savings process**

**Financial systems**

**Social enterprises**

**Financial enterprises**

**AFLATOUN SESSIONS/LESSONS****Egypt – NCCM**

Egyptian children have Aflatoun after-school activities in the afternoon. NCCM's adapted Aflatoun materials cover 1.5 hours per child per week in the programme (60 hours per child per year).

**Peru – Finca Peru**

For 2 hours every week, while mothers have village bank meetings, their children meet in Aflatoun Clubs. Each Aflatoun session has different activities around a certain issue: an interview of a role model, a garbage pick-up field trip, or an end-of-programme fiesta.

**Vietnam – VAPCR**

Two schools in Vietnam are integrating Aflatoun in civic education and values classes, and have introduced the programme to students in grades 1 to 9.

**Palestine – Community Development Society for Thought and Culture**

Through theater and drama, older Aflatoun child clubs (12 years old and above) help raise awareness about the Aflatoun character, concept and programme to children in other schools.

**China – Better Education**

Aflatoun House is an after-school learning programme mainly for rural and migrant children in low-income communities. Aflatoun lessons are integrated in afternoon classes like 'Happy English', 'Picture book reading', 'Poems' and 'Math in daily life'.

**Mexico – EDUCA**

Children have weekly Aflatoun class during school hours. They love the dynamic activities that help them explore, think, investigate, and act. Parents also join the class once a month to read a story.

**CLUBS AND ELECTIONS****Nepal – Child Workers in Nepal Concerned Centre**

Child care homes have established Aflatoun clubs among the children staying there. If problems arise in the home, the children solve these through club discussions where they seek solutions to the problem. They also decide together how to use their money, whether it is for a future study tour, to buy clothes, or to give support to someone.

**Sri Lanka – Coalition for Educational Development**

Children are learning that fundraising through recycling can be fun. The child clubs collected and recycled used polythene waste, like covers of plastic cups, plastic bottles, etc., and have helped rid Ratnapura district of 30,000 kilos of used polythene waste.

**Honduras – ChildFund**

Child participation through school governments is included in the country's education curriculum. Aflatoun child clubs integrate this in their activities to create democratic processes and keep track of their savings. Members are seated in groups, with their club name displayed on their table.

**Honduras and Peru – ChildFund and Vision Solidaria**

Girls from the Emprendiendo programme in Peru decided they wanted to learn about the democratic processes experienced by students in Honduras, so they initiated a call to Honduras. Both sides were excited to share experiences and information.

**Jordan – Jordan River Foundation**

Children from different grades meet every week at the Queen Rania Family and Child Centre to carry out club activities: artistic workshops, talks, and learnings with the centre's facilitators.

**SAVINGS PROCESS****Albania – Partnere per femijet**

Albanian students set up an Aflatoun savings box for the needs of the whole class. They were so enthusiastic that they persuaded their parents to set up a parents' savings box also. The parents welcomed the idea and are helping support the needs of the class and organizing group events.

**Kenya – International Child Support**

Most savings are done collectively and are kept in schools. The children organize and carry out enterprises to generate collective savings. They have produced postcards for different events, and also useful materials like rope and brooms.

**Ecuador – ChildFund**

Each grade has its own savings box. Children can deposit and withdraw their own savings from the collective box. Once they have savings above 10 US dollars, they can open their own individual account in a local cooperative.

**Mali – CAMIDE GAP**

To get parents and the community to support Aflatoun, CAMIDE GAP had an open dialogue with them about the value of children participating in a transparent savings process. The village banks were located near the schools, which helped make the students' savings programme practical and easily accessible.

**Laos – Ekphathana Microfinance Institution**

Every Friday, EMI visits a primary school in Sisattanak district, Vientiane to help students monitor the savings in their own EMI-Aflatoun passbook and savings account. They plan to install a savings booth in the school so students can participate directly in the savings process, even outside class hours.

**Zimbabwe – Junior Achievement**

Due to hyper-inflation, some schools in Zimbabwe, with the help of teachers and parents, opted to save in stock instead of cash.

**Pakistan – Sahil**

In Pakistan, juveniles in the Adiala Jail came up with the idea of 'social savings' or saving good deeds, since money transactions were not possible in the jail. They said that, aside from money, they could save time, good deeds, their health, and even save themselves from abuse and fights. Individual savings included doing good deeds, avoiding fights and offering prayers. Group savings included keeping their barracks clean and attending Aflatoun sessions.

**FINANCIAL SYSTEMS****Guatemala – ChildFund**

Students learning Aflatoun in Chimaltenango are opening savings accounts in Banrural (a local bank), and also in cooperatives.

**Philippines – NATCCO**

Every week, the coop collector visits the school, receives the students' savings, and deposits these in the local cooperative. These are considered group savings in the coop, though students keep individual passbooks. A receipts and disbursements system helps safeguard the students' money.

**Uganda – PEDN**

In Uganda, individual bank accounts for children were not recommended since these had high administrative costs. Also, the minimum amount for deposits and withdrawals meant that some children would be excluded if they did not have enough resources. PEDN chose to open group accounts, although individual accounts are still offered to children who can meet the minimum limit set by the bank.

**Kyrgyzstan – SOS Children's Villages**

In Bishkek and Cholpon Ata, Aflatoun children can keep track of their savings through Internet banking. Each SOS Kyrgyzstan children's village has a deposit account, with a subdivided bank account for each child under SOS care, where allowances and subsidies from the Kyrgyz government are kept. This helps ensure a safe, accessible and transparent savings process for the children.

**El Salvador – Plan**

Children in clubs are saving in local cooperatives that are close to the schools. The treasurer keeps track of all deposits brought to school, and then with the teacher they go to the cooperative to deposit the total amount per week.

**TRIPS TO BANKS****India – Meljol**

Children went to the Reserve Bank of India on an educational visit. The RBI has helped give financial education to the children.

**Uganda – PEDN**

One of the children described his visit to the Postbank Uganda Branch in Kampala for the first time;  
 'We went with our books and they gave us slips, where you write the money you are going to deposit...you go to the line...there is the photocopy and the original one [deposit slips], you go there and save the money. The staff asked us some questions about the money we are saving, what we were going to use it for and we answered them. I told them that I want to buy school books and they said it was a good idea.'

**Moldova – Children, Communities and Families**

Students and their parents visited a bank. After the visit, the children said, 'We got information about things that we didn't know before like how to make a deposit, where they keep the money, and how a money transfer is made.'

**Pakistan- SSEWA Pak**

One Aflatoun club in the Lower Sindh area organized a study trip to Hyderabad to visit a museum and see the city.

**Namibia- Junior Achievement**

Children from the Aflatoun Programme went to visit the Standard Bank in Windhog, which is the bank who has opened individual accounts for the children. These accounts are opened with a minimum of 50 Namibian cents (less than 10 euro cents).

**Pakistan- SSEWA Pak**

One Aflatoun club in the Lower Sindh area organized a study trip to Hyderabad to visit a museum and see the city.

**FINANCIAL ENTERPRISES****Indonesia – LEKDIS Nusantara**

Aflatoun students develop creativity and teamwork through school-based financial enterprises like making brooms and plates from coconut materials, processing salted eggs, and batik-making, which help raise awareness on heritage and local potential. The students sell their products to other children, parents and neighbours.

**Morocco - Bayti**

Street children gathered discarded metal pieces and wooden materials and created artistic pieces out of these. They plan to organise an exhibition and sell the artwork to the invitees.

**Peru - ODAER**

Teachers organize an enterprise activity every month with the children because there is a perfect space in the curriculum for this. These activities require seed capital of about €0.80 (3-4 soles) per child per activity. Many schools have enterprise activities like school gardens and recycling projects. These help raise awareness and generate funds for school- or class-wide events and needs (such as better gardening tools for the school gardens).

**Tajikistan – Saodat**

To generate savings, Aflatoun club members from rural secondary schools in Spitamen bought young rabbits in the market. They fed the rabbits for 3 months and sold these at a profit. Earnings were used in their school fair to celebrate the 'Navruz' (New Year) holiday.

**Bangladesh – BRAC**

In primary schools in rural areas, students are saving money and other valuables in their own BRAC boxes. Raising assets became a recognized and productive way for children to use their savings. Building on the tradition of children raising ducks, chickens, and goats within the household, around 1/3 to half of the rural students are using Aflatoun savings to buy more of these assets.

**SOCIAL ENTERPRISES****India - Meljol**

In a community where tobacco chewing had become a common unhealthy habit, the children conducted awareness campaigns for the elders. They also collected tobacco butts around the community and performed a symbolic burning of them. Another club performed a play to encourage community members to seek medical care from health facilities and not from quack doctors. A club whose school had high teacher absenteeism organized a trip to the local education office to demand for education.

**Senegal – Oceanium**

Children planted mango trees around the school to stop cars and motorcycles from driving too close. The trees also provide fruit for the school kitchen. The fruit can also be sold for profit. The trees also provide shade when the weather is hot.

**Bolivia – Cilaj**

The children realized that bullying was a major problem in schools. They organized a march around the city centre and handed out brochures in schools, to share ideas how to stop bullying in schools. With media coverage, the youth realized they had power and knew that their voices had been heard after the campaign.

**Serbia -Pomoc Deci**

Aflatoun children held a fashion show. To make people think about the environment, they used recycled material to create new garments. They marketed the event to their family and friends and sold tickets.

**Nepal- Kapince**

Aflatoun child club members have organized a campaign about community hygiene. They want to get rid of open toilet systems in the community. Most villagers who did not have a toilet in their homes used the open fields. Some villagers were encouraged to make makeshift toilets in their homes.

**Sri Lanka – Coalition for Educational Development**

Children are learning that fundraising through recycling can be fun. The child clubs collected and recycled plastic rubbish, like covers of paper cups, plastic bottles, etc., and have helped get rid of 30,000 kilos of used polythene waste.

**Morocco – Bayti**

Street children gathered old metal pieces and wooden materials and made pieces of art out of them. They organised an exhibition and sold the artwork to people.

## APPENDIX VI

### Lesson plans 1 and 2

Name of Lesson	<b>Lesson Plan 1: We have rights!</b>
Core Element	<b>RIGHTS AND RESPONSIBILITIES</b>
Lesson Objective	<b>Children learn that there is a document that protects their rights and discover that its articles can be categorized into four groups.</b>
Duration	<b>50 min</b>

#### Start: Know/Want to know/Learn (KWL) Chart (10 min)

Draw on the blackboard a KWL chart such as that below.

<b>What do we think we know about child rights?</b>	<b>What do we want to know about child rights?</b>	<b>What did we learn about child rights?</b>

*What do we think we know?*

Ask the students to share their ideas with you. As they do, write their points in the first column.

*What do we want to know?*

Next, help students think of questions about child rights that they would like to know the answer to. Encourage them to share with you things they are confused about or are curious about. List those questions in the middle column.

Now ask them to keep these questions in mind whilst you do the main learning activity

### Learn: The Four Groups of Child Rights (30 min)

Read this text out loud to the class.

*Listen up! By law every adult must make sure that children are given their rights. There are many different rights as we have seen. It is easier to understand them if we remember that all rights belong to one of four groups. These groups are called Survival, Development, Protection or Participation.*

1. **SURVIVAL RIGHTS.** These include the right to life, the right to be healthy, to get enough good food and to have some sort of house.
2. **DEVELOPMENT RIGHTS.** These make sure that a child can grow up and become a happy adult ready for life. They make sure you get a proper education, help when you very young, are allowed to play.
3. **PROTECTION RIGHTS.** These keep you safe from being treated badly or cruelly or in ways that are unfair or dangerous. They say you must not be beaten or made to do work that can harm you or stop you going to school.
4. **PARTICIPATION RIGHTS.** These say everyone has to respect your rights to say what you think, to take part in activities and to find suitable information.

- Next cut out the four 'header' cards below (Survival, Development, Protection and Participation) and put them on the wall. Or just write them on the blackboard.
- Now cut out the other rights cards and hand them out. Ask children to take it in turns reading out their card and placing it on the wall under the header they think correct.
- Ask them to explain why they think it goes where they put it.

### Reflect: KWL Chart

Call student's attention back to the questions they raised earlier i.e. the questions in the 'What do we want to know?' column. Find out which answers to the questions they have found and write these down in the 'What-did-we-learn' column. Then ask if there is anything else they learned that could go in the 'What-did-we-learn' column as well.

**Remember.** *It is likely that some of the children's questions will not have been answered. And the children may have some new questions. If so, these questions can be the basis for homework. Discuss where the children might go for answers to those questions.*

Child rights can be categorized into the following four groups:

**SURVIVAL RIGHTS.** These include the right to life, the right to be healthy, to get enough good food and to have some sort of house.

**DEVELOPMENT RIGHTS.** These make sure that a child can grow up and become a happy adult ready for life. They make sure you get a proper education, help when you very young, are allowed to play.

**PROTECTION RIGHTS.** These keep you safe from being treated badly or cruelly or in ways that are unfair or dangerous. They say you must not be beaten or made to do work that can harm you or stop you going to school.

**PARTICIPATION RIGHTS.** These say everyone has to respect your rights to say what you think, to take part in activities and to find suitable information.

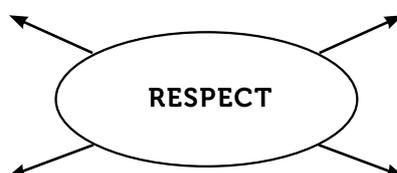
These are the individual cards that children have to group under the four headers:

<b>Children have the right to love and care.</b>
<b>All children are equal.</b>
<b>No child should be a victim of war.</b>
<b>Disabled children have the right to special care.</b>
<b>Children have a right to eat adequate and healthy food.</b>
<b>Children have a right to health care.</b>
<b>Children have a right to education</b>
<b>Children in conflict with the law have the right to special assistance.</b>
<b>Refugee children have the right to special assistance.</b>
<b>Children have the right to express their own opinion.</b>
<b>Children have the right to play.</b>
<b>Children have the right to spend time in the company of other children.</b>
<b>Children without families have the right to special protection.</b>
<b>No child should be exploited at work</b>
<b>Children have the right to information</b>
<b>No child should be badly treated or beaten</b>
<b>No child should be sexually abused</b>
<b>Children have the right to practice their own religion</b>

Name of Lesson	Lesson Plan 2: Give Respect
Book Number	Five
Core Element	RIGHTS AND RESPONSIBILITIES
Total Time	50 min

### Introduce: Brainstorm, Mind Map (10 min)

- In the center of the chalkboard, make a circle with word Respect written inside.



- Ask students to “What does Respect mean?” As students give out answers, make a line from the circle and write the answer.
- After students have finished brainstorming their definitions of respect, ask them to read all the words on the board. Put them into small groups and ask each group to use some of the words on the board to create their own definition of respect.
- Ask each group to read out their definition

### Learn: Looks like, feels like sounds like (20 min)

- How is respect given in our community?
- In groups of five or as a whole class together, fill out the chart “Looks like, Feels Like, Sounds like” for Respect.
- Explain to students: Under the “Looks like” column, students need to list how respect looks like. For ex: looking at the person when talking, smiling, not pushing or hitting the person.
- Under the “Feels Like” column, students need to list how it feels to be respected. For ex: feeling important, being cared for, people like me, people care what I say.
- Under the “Sounds Like” column, students will list how it sounds when people are being respectful. For ex: not shouting or yelling, not arguing, appreciating.

**Reflect: Sharing, Reflecting (15 min)**

- Ask students to share their responses to their charts.
- Make a big chart on the board –same as handout- and list student answers under each column.

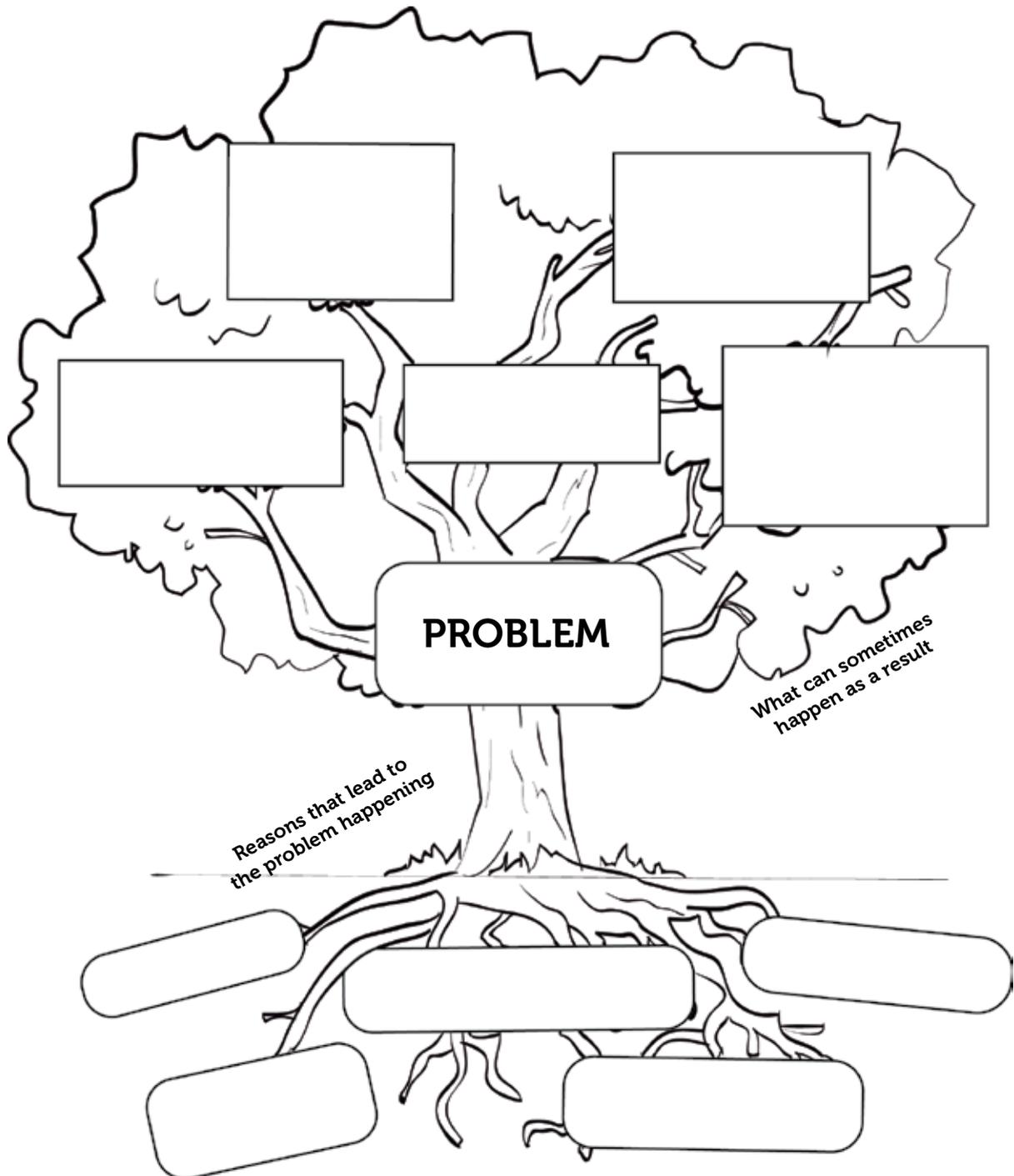
R- E- S- P- E-C-T !!!!!!!

Looks Like	Feels Like	Sounds Like

## APPENDIX VII

### Problem Tree drawing

What a problem tree might look like. This one is from an exercise on child labour and not sending children to school.



## APPENDIX VIII

### Lesson Plans 3 and 4

Name of Lesson	Lesson Plan 3: Picking a Fight
Book Number	Book Five (age 12)
Core Element	PERSONAL UNDERSTANDING AND EXPLORATION
Topic	Conflict resolution
Materials Needed	A copy of the Fight Script
Duration	

#### Start: Image Theatre (15 min)

- i. Begin by asking children to form groups of four and five. Ask them to think about a situation they have witnessed or experienced in which there was a conflict and to discuss it for a few minutes.
- ii. Next, tell them they have five minutes to prepare an image of that conflict. Remember, in Image Theatre nobody talks or moves.
- iii. When they have had time to prepare, ask a few groups to take it in turns showing their conflict image to the rest of the class.
- iv. As each group shows their image, ask the other children the following questions:
  - What is happening in the image; what is the conflict or argument about?
  - Who are the people in the image?
  - What do they want?
  - Why can't they agree?
  - Is this something you have seen before? Could this happen here?

**Remember,** *there are no right or wrong answers! Just encourage the children to explain or justify their answers.*

#### Learn: Picking a fight (25 min)

Put the children in pairs and give each a copy of the script. If that is not possible, put them in pairs and show them where you have written the script on the board (you could do that in the Start section while children are working to prepare their images).

Ask for each pair to act out the script.

*Fight Script.*

**Person 1: Hey you!**

Person 2: Who? Me?

**Person 1: You, I'm talking to you. You!**

Person 2 : What?

**Person 1 : What are you looking at?**

Person 2 : Nothing.

**Person 1 : You are. You're looking at me.**

Person 2 : I'm not.

**Person 1 : You are. You're doing it right now.**

Person 2 : Only 'cause you shouted. I wasn't looking before.

**Person 1: You were. You were staring.**

Person 2: I wasn't.

**Person 1: Are you calling me a liar?**

Person 2: No.

**Person 1: You are.**

Person 2: I'm just saying. I wasn't looking at you.

**Person 1: So you're saying I'm a liar, then.**

Person 2: Stop trying to twist what I say. I didn't do anything.

**Person 1: You'd better watch who you're calling a liar.**

Person 2: I'm not.

**Person 1: You'd better be careful.**

Person 2: Why?

**Person 1: You'd better look out for me.**

Person 2: You said I shouldn't look at you.

**Person 1: What? Are you trying to be smart now?! Don't try to be funny with me.**

Person 2: I wasn't. It was just a joke.

**Person 1: Well I'm not laughing.**

Person 2: Ok. I wasn't being serious.

**Person 1: I'll put that smile on the other side of your face if you're not careful.**

Person 2: Eh?

**Person 1: Don't mess with me. What are you grinning at?**

Person 2: I'm not. It's just the way my mouth is.

**Person 1: That's it. Behind the school hall after school!**

Person 2: But I don't want a fight!

**Person 1: You'd better be there. Right! Or I'll get the rest of the lads after you...**

Afterwards, put the students back into the same groups. Give them ten minutes to work in groups discussing the following questions which you should have prepared earlier on the board. Tell each group that you will want one member to give a brief presentation on their answers.

#### *Group A Questions*

- Is this a realistic situation? Why/why not?
- Do you think Person 2 could have done anything to avoid the confrontation?
- What would you advise Person 2 to do now to deal with the situation?
- Do you know people that behave like Person 1?
- What are the main causes of fights in your school?
- What can we do to avoid fights?

#### **Reflect: Image Theatre (10 min)**

Again, ask children to form the same groups they worked in for the Image Theatre exercise at the beginning of the lesson. Ask them to remember the image they made earlier. Now:

- Ask one of the groups to come up and show their image again.
- Then ask for some volunteers in the audience to come up and rearrange the image so that instead of seeing the problem we see the solution.
- When this has been done ask the children;
  - *What changes did we have to make to solve the problem of that conflict?*
  - *Who had to do something different?*
  - *Who had to stop doing something?*
  - *Do you think this would work in real life?*

Name of Lesson	<b>Lesson Plan 4: Why is there a problem?</b>
Book Number	<b>Five</b>
Core Element	<b>RIGHTS AND RESPONSIBILITIES</b>
Topic	<b>Identifying barriers to fulfillment of Child Rights</b>
Lesson Objective	<b>Help children identify cause and effect in relation to child rights left unrealized</b>
Materials Needed	<b>Big flipcharts</b>
Duration	<b>50 min</b>

### **Start: Brainstorming questions (10 min)**

Ask children to work alone to think about these questions. If they have paper they can write down their thoughts (5 min). Once they have finished, ask children to sit in pairs sharing and comparing answers (5 min).

- Make a list of times you felt you were treated unfairly? How did you feel?
- Make a list of all the people you would talk to or turn to for help if you felt you had been treated unfairly?

Make sure you take the time to hear some answers. Then facilitate a quick discussion so that children understand that there are times were all treated unfairly. However, there is usually someone we can go to for help.

### **Learn: Problem Trees (25 min)**

- Choose a problem relating to a failure to grant children their rights. The example here is of child labour.
- Draw an outline of a tree on the ground or on the board or on a flipchart with a stick or with chalk.
- Ask the children if they recognize the drawing as a tree! Ask them what the job of the roots is (to feed the tree, to make it bigger).
- Write or draw the name of the problem (e.g. Child Labour) on the trunk.
- The next step is to identify the causes of the problem. Encourage the children to share why they think this problem happens. Ask the children to identify causes. This information must come from the children. Your job is to ask them:
  - *Why does this problem happen?*
  - *Why do some children have to do work that is dangerous or that means they miss school?*
  - *And what might some other reasons?*
  - *Can anyone else think of a reason?*
- Try and get as many of them as possible to suggest reasons why some children have to work.
- Wait until children have suggested different answers. Write the causes on the roots with the most serious on the left and the less serious to the right.
- Now ask the children to think of the effects on their lives of getting involved in child labour. Again, your job is just to ask the question and to help children think. The answers should come from them and not from you. You might ask them:
  - *What are some bad things that can happen to working children?*
  - *How can having to work affect your education?*

- *What happens if you end up missing too much school?*
- *How can this affect your future?*
- Write their answers on the branches putting the most serious effects on the left.
- Once the diagram is complete, ask children to explain the whole thing to you.

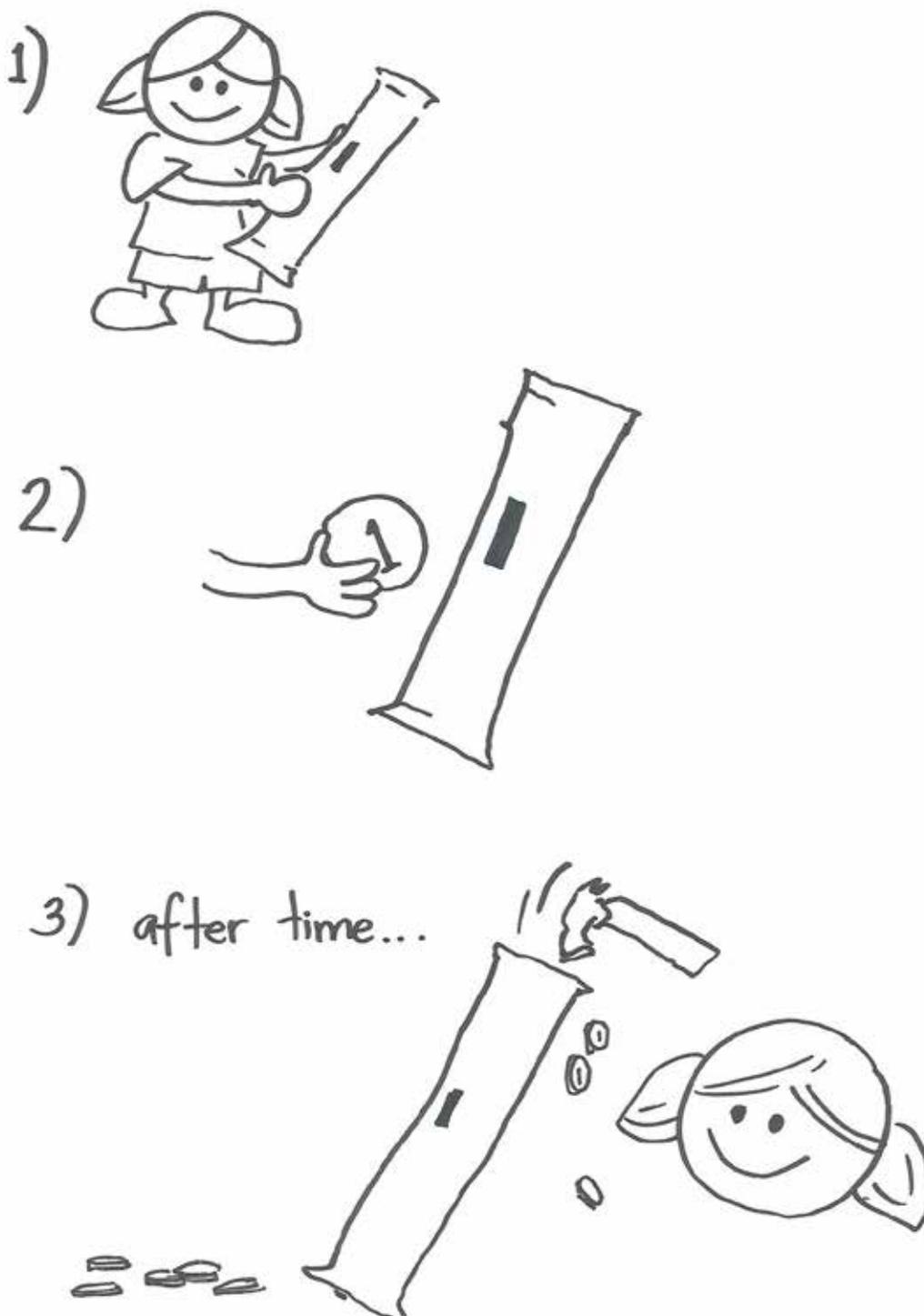
**Reflect: Image Theatre (15 min)**

- Put children into groups of four or five.
- Each group has five minutes to create an image showing a situation where a child is having her rights denied.
- After a few minutes ask some of the groups to come up and show their image.
- When a group is showing its image, ask the audience the following questions:
  - *What is happening in the image?*
  - *Who are the different people in the image?*
  - *Which of the characters is having his/her rights denied?*
  - *Which right is being denied?*
  - *Is this something you have seen before? Could it happen here?*
  - *What could you do to help if you saw this happening?*

## APPENDIX IX:

### Three Savings Models

Model One. Saving at home.

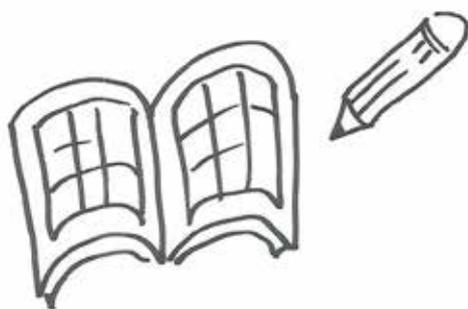


## Model Two. Saving in a club at school.

1)



2)



3)



Model Three. Saving with a financial institution.

1)



2)



3)



## APPENDIX X:

### The Golden Guidelines of Aflatoun Savings

1. Not all Aflatoun Club members have to save – saving is voluntary!
2. The savings process in the class/club is operated by the savings programme's Executive Committee and the teacher.
3. All the children have their own account books in which individual contributions are recorded. Each class/club will also have to keep a ledger book.
4. Children can save/withdraw on a weekly basis, bi-weekly basis on predetermined dates (e.g. every Monday and Thursday)
5. In case a deposit/withdrawal amount by the child exceeds a pre-defined amount, the child should explain to the teacher where the money comes from. The explanation is recorded in the account book or class ledger.
6. The actual savings can be deposited at a local bank or post office in the name of the class. In areas where there is no local bank, the money could remain locked in a safe place with the school/centre.
7. A proportion of the money can be saved for collective activities, as decided upon by the children. This proportion is determined by the consensus of the children in consultation with the teacher.
8. The interest generated in bank savings account can be used for collective purposes. This is also done via consensus of the entire class or club.
9. Parents play a supportive role, but cannot participate directly in the savings programme. Children make all the decisions regarding the spending of their individual and collective savings.

## APPENDIX XI:

### Lesson Plans 5 and 6

Name of Lesson	Lesson Plan 5: What do you do with your money
Book Number	Five
Core Element	SAVING AND SPENDING
Topic	Making choices with money, saving and spending
Duration	50 min

#### Start: Know/Want to know/Learn (KWL) Chart (5 min)

Begin by asking children to form pairs and take three minutes to think what they already know about saving and spending. In the meantime, draw on the blackboard a KWL chart such as that below.

What do we think we know about saving?	What do we want to know about saving?	What did we learn about saving?

Now ask the students to share their ideas with you. As they do, write the points about which there is general agreement in the left-hand column under 'What do we think we know?'

Next, help students think of questions about saving and spending that they would like to know the answer to. Encourage them to share with you things they are confused about or are curious about. Write their questions under the 'What do we want to know column?'

Now ask them to keep these questions in mind whilst you do the main learning activity.

#### Learn: Spend it, Save it, Invest it, Donate it! (20 min)

Explain to the pupils that as we they have started seeing in the previous activity, there are four different things they can do with their money. They can spend it, save it, invest it, or donate it. On four separate pieces of chart paper or on the board, list the following words as headings: spend, save, invest, and donate. Lead a class discussion generating ideas to define these vocabulary words and to give examples of each.

Ask them the following questions:

- *What does it mean to spend money? Have you any examples?*
- *How do people save money? Have you any examples?*
- *What does it mean to donate money? Have you any examples?*
- *What does it mean to invest money? Have you any examples?*

List the pupils' responses on the appropriate charts. Add to their responses as needed to clarify the definitions.

**Suggested definitions are:**

*Save: keep or put aside money or things for future wants or needs or for a particular purpose or occasion.*

*Invest: keep money or things in a way that increases its value such as when your money receives interest or you keep something that you may need in the future.*

*Spend: use money for something you want or need.*

*Donate: give money, time, talent, or treasure with no expectation of something in return*

Display the four charts as follows.

<b>Spend</b>	<b>Save</b>
<b>Donate</b>	<b>Invest</b>

In each of the boxes, get the class to suggest three examples of items they spend their money on, things they save for, organizations they would like to donate to, and ways of investing money.

**Reflect: KWL Chart (15 min)**

Call student's attention back to the questions they raised earlier i.e. the questions in the 'What do we want to know?' column. Find out which answers to the questions they have found and write these down in the 'What-did-we-learn' column. Then ask if there is anything else they learned that could go in the 'What-did-we-learn' column as well.

**Remember.** *It is likely that some of the children's questions will not have been answered. And the children may have some new questions. If so, these questions can be the basis for homework. Discuss where the children might go for answers to those questions.*

Name of Lesson	<b>Lesson Plan 6: Thinking about budgets</b>
Book Number	<b>Four</b>
Core Element	<b>PLANNING AND BUDGETING</b>
Topic	<b>Learning how to make a budget</b>
Lesson Objective	<b>Understand how financial choices around budgeting can affect their life</b>
Materials Needed	<b>Pen, Paper, Blackboard</b>
Duration	<b>50 min</b>

### **Start: KWL Chart (10 min)**

Now ask children to form pairs and take three minutes to think what they already know about budgets. To help them think you might want to ask them the following questions; in the meantime, draw on the blackboard a KWL chart such as that below.

<b>What do we think we know about budgeting?</b>	<b>What do we want to know about budgeting?</b>	<b>What did we learn about budgeting?</b>

Now ask the students to share their ideas with you. As they do, write the points about which there is general agreement in the left-hand column under 'What do we think we know? It helps if you group ideas into categories.

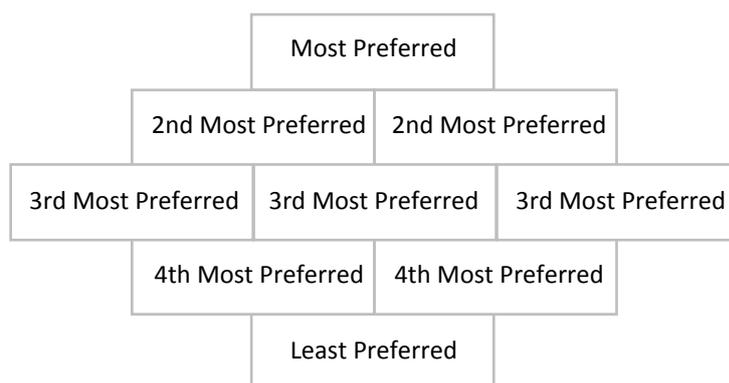
Next, help students think of questions about budgets that they would like to know the answer to. Encourage them to share with you things they are confused about or are curious about. List those questions in the 'what-do-we-want-to-know' column.

### **Learn: Needs and Wants Diamond (25 min)**

Explain to the pupils that budgeting is an important task to undertake when you are saving up to organize an activity.

- Ask if any of them can explain why.
- Ensure they understand that a budget helps us plan an activity by finding out what we will need and how much it will cost. It helps us remember all those things we need and saves us from planning an activity that costs more than our savings.

1. Divide the students into groups of four to five. Give each group 20 'coins'.
2. Explain to the students that they need to identify twelve items they would like to buy for themselves, but that they can only use their 'coins' to buy nine of these items.
3. Ask the students to choose nine out of the twelve items, and to allocate the amount of money each item would cost in the market.
4. Next, have the students work in their groups to arrange the nine items into a diamond pattern, based on order of preference, using the specification below:



5. As the students are making their choices about the most and least preferred items, go round the groups and ask them:
  - Which items feature at the top of the diamond?
  - Which items feature at the bottom of the diamond?
  - Which items are needs, and which items are wants?
  - Are you happy with your choices?
6. Have the groups share their results. Once they have done so, explain that the financial decisions we make should take into consideration our needs and wants.
7. Ask the groups to repeat the activity with this in mind, and to compare their first and second lists when they are done.
8. Discuss how this exercise would be useful in enabling them to prioritise between their needs and wants, and in making a sound financial decision.

### Reflect: KWL Chart (10 min)

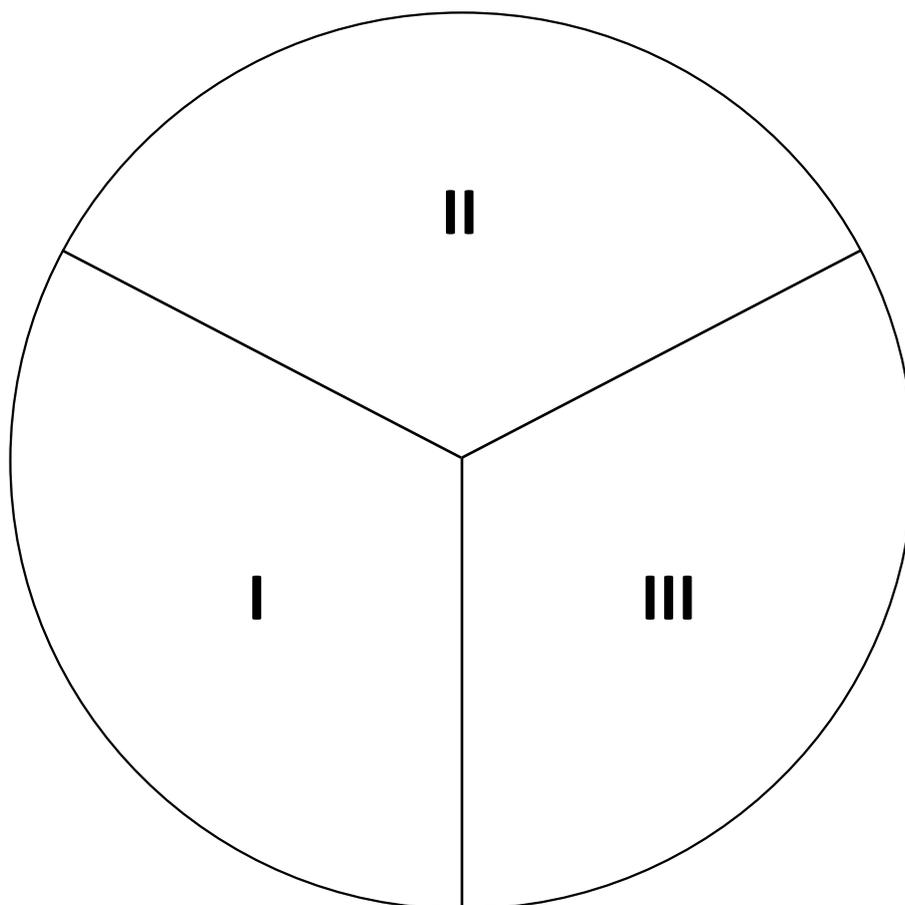
Call student's attention back to the questions they raised earlier i.e. the questions in the 'What do we want to know?' column. Find out which answers to the questions they have found and write these down in the 'What-did-we-learn' column. Then ask if there is anything else they learned that could go in the 'What-did-we-learn' column as well.

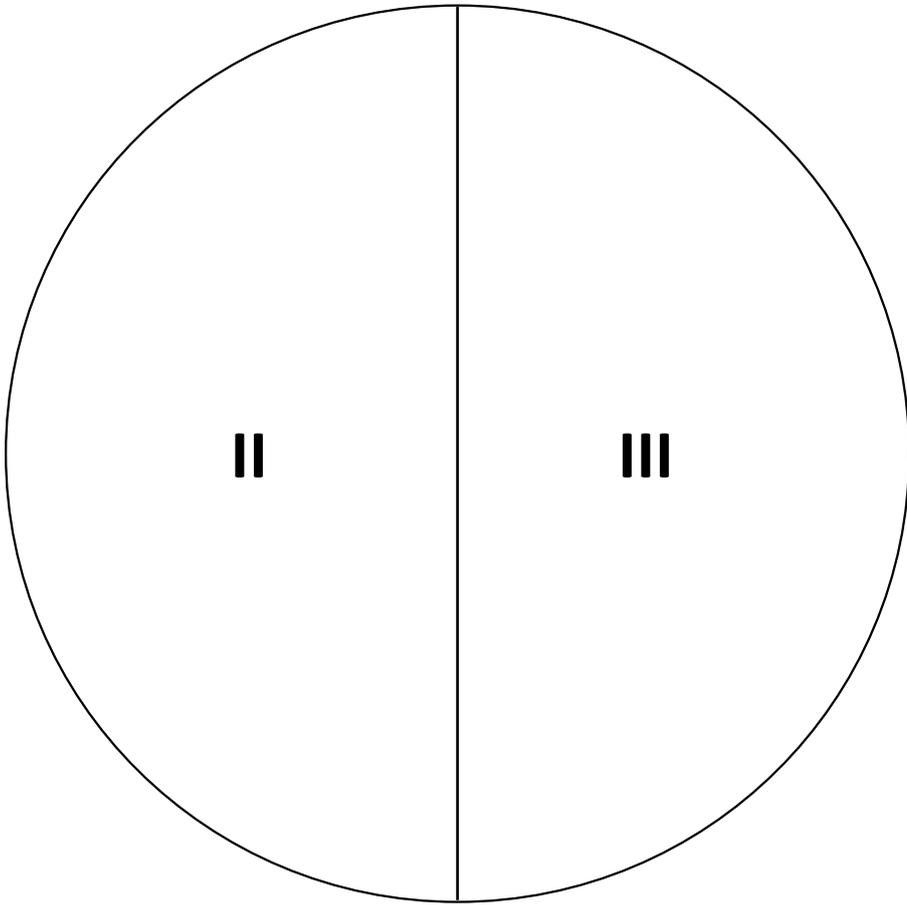
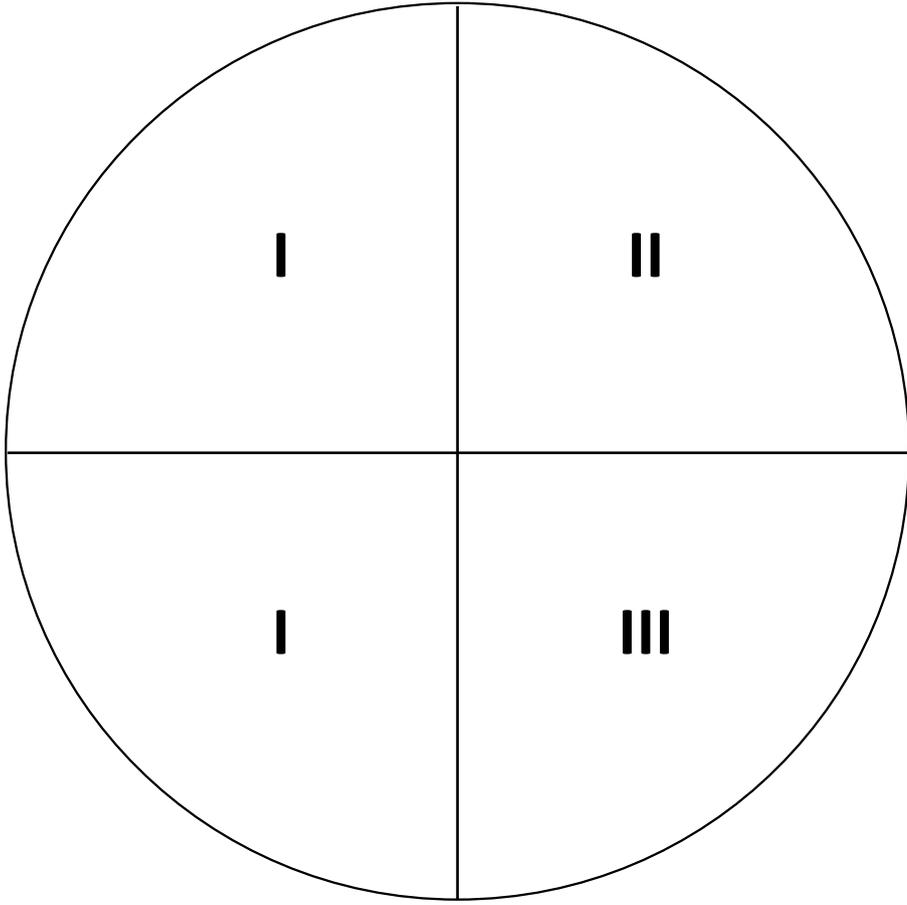
**Remember.** *It is likely that some of the children's questions will not have been answered. And the children may have some new questions. If so, these questions can be the basis for homework. Discuss where the children might go for answers to those questions.*

## APPENDIX XII:

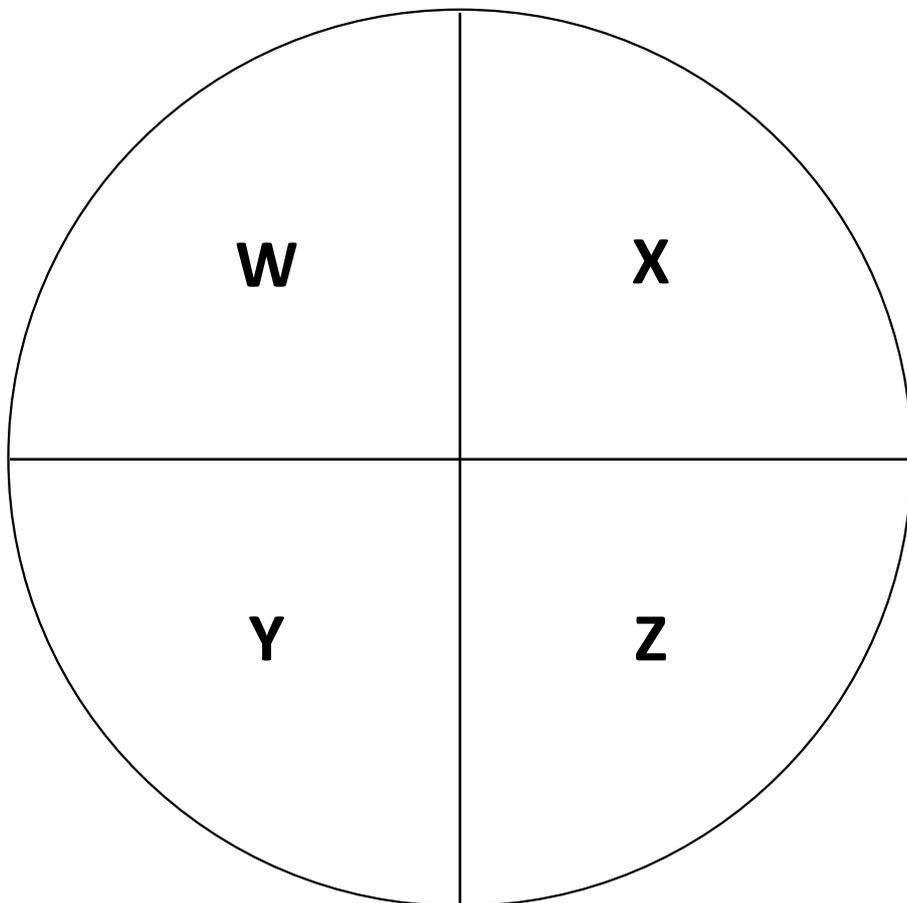
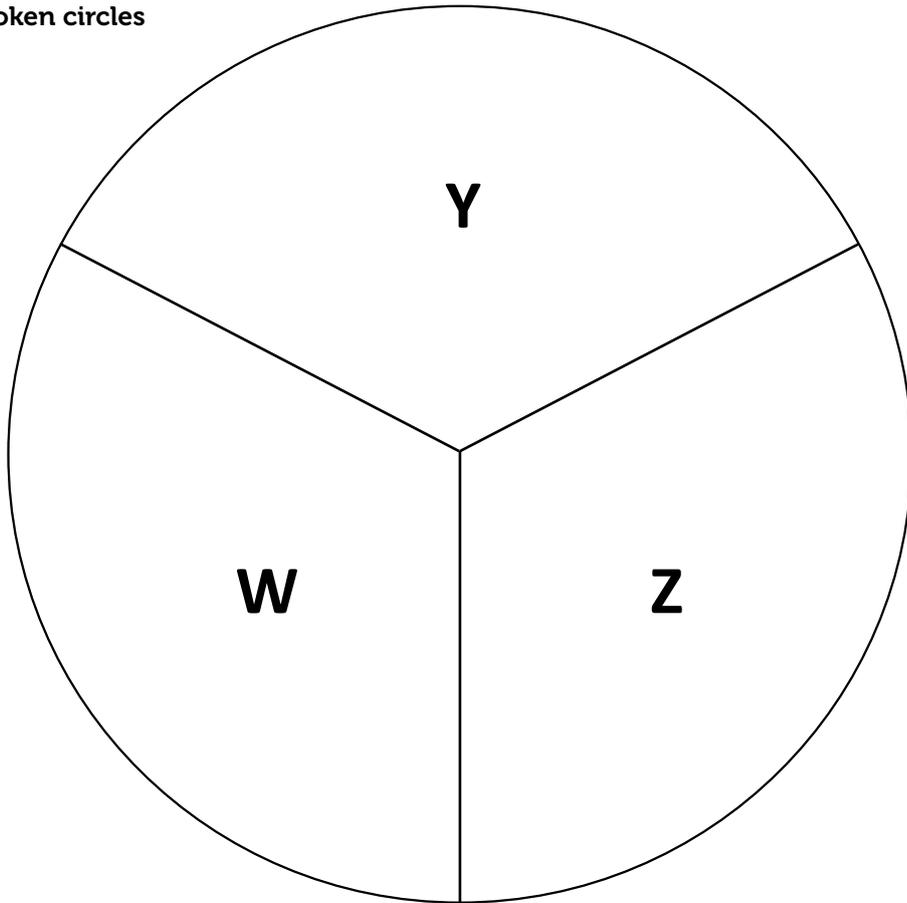
### Broken Circles

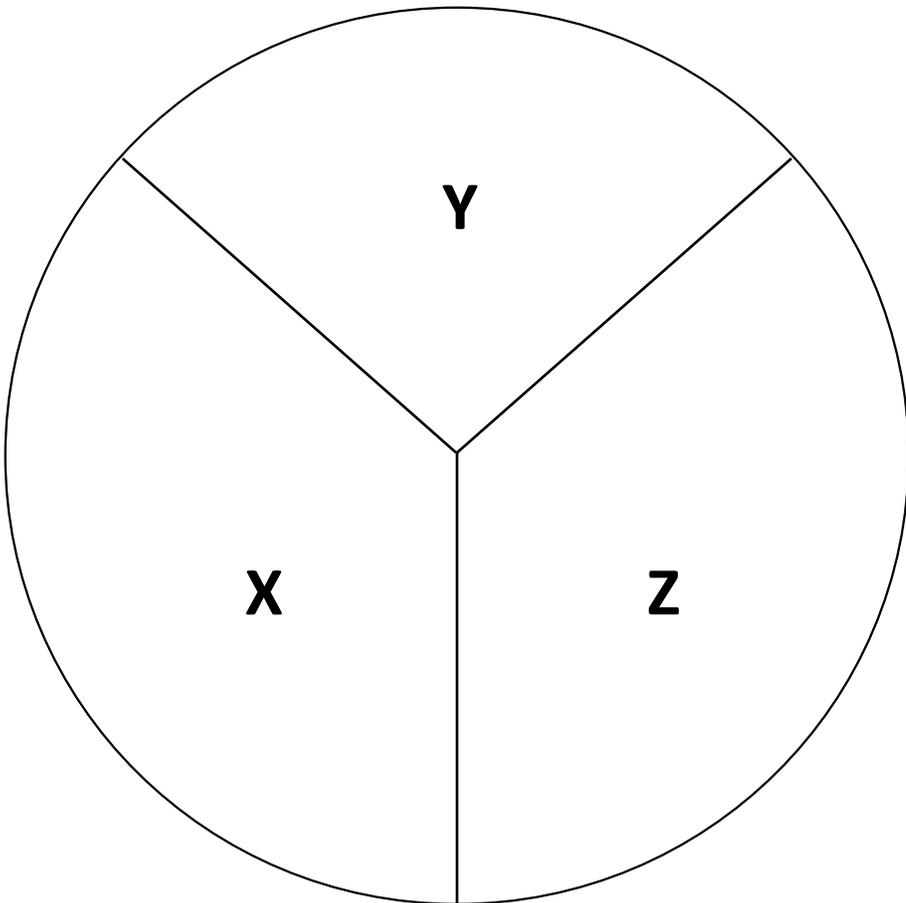
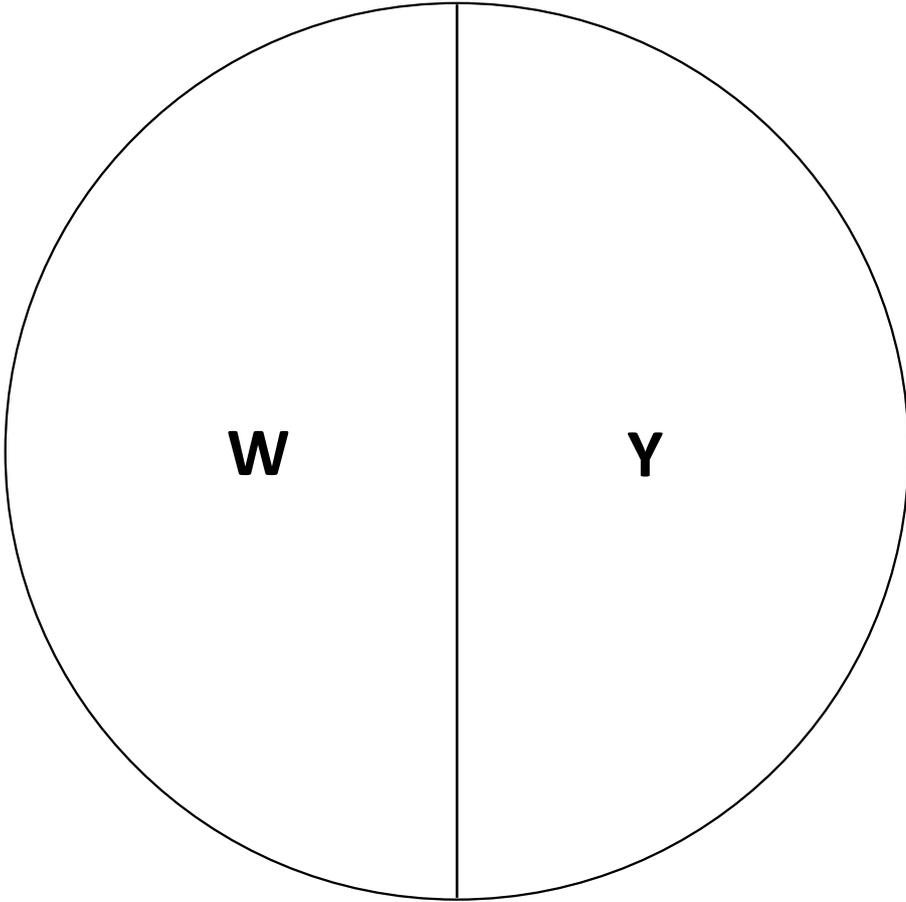
Simplest broken circles



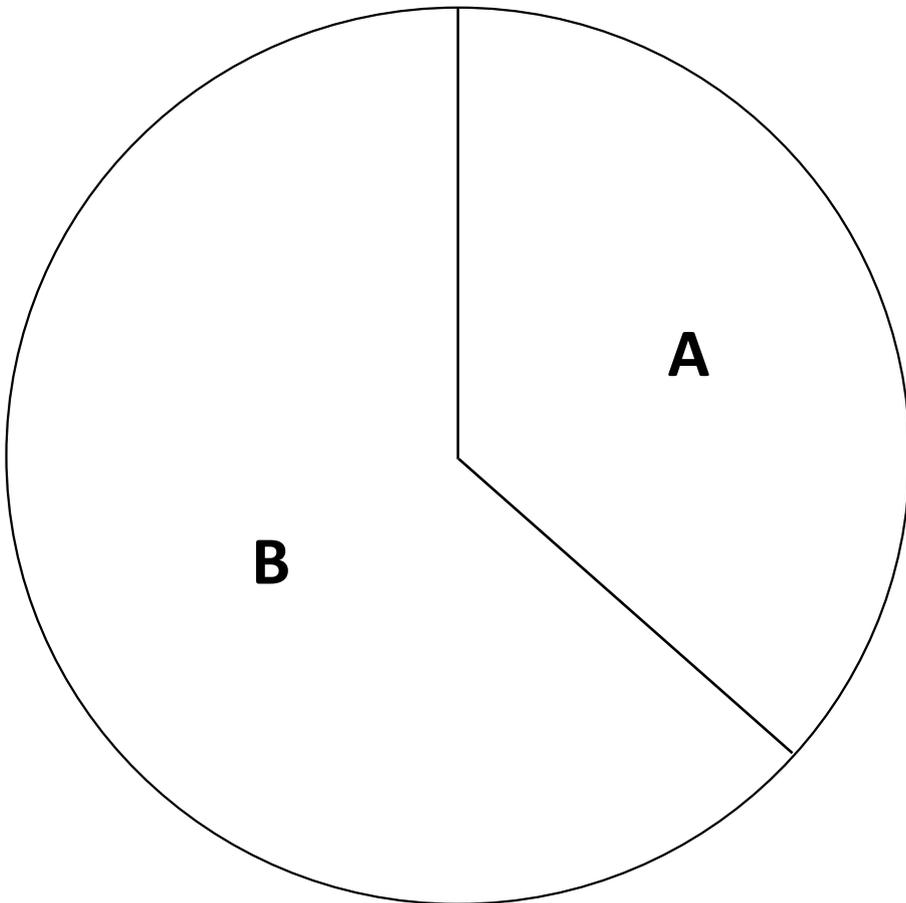
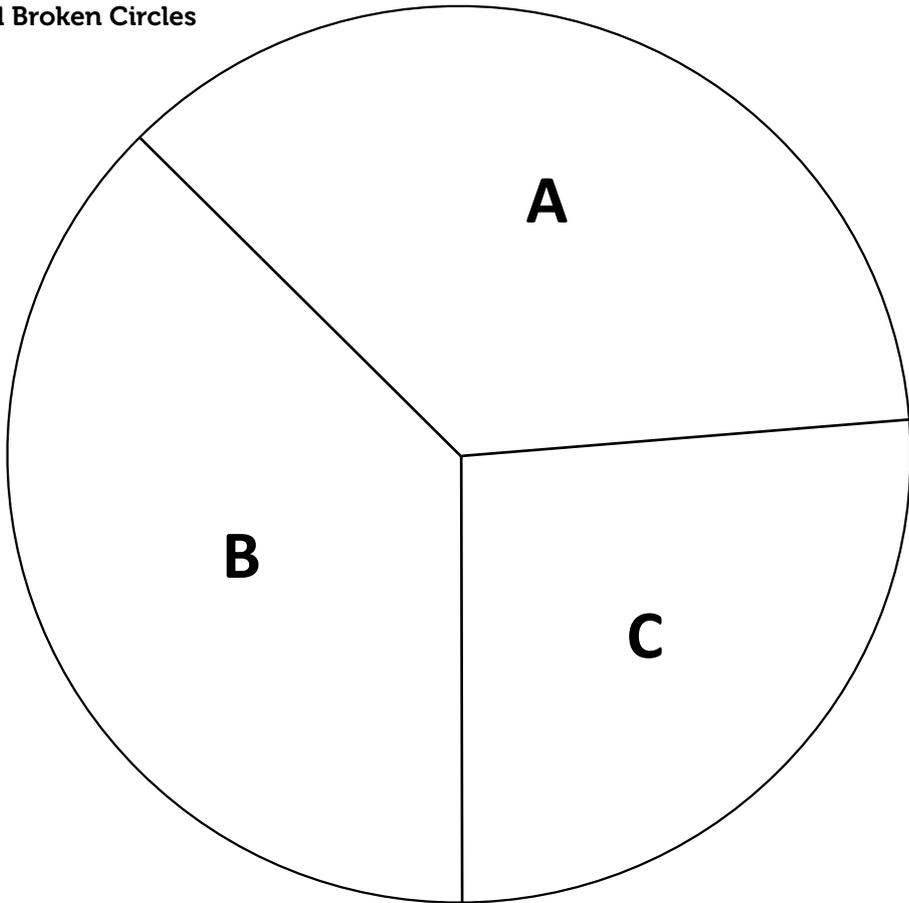


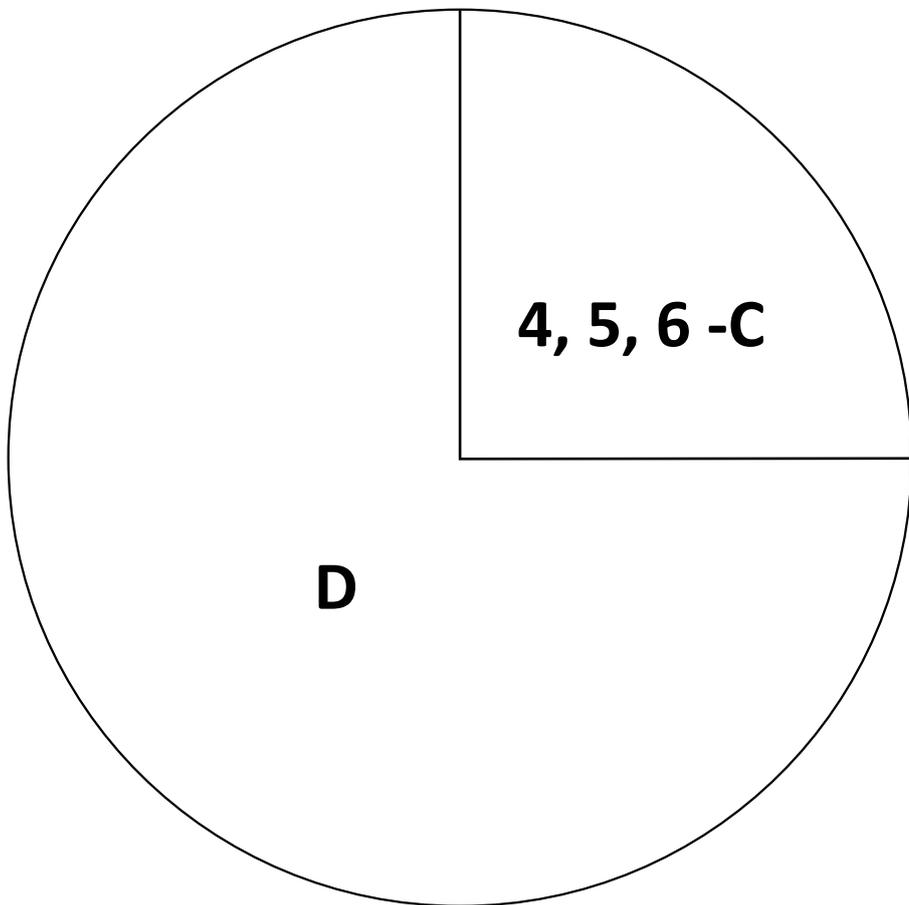
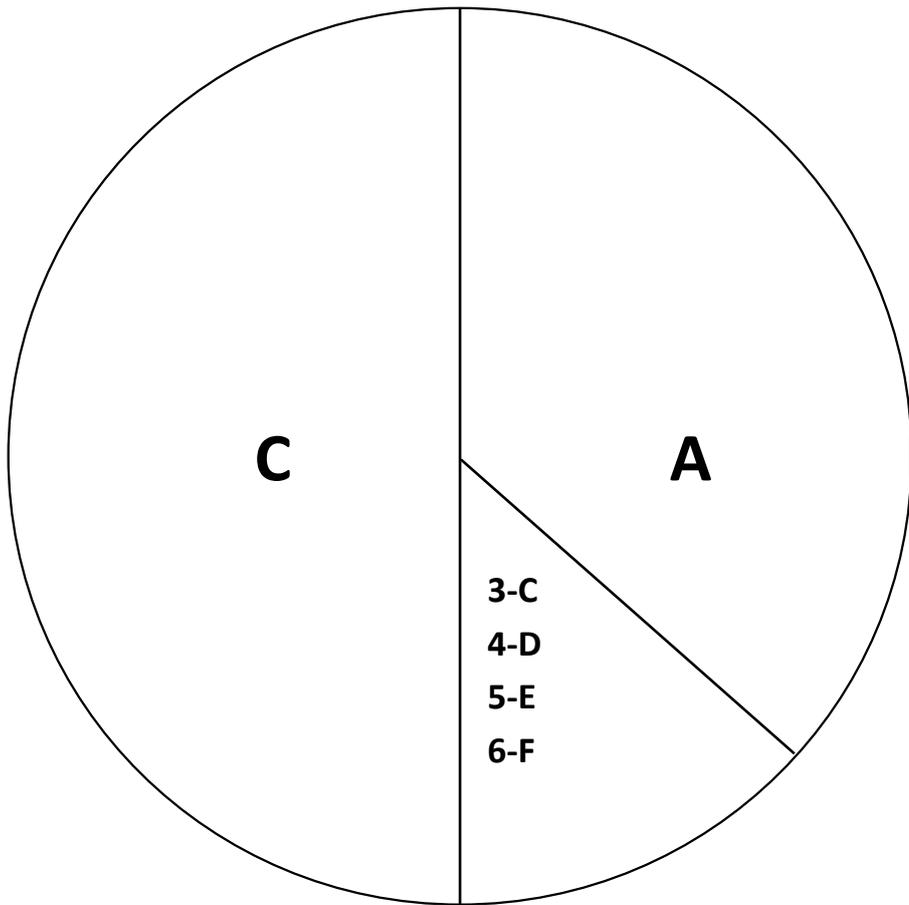
Simple broken circles

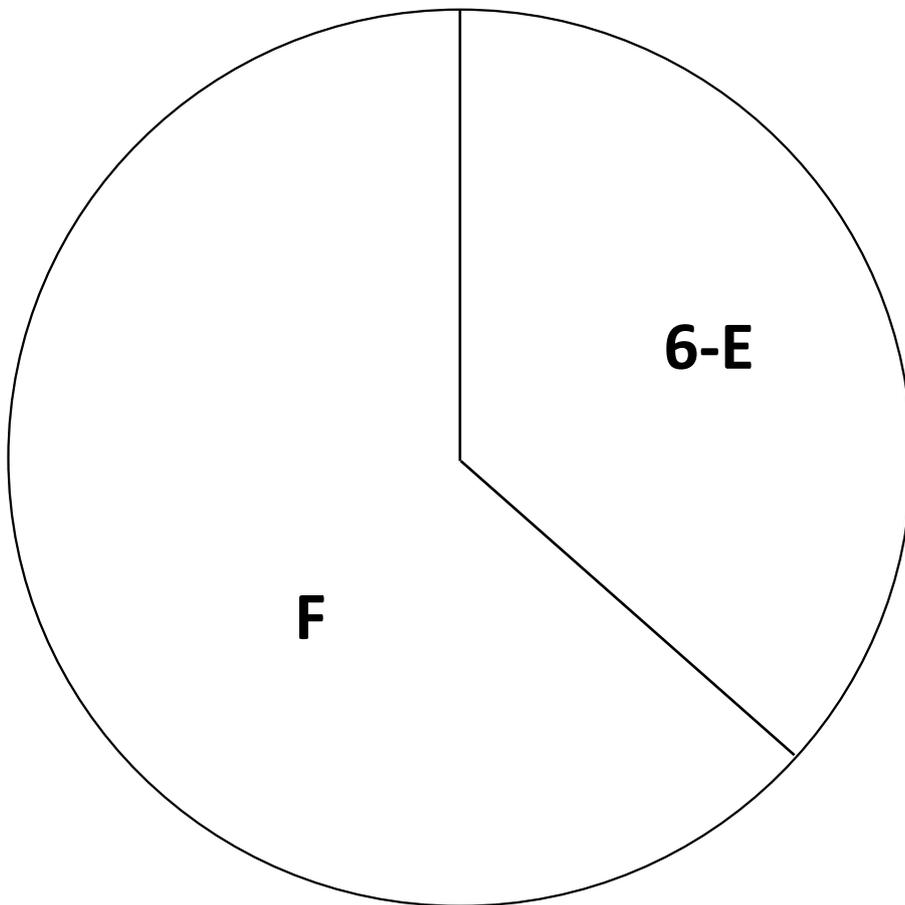
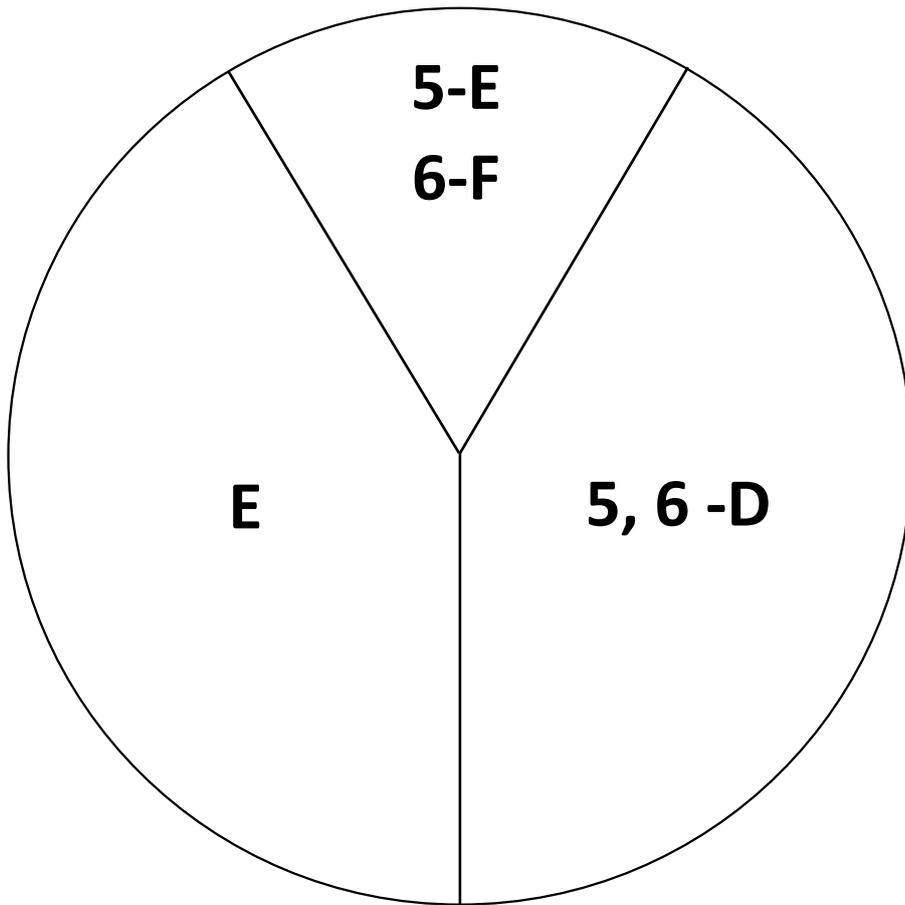




Advanced Broken Circles







## APPENDIX XIII:

### Texts for jigsaw exercise on Planning and Budgeting

#### Text A: Why is a budget important?

##### *What is it?*

Simply put, a budget is a detailed breakdown of likely income and expenditure for a given period. It helps you decide when you can afford that extra little treat or when it's time to tighten your belt. You can create one easily on paper although nowadays many people prefer to use a spreadsheet. It provides a concrete, organized and easily understood breakdown of how much money you have coming in and of how much you are spending. It is an invaluable tool to help you prioritize your spending and manage your money – not matter how much or little you have.

##### *What are some advantages?*

Planning and monitoring your budget will help you;

- i. identify wasteful or unnecessary expenditure – you see what you can live without.
- ii. adapt quickly if your financial situation changes – you know what your main categories of spending are so it is easier to re-prioritize them if your income changes.
- iii. achieve your financial goals – by setting savings goals then creating a budget to help you reach them.

##### *Peace of mind*

Many of us are frightened at the thought of having to make our own budget. And we may become even more frightened at the thought of having to teach children how to budget. We may fear that we know little about math. We may tell ourselves that we know nothing about economics. But creating a budget is a fairly simple, straightforward matter as you'll soon discover. And creating a budget will actually decrease your stress levels because once you have a budget there are no surprises. Unexpected bills? The sudden wedding of a friend or relative? With a budget you don't have to panic or wonder if you have enough money – you already know. A budget removes that frightening element of uncertainty from your life. This sense of financial clarity brings great peace of mind.

##### *Gaining the confidence to teach budgeting*

Creating and monitoring your own budget will help you realize how straightforward the practice is. And this in turn should help give you the confidence to teach others. If you are still worried about how you are going to teach financial skills like this to children, it can help if you first get into the habit of discussing such matters with your own children (if you have any) or with nieces and nephews. That in turn should help you develop the confidence to discuss planning and budgeting with the children you teach. Here are some things you can do with your kids that might help.

- Ask them to help you find the price of items at the market or grocery shop.
- Give them a budget and ask them to come up with a grocery shopping list.
- Have them look around the kitchen to work out what items you will need to buy for the family in the coming week.
- Review the family budget with your children, especially if you are trying to teach them to cut down on expenses by turning off lights or water.

**Text B: how do you create a budget?**

A budget can be as simple or as detailed as you want it to be. Here are some basic steps you should take.

- i. Calculate how much money you earn in a month after taxes. Use your 'net' pay or 'take-home' pay.
- ii. Calculate your expenses. Save all your receipts for a month. Knowing your monthly expenditure on groceries or electricity makes the next step much easier.
- iii. Set your goal. Defining a goal makes it easier to stick to your budget and gives you a way of measuring your success or failure in meeting it. What are you hoping to achieve through this budget? Maybe there is something you need to buy for your family, or maybe you want to get out of debt.
- iv. Divide your budget into basic categories. For example: House hold bills, Transport, Mobile phone, Clothing, Savings, Medical, Entertainment and Miscellaneous.
- v. List all your spending for each category. If you don't know the exact amounts you spend, make good estimates. The more accurate you are, the more likely you are to keep to your budget plan.
- vi. Add up all your spending by categories. This should show your total monthly spending. Compare it to how much you make each month after taxes.
- vii. Decide on a method to keep track of your budget. You can use a ledger book. If you prefer you can use computer programs like Microsoft Money.
- viii. Set up your ledger. Divide the ledger into as many sections as you have main categories. Put each main category on the first page of each section. This will give you room for lots of entries in each category. Categories such as food, which involve many separate purchases, are going to need lots of pages.

**Text C: Planning**

Setting specific savings goals will help you to begin saving money. If you are just putting money into the bank on a regular basis with no clear goal in mind, it can feel easier to withdraw it again, or simply to overspend. Having goals or targets will help you to resist that temptation. Here are some steps you might find useful.

*Step One:* First you need to decide what you are saving for. You may be saving to buy a new mobile phone. You may be saving to pay the cost of further education. You may be saving for a wedding or for your retirement. You may be saving for all these reasons. Once you know what you are saving for you can calculate how much you will need to meet your goal.

*Step Two:* Once you have decided on your saving goal and the amount that you need to save, it helps to create a time-line. This will give you additional motivation to meet your target. Some timelines will be short term and simple – you may wish to pay off some debt or buy a present within a few months. Other goals, such as saving towards retirement will be much longer.

*Step Three:* In order to reach your time-line for your savings goal you need to determine how much you must save each month. If a mobile phone is going to cost you \$80 and you want to buy it after ten months then you need to put aside \$8 every month.

*Step Four:* Now you need to find that amount of money in your budget. Your budget needs to be organized so that you have the necessary savings amount available every month. Are there any changes you need to make to your existing budget? Will you have to reduce expenditure in one of your categories to free up the \$8 every month?

*Step Five:* You should also find the right type of account for your savings goal. You should look for a high rate of return savings account. This is an area you will probably need to do further research on. There are also fixed deposit accounts. These are accounts which offer a high rate of return if you agree to leave your money untouched for a number of years. But be careful – such accounts will penalize you if you need to withdraw the money before the agreed term is complete.

## APPENDIX XIV:

### Jigsaw exercise tests

<p style="text-align: center;"><b>Planning and Budgeting jigsaw test</b></p> <ol style="list-style-type: none"> <li>1. What are three advantages of creating a budget?</li> <li>2. Why might some teachers privately feel ill-prepared to teach children Planning and Budgeting?</li> <li>3. What are some activities you might do with your own children related to budgeting?</li> <li>4. How many of the eight basic steps for creating a budget can you recall?</li> <li>5. Why might it not be a good idea to simply put money into the bank, even on a regular basis, without having first established some clear savings goals?</li> <li>6. Why can creating a time-line help?</li> <li>7. What sort of savings accounts might you consider opening?</li> </ol>	<p style="text-align: center;"><b>Saving and Spending jigsaw test</b></p> <ol style="list-style-type: none"> <li>1. What sort of account do most people start with (open first)?</li> <li>2. Can you explain what interest is?</li> <li>3. What sort of people use a current account?</li> <li>4. What sort of people usually use a current account?</li> <li>5. When you want to take money out of a current account, what do you need to do?</li> <li>6. Which earns more interest – a savings a/c or a current a/c?</li> <li>7. Can you describe a deposit account?</li> <li>8. What is another word for taking money out of your account?</li> <li>9. What do we mean by 'balance'?</li> <li>10. What do the letters ATM stand for?</li> </ol>
<p style="text-align: center;"><b>Aflatoun Concept, Network and Program jigsaw test</b></p> <ol style="list-style-type: none"> <li>1. How would you explain the concept of social education in a couple of sentences?</li> <li>2. What is the Aflatoun motto?</li> <li>3. What are some of the different things that Aflatoun encourages children to save?</li> <li>4. What are some examples of financial education?</li> <li>5. What tool can help you to assess if the program is succeeding?</li> <li>6. In what city does Aflatoun have its origins?</li> <li>7. What four different sets of educational materials has Aflatoun developed?</li> <li>8. What are some of the different activities that you would expect to find in a good Aflatoun program?</li> <li>9. Where does Aflatoun currently have its H.Q?</li> <li>10. How many partner organizations make up the Aflatoun network?</li> <li>11. How often are International Meetings held?</li> <li>12. What sort of meetings are held on those years when there is no International Meeting?</li> </ol>	<p style="text-align: center;"><b>Group work theory jigsaw test</b></p> <ol style="list-style-type: none"> <li>1. What are the five essential components to good group work?</li> <li>2. What are some higher order thinking skills that group work promotes?</li> <li>3. What are some examples of 'normal' classroom behavior that teachers promote amongst children and which prevent cooperation?</li> <li>4. What might it help you to use the Broken Circles exercise?</li> <li>5. What are some positive social outcomes of group work?</li> <li>6. What are some roles you might allocate within a group?</li> <li>7. How does group work change the role of the teacher?</li> </ol>

## APPENDIX XV:

### Lesson Plan 7

Core Element	<b>SAVING AND SPENDING</b>
Name of Lesson	<b>Lesson Plan 7. How the bank can help us</b>
Topic	<b>Where Do We Save As A People?</b>
Lesson Objective	<b>By the end of the lesson, the students will: Understand that there are different ways of saving money. Be familiar with some of the terms they would need to operate a bank account.</b>
Materials Needed	<b>Jigsaw exercise handouts, one set for each group of three students Copy of the test questions</b>
Duration	<b>60 min</b>
Information For The Teacher	<b>Before the lesson you will need to make copies of the three handouts. You will need one set for each group of three children. This is a 'jig-saw' activity. The children will teach each other in this lesson and at the end you will administer a quick test.</b>

#### Start: Image Theatre (10 min)

You will probably need to take the children outside to do this activity as it needs a lot of space.

Put the children into groups of five. Tell them they have five minutes to make two images. The first is 'Something that excites me about banks' and the second is 'Something that frightens me about banks.'

Look at a few of the images when the children are ready and try to find a few minutes to discuss the hopes and fears that they children have revealed.

#### Learn: (45 min)

*Part one: children form teams of three and receive their handouts (5 min)*

Tell the children that for this lesson they will be working in teams of three. Each team will be responsible for their own learning and at the end of the exercise there will be a short test. For a team to pass the test, each member must be a good teacher and a good student.

Put the children quickly teams of three and name each child A, B and C. Give each team a name, such as 'Red Team', 'Blue Team', 'Green Team' etc.

Give all the As a copy of handout A, all the Bs a copy of handout B and all the Cs a copy of handout C.

*Part two: children work in pairs to learn their material (15 min)*

Ask students to pair up with a child from another team who has the same letter. So all As find another A to work with. All Bs pair up with another B, all Cs get into pairs.

These pairs now have ten minutes to help each other learn the material in their handout.

**Tip!**

*Here's a good way for the children working in pairs to help each other learn the material in their handout. Remind them that the purpose of this jigsaw exercise is that they first learn their material. You will then take that material away from them. They must then teach the other children in their group from memory. Finally each group will have to work together to pass a test.*

- *Each child in the pair has a handout made up of three paragraphs.*
- *They both read the first paragraph in silence. Child One then puts down her handout and tries to summarize what she has just read as accurately and completely as possible. Child Two looks at the handout and checks Child One for accuracy, correcting any mistakes she makes or reminding her if she accidentally leaves anything out.*
- *Then they switch roles. This time Child Two puts down his text and tries to summarize the first paragraph. Child One looks at the handout and checks Child Two for accuracy, correcting any mistakes he makes or reminding him if he accidentally leaves anything out.*
- *They then both read the second paragraph in silence and repeat the process before doing it again for the third paragraph. While the children are working in pairs you can circulate and help children with any questions they might have.*

Now repeat the entire process a second time. Have all the As find a new A partner, all the Bs a new B and all the Cs a new C. Get them to repeat the learning exercise using paired reading as explained above.

*Part two: students return to their original teams and teach each other (15 min)*

Now put the children back into their original teams of three and collect their handouts. Explain that in each group A must teach B and C as much as she can remember from her handout. B and C must listen, ask questions and make notes if they want.

Next B teaches A and C the contents of his handout from memory. Again A and C listen carefully, ask questions and make notes.

Finally, C teaches A and B the contents of his handout from memory. As before, B and C must listen carefully, ask questions and make notes.

*Part three: students work in their teams of three to take a test*

Explain to the children that they must work in the same groups of three to answer the questions of a test you will read out. They should help each other and they are allowed to use the notes they took in Part Two.

Read out the test questions giving the children about 30secs to agree their answer to each one and to write it down.

When you have finished, have the groups hand their answers to another group to mark as you read out the answers.

**Reflect: (5 min)**

Group work, such as the jigsaw exercise the children have just done will succeed if every member of the group takes responsibility for his/her role. For example, each child in the jigsaw had to be both a good student and a good teacher. The following questions should help guide children to that understanding and hopefully this will help them if you ever want to do a jigsaw exercise again.

- Which group had the highest score? Why do you think you succeeded at this task?
- Which group had the second highest score? Why do you think your group did well?
- Which group had a low score? Why do you think your group had problems? What would you do differently as a group if you could do the exercise again?

**Handout for A students. 'Different sorts of savings accounts!'**

An account means you have an arrangement with a bank to keep your money there and to allow you to take it out when you need it. There are different types of accounts. Here are three of the most common.

*i. Savings Account*

This is the sort of account that most people start with. It is a little like your account at the Aflatoun Savings Club. When you open a savings account, you are given a savings book where all the information about your account is kept. If you have a savings account the bank will pay you some interest on the money you save. This is like a little reward for saving.

*ii. Current Account*

This is for people who need to use the bank a lot and want to keep their money in the bank to make sure it is safe. They put their money in and take it out almost every day. Shopkeepers and other people who have businesses often have a current account. To take money out you need a cheque leaf. This is a piece of paper with the name of the bank and the account number of the customer. A current account does not earn as much interest as a savings account.

*iii. Deposit Account*

This is an account where you put money in and promise to leave it there for an agreed period of time. For example, you might put in money and agree not to take it out for two years. Deposit accounts earn a lot of interest. They are good when a person is saving up to buy something big, like a house or a car.

**Handout for B students. 'Some of the words that banks use.'***i. Deposit*

This is money you give to the bank to keep for you. When you pay money into your account like this we say you are 'making a deposit'. For example, if you give the bank five francs to keep for you, we say you have made a deposit of five francs. Remember, even though you leave the money at the bank it is still yours!

*ii. Withdrawal*

Sometimes after you have saved your money, you want to get some of it back, perhaps to buy a new book or something. When you want to get some of your money back we say you are 'making a withdrawal'. For example, if you take out five francs to spend, we say you have made a withdrawal of five francs.

*iii. Balance*

The person helping you at the bank (called the cashier or teller) keeps a track of how much money they are keeping for you. The amount of money you have with the bank is called 'the balance'. For example, if you have ten francs in your account, we say you have a balance of ten francs. Then you make a deposit of five francs. Your new balance is fifteen francs. Or, imagine you have twenty-six francs in your account and you make a withdrawal of ten francs. Now your balance is sixteen francs. The cashier writes your new balance in your savings book every time you visit the bank.

**Handout for C students. 'Other services that banks provide'.***i. ATM*

These letters stand for Automated Teller Machine. Sometimes people call ATMs 'Hole in the Wall machines'. You put your card into the machine and then type in your secret number and tell the machine how much money you want to withdraw from your account. ATMs are useful because you can take out money at any time of the day or night or any day, even when the bank is closed.

*ii. Bank Cards*

A bank card allows you to withdraw money from an ATM. When the bank gives you the card they also give you a secret number. This is called a PIN (Personal Identification Number). In some shops you can use your bank card to pay for things instead of using money.

*iii. Interest*

This is a small amount of extra money that the bank pays you for keeping your money in an account. It's like a little reward to encourage people to save. Banks tell customers how much interest they will pay them. The amount of interest is explained as a percentage. For example, the bank might agree to pay customers 5% interest. This percentage is called an interest rate. If you save 100 francs for a year with an interest rate of 5%, at the end of the year the bank will pay you an extra five francs and you will have 105 francs.

## APPENDIX XVI:

### Achieving Gender Inclusive Teaching: Teacher Checklist

This checklist can be used as a tool to monitor practices in relation to the preparation and presentation of the 'curriculum' that you teach. For each item tick whether the situation described occurs always, usually or never.

Aspects of gender equitable teaching	Always	Usually	Never
1. The language and content of course material taught reflect and value in an equitable way the contributions and achievements of women and men.			
2. Set the same standards of behavior for all students in the classroom (attention, quiet, etc)			
3. You use a variety of experiences to help students understand that the total range of human emotions is applicable to all people .e.g. not using phrases such as 'boys don't cry' or telling girls that loud laughter is 'unladylike'.			
4. Classroom activities and examples are monitored with a view to achieving a balance of interests and experiences of girls and boys and all social and cultural groups.			
5. Assist both genders in recognizing that their adult roles will probably include work, parenting and homemaking.			
6. You have established processes to ensure that all children participate in classroom discussions and other learning activities e.g. to avoid situations such as girls not taking part in group discussions.			
7. Avoid comparing girls and boys or vice versa in respect of behavior, attitudes and accomplishments (e.g. 'The girls in the class are setting an excellent example').			
8. Avoid asking questions in such a way as to make false distinctions between male and female, e.g. 'Boys what do you think? And what do the girls think?'			
9. Use gender free terms and occupational titles rather than gender specific ones			
10. De-emphasize competition on the basis of gender.			

11. Avoid assigning certain routine tasks along gender lines e.g. 'I need four strong boys to move the desks. Girls, sweep up the floor when the desks have been moved.'			
12. Give equivalent attention to both genders (rather than criticism for male, support for female or vice versa)			
12. Establish a classroom environment so that harassment on basis of gender, race or disability is unacceptable or does not exist.			
14. Expect a variety of academic preferences for both males and females.			
15. Incorporate the topic of gender discrimination, stereotyping, and bias into regular course content and discussions whenever possible.			
16. Involve students in identifying examples of gender discrimination, stereotyping and bias in text books, curriculum materials, media and other course-related materials.			
17. Make an effort to change or supplement gender stereotyped instructional materials.			
18. You consciously examine your own assumptions and expectations concerning both girls and boys with regard to: <ul style="list-style-type: none"> <li>• Classroom behavior</li> <li>• Skills and achievements in subjects</li> <li>• Presentation of work</li> <li>• Future life options and employment</li> </ul>			
19. You monitor your own practices paying particular attention to: <ul style="list-style-type: none"> <li>• tone of voice with boys and girls</li> <li>• frequency of interaction with girls and boys when observing student work and offering feedback</li> <li>• the amount and kind of praise and criticism which might be applied differently to girls and boys</li> <li>• different expectations of girls and boys from different cultural and social groups</li> </ul>			

## APPENDIX XVII:

### Prepared Memory Cards

#### Set 1

<p><b>D</b> <b>Right to survival</b> You have a right to be clothed</p>	<p><b>D</b> <b>Responsibility for survival</b> You have a duty to keep your clothes clean</p>
<p><b>E</b> <b>Right to survival</b> You have a right to medicine</p>	<p><b>E</b> <b>Responsibility for survival</b> You have a duty to stay healthy by eating properly, exercising and getting enough sleep</p>
<p><b>C</b> <b>Right to participation</b> You have a right to say what you think and feel</p>	<p><b>C</b> <b>Responsibility for participation</b> You should listen to other people's views and respect them, even if you do not always agree with them</p>
<p><b>A</b> <b>Right to participation</b> You have the right to say what you think and feel</p>	<p><b>A</b> <b>Responsibility for participation</b> You have a duty to share your feelings with others. It will do you good!</p>
<p><b>D</b> <b>Right to development</b> You have a right to play and enjoy your free time</p>	<p><b>D</b> <b>Responsibility to development</b> You have a duty to play safely</p>
<p><b>G</b> <b>Right to protection</b> Nobody should hurt you in body, heart or mind, or show you disrespect</p>	<p><b>G</b> <b>Responsibility for protection</b> If you're scared of telling your parents something, then tell a teacher, aunt or uncle or someone you trust. Do not be afraid – you have done nothing wrong!</p>
<p><b>H</b> <b>Right to protection</b> Nobody should hurt you in body, heart or mind, or show you disrespect</p>	<p><b>H</b> <b>Responsibility for protection</b> If someone tries to touch or threaten you, you should say 'No!', then run away and call for help.</p>

## Set 2

<p><b>A</b> <b>Right to protection</b> Nobody should hurt you in body, heart or mind, or show you disrespect</p>	<p><b>A</b> <b>Responsibility for protection</b> Before leaving home, always tell your parents where you are going and who with</p>
<p><b>B</b> <b>Right to protection</b> Nobody should hurt you in body, heart or mind, or show you disrespect</p>	<p><b>B</b> <b>Responsibility for protection</b> Never to talk to strangers and never be tricked into going somewhere with someone you do not know</p>
<p><b>C</b> <b>Right to protection</b> Nobody should hurt you in body, heart or mind, or show you disrespect</p>	<p><b>C</b> <b>Responsibility for protection</b> Say NO to anyone who tries to touch you in ways you do not like. Tell your parents about it immediately.</p>
<p><b>A</b> <b>Right to participation</b> You have the right to say what you think and feel</p>	<p><b>A</b> <b>Responsibility for participation</b> You have a duty to share your feelings with others. It will do you good!</p>
<p><b>A</b> <b>Right to development</b> You have the right to free education until the age of 14</p>	<p><b>A</b> <b>Responsibility for development</b> You have a duty to try your hardest at school</p>
<p><b>B</b> <b>Right to development</b> You have the right to learn about and take part in your culture</p>	<p><b>B</b> <b>Responsibility for development</b> You have a duty to learn about your culture and to join in activities when you can</p>
<p><b>A</b> <b>Right to survival</b> You have the right to be fed</p>	<p><b>A</b> <b>Responsibility for survival</b> You have a duty not to waste food</p>

## Set 3

<p><b>B</b> <b>Right to participation</b> You have the right to say what you think and feel</p>	<p><b>B</b> <b>Responsibility for participation</b> You have the right to be careful not to hurt other people's feelings through what you say</p>
<p><b>B</b> <b>Right to survival</b> You have the right to access water</p>	<p><b>B</b> <b>Responsibility for survival</b> You have a duty not to waste water</p>
<p><b>C</b> <b>Right to survival</b> You have the right to a home</p>	<p><b>C</b> <b>Responsibility for survival</b> You have a duty to help keep your home clean and tidy</p>
<p><b>D</b> <b>Right to protection</b> Nobody should hurt you in body, heart or mind, or show you disrespect</p>	<p><b>D</b> <b>Responsibility for protection</b> Quickly get away from someone who tries to touch you or take you. Shout, 'This is not my mummy or daddy. Help!'</p>
<p><b>E</b> <b>Right to protection</b> Nobody should hurt you in body, heart or mind, or show you disrespect</p>	<p><b>E</b> <b>Responsibility for protection</b> Don't keep secrets from your parents. Tell them about things or people that scare you</p>
<p><b>F</b> <b>Right to protection</b> Nobody should hurt you in body, heart or mind, or show you disrespect</p>	<p><b>F</b> <b>Responsibility for protection</b> Your parents love you. They will listen to you and help you when you feel troubled.</p>
<p><b>C</b> <b>Right to development</b> You have the right to play and enjoy your free time</p>	<p><b>C</b> <b>Responsibility for development</b> You have a duty to stay happy and healthy by playing safely</p>

## APPENDIX XVIII:

### Child Social and Financial Education presentation template

**Demand and feasibility: what 'market research' might you carry out to help you answer all the above questions?**

1. Can you identify a need or opportunity for your enterprise within your community / school for this enterprise? How can you be sure there is really a need for it? - Where will you sell your products (if financial enterprise)?

2. Will there be competition? Is someone else already engaged in a similar activity? Be honest and realistic! What other sources of competition might there be?

3. What is the benefit to the community / school / or to the children themselves from this enterprise? How will you measure its success?

4. How will the school or community view this project? How can you be sure?

5. Who are some people who might be able to help or support the children?

6. What are some possible sources of opposition? Is there a risk that the enterprise might make some people in the school or community unhappy?
<b>Funding and finances: extra marks will be given here for realistic planning. Unrealistic answers, including 'magical thinking' will result in marks being deducted.</b>
7. What 'start-up' funds will you need and where will you get them?
8. What other materials or services will you need and how will you get them?
9. Each group should create a plan and a budget at this stage.
10. Have you explored with all participants the possibility that the enterprise will fail and that any savings used might be lost as a result? How will you discuss this with them?
11. If the enterprise generates a profit what will be done with this? How can you be sure that this is what all or most of the club members want?

<b>Ethics</b>
12. What steps have you taken to ensure there will be no negative outcomes from your enterprise?
13. Have you considered the environmental impact of your enterprise?
14. Have you assessed your enterprise in terms of respecting the rights of others? Try and give some examples.
15. Does your enterprise promote gender equality? Give some examples.
16. How many children were able to participate? What are the different roles they will play?
17. How much of the initiative came from the children and how much from the teacher? How can you demonstrate that? What steps will you take to ensure the teacher does not dominate the children, but listens and acts on their suggestions?

**APPENDIX XIX:****Educational Themes Running Dictation (template)**

<b>Personal Understanding and Exploration</b>
<b>Rights and Responsibilities</b>
<b>Saving and Spending</b>
<b>Planning and Budgeting</b>
<b>Child Social and Financial Enterprise</b>

Educational Themes Running Dication – cards for walls. Either print these off on a larger font or copy them out by hand.

<b>WE ARE ALL UNIQUE AND SPECIAL... BUT NOBODY IS MORE IMPORTANT THAN ANYONE ELSE</b>
<b>WE LIKE TO EXPLORE AND TO MAKE OUR OWN MINDS UP ABOUT THINGS</b>
<b>WE BELIEVE IN OURSELVES</b>
<b>WE ARE NOT FRIGHTENED TO SHARE OUR FEELINGS WITH OTHERS</b>
<b>WE KNOW AND CLAIM OUR RIGHTS</b>
<b>WE KNOW THAT OUR RIGHTS CAN NEVER HURT SOMEBODY ELSE</b>
<b>FOR EVERY RIGHT THERE IS A RESPONSIBILITY</b>
<b>RIGHT MAKE US ALL EQUAL</b>
<b>WE USE RESOURCES RESPONSIBLY</b>
<b>WE ARE LEARNING THE DISCIPLINE OF SAVING REGULARLY</b>
<b>SAVING REGULARLY IS MORE IMPORTANT THAN SAVING LARGE AMOUNTS</b>
<b>WE UNDERSTAND THE DIFFERENCE BETWEEN A NEED AND A WANT AND SO WE SPEND RESPONSIBLY</b>
<b>WE PLAN SO AS TO ACHIEVE OUR GOALS</b>
<b>WE CAN MAKE A BUDGET</b>
<b>PLANNING AND BUDGETING GIVE US CONTROL OVER OUR FUTURES</b>
<b>A SOCIAL ENTERPRISE IS A PROJECT THAT MAKES THE SCHOOL OR COMMUNITY FAIRER, SAFER OR HEALTHIER</b>
<b>FINANCIAL ENTERPRISES SHOULD BE DONE AS PART OF NORMAL SCHOOL ACTIVITIES TO AVOID THE RISKS OF CHILD LABOUR</b>

## APPENDIX XX

### Running Dictation Variation

#### Facilitation tips

Tips for Effective Facilitation.

#### 1. Remain neutral on issues

It is important at times to keep your own views out of the discussion and to focus on the processes happening in the group. As far as possible, it is important that the trainer/ facilitator does not take sides with one or other section of opinion within the group.

#### 2. Keep the focus on task and time boundaries

One of the key roles of a facilitator is to keep the focus of the group on the task of the session and on the time being spent.

#### 3. Encourage Participation

The facilitator may choose to invite participation from the silent members through any of the following methods:

- Inviting the members to share their views
- Pointing out to the group that only a few members are talking while the rest remain silent
- It is important that the facilitator is honest and sincere. If members feel the facilitator is trustworthy they are more likely to contribute to discussions.

#### 4. Make your observations public and invite the group to share their own observations on the group dynamics

The more a facilitator shares her/ his observations about the group publicly, the more self-aware the group becomes and the better they learn to manage themselves.

It is also important that the facilitator invite other group members to share what processes they are observing, as this may encourage group members to voice the processes happening in the group. This makes the facilitator's role easier.

#### 5. Allow yourself room for mistakes, and when appropriate, accept the mistakes publicly

A good facilitator is not the one who doesn't make mistakes, but one who has the ability to recognize when he has made a mistake, and the courage to own and accept the mistake publicly.



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