

# Dream, Save, Do

## Rajasthan Case Study Report



Submitted to



EDC, New York

Submitted by



New Concept Information Systems, New Delhi





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## List of Abbreviations

AWC	<i>Anganwadi</i> Center
EDC	Education Development Center
GGSS	<i>Galli Galli Sim Sim</i>
IDI	In-depth interview
NCIS	New Concept Information Systems Pvt. Ltd.
NGO	Non-governmental organization
PEDO	People's Education and Development Organization
SC	Scheduled Caste
SHG	Self-help group
ST	Scheduled Tribe
SWI	Sesame Workshop India



# 1. Introduction

Often, possessing knowledge of basic money management skills, such as budgeting, maintaining a checking account, managing credit, and perhaps saving are considered critical for financial education and empowerment. With increasing complexities and availability of financial products and the impacts they have on all aspects of our lives, it is important for children, youth, and adults to become more financially informed and capable. Recognizing this need, MetLife Foundation approved a grant of \$20 million in October 2013, for Sesame Workshop to support a five year project to develop a multi-media global financial empowerment initiative called 'Dream, Save, Do: Financial Empowerment for Families'.

The initiative targeted families with carefully honed messages designed to work across both developed and developing countries, while also addressing specific needs of families in targeted countries. The countries included in the initial phase of the initiative are India, China, Brazil and Mexico. More countries will be explored and brought into the fold as the rollout begins, including Japan, Argentina, Chile, Bangladesh, South Korea, Poland and Turkey. The initiative takes advantage of multiple platforms relevant for each country, including digital media, broadcast content, community outreach, local events and seminars and employee and volunteer engagement opportunities. An extensive resource pool of material has been created and is being delivered through a combination of mass media and community-based interventions by in-country implementing partners.

## 1.1 Need for Dream, Save, Do

Worldwide, approximately 2.5 billion people do not have a formal account at a financial institution. Access to affordable financial services is linked to overcoming poverty, reducing income disparities, and increasing economic growth. According to Global Findex, a new global financial inclusion database created by the World Bank to measure the use of financial services and identify those with the greatest barriers to access, three-quarters of the world's poor do not have a bank account, not only because of poverty, but also due to costs, travel distance and paperwork involved. The Global Findex shows gaps in financial inclusion across demographics, with women, the poor, youth, and rural residents at the greatest disadvantage. In developing countries, lack of education also severely impairs access to financial services.<sup>1</sup>

Further, an assessment conducted by Sesame Workshop in 2014 in four countries—Brazil, Mexico, India and China—confirmed the need for a program on financial empowerment for low-income families. In India, 204 parent-child pairs belonging to low-income families were interviewed. The assessment brought out the need for a program on financial empowerment. The findings of this assessment are summarized below (Fisch & Mukharya, 2014):

- **Needs versus wants:** Most children had a basic understanding of the distinction between wants and needs, but their understanding was far from perfect.
- **Discussing money with children:** Nearly 91% of the children understood that their parents earn money by working at their jobs. Approximately three-quarters of interviewed parents engaged in discussions or activities to help their children learn about saving money. The

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<sup>1</sup> <http://pubdocs.worldbank.org/en/185491458739704163/financial-inclusion-infographic-unbanked-poster-2012.pdf>

most common practice was to give children a piggy bank in which to save money. Discussions generally focused on saving, not spending, or not wasting money. Parents most often cited ‘shopping’ as an activity in their families’ daily routines that presented opportunities to teach children about money. Although some parents recommended teaching about saving money or spending wisely, more often they advocated for educating children in general, encouraging them to study or exposing children to ‘good things’ or ‘the right thing’. Similarly, the most frequent recommendation for the initiative was that children should be shown how to avoid adopting negative behaviors. As in other countries, some parents also cautioned that the initiative should not encourage consumerism.

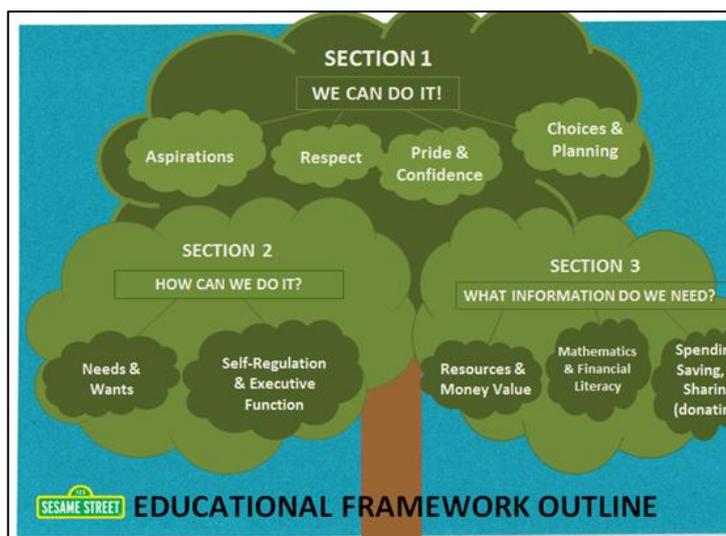
- **Savings:** Only about one-third of the total number of children interviewed had money of their own. Fewer children reported owning a piggy bank. When asked what they did with their money, far more children talked about spending than saving.
- **Planning for the future:** When asked about hopes for their children’s future, nearly all parents pointed to their education. Some also discussed wanting them to develop values or manners, such as respecting elders and being a ‘good person’. Only about 50% of the parents interviewed recalled an example when they planned something for their family. When parents did make plans, they described home improvements, such as moving, buying or improving a home, followed by buying electronics and planning for their children’s education or future. Parents’ preparations usually concerned saving money or other financial actions (e.g., borrowing money, cutting expenses). Parents were also less likely to discuss times when they helped their children plan for something. Still, most parents did recall a time when they helped their children plan—usually to buy toys, clothes or other items by saving money and/or reducing expenses.
- **Delayed gratification:** Most parents could offer an example of a time when they wanted something for themselves but knew that it would not be a good choice for their family. Examples most frequently concerned buying jewelry, clothes, electronics or other items. In most cases, they handled these situations by delaying their plans or simply not pursuing what they wanted. In addition, most parents recalled times when their children wanted something that they could not provide—most often, items such as a toy, bicycle or motorized scooter. Parents typically handled such situations by explaining to their children that they could not afford the item and/or having their children wait for their birthday or a better time. When given a scenario about a child who wants an expensive toy but does not have enough money, only about a quarter of the children interviewed recommended saving up to buy the toy later. The remaining children suggested asking someone to give them the toy.

Overall, findings from the needs assessment indicated that parents already help their children learn about the concepts of money and saving in many ways. However, there are gaps in the extent of children’s financial literacy and empowerment. The Dream, Save, Do initiative aims to help fill in these gaps and enhance children’s and their families’ understanding of financial concepts.

## 1.2 Goals and objectives of Dream, Save, Do

To engage successfully in today’s world, families need to make sound and well-informed financial decisions, not only for the present but also for their future. Sesame Workshop’s approach to financial empowerment is to establish fundamental skills and strategies for young children and the

adults in their lives and to help promote behavior change through engaging families—in particular, heads of households and women—in mindful financial behaviors. The project is focused on building important skills—including planning, goal-setting and delayed gratification—that are fundamental to success in later life, through the vehicle of financial empowerment education. The initiative is designed to build children’s aspirations and show how their everyday choices can help them achieve their dreams.



Core elements of financial empowerment in Dream, Save, Do

‘Financial empowerment’ is defined by Sesame Workshop as “having the capacity and mind-set to set goals and to be more confident in making sound financial choices in order to achieve those goals and transform those choices into desired positive behavior change” (MetLife Foundation & Sesame Workshop, 2014). To be financially empowered, children and adults alike need to understand the importance of planning; the need to use money and resources in effective, efficient and safe ways; and the value of work, responsibilities and resource management.

The concept of financial empowerment as defined by Sesame Workshop comprises three core elements:

- We can do it! Having a positive attitude, including confidence and aspirations.
- How can we do it? Knowing the behaviors related to self-regulation and executive function that can help one achieve one’s goals.
- What information do we need to know? Having the knowledge and information needed to achieve financial empowerment and achieve one’s goals.

Sesame Workshop defined the global objectives of the initiative to be the following:

- Help children and the adults in their lives understand that the choices they make every day could help them reach their goals (both financial and non-financial)
- Provide adults with information to emphasize the importance of behaviors that allow for financial empowerment and the essential role of these behaviors in overall life improvement
- Provide children and adult caregivers with the language (vocabulary) to easily discuss financial issues, along with effective strategies for spending, saving, sharing, and donating
- Support children’s understanding that there is value in money and objects
- Empower adults to gain knowledge and skills related to financial empowerment, and encourage them to transfer these skills to their children

Within this global framework, the India program aims to model the behavior of young children and their caregivers around financial empowerment through the following strategies:

- Developing content to model behavior around financial empowerment

- Distributing content through multi-media platforms
- Capturing stories of change through various platforms

The program has been tailored to India's specific needs. All the educational goals charted in the Global Educational Framework 2014 have been adopted. The following goal has been integrated into the goal of 'Understanding and knowing the difference between needs and wants':

*Theme: Self-regulation and executive function*

*Goal: Help children to value and take care of not only their own friends, family, and possessions (e.g., taking care of toys, helping to care for a sibling), but others as well.*

Note: The Indian program does not emphasize the following goal:

**Theme: Financial education**

**Goal: Encourage adults to seek access to information, with the materials and necessary information that can help one make informed decisions.**

## 2. Dream, Save, Do in Rajasthan

In India, since the late 1980s, the self-help group (SHG) movement has stood out as an innovation in the field of micro-finance and micro-credit as a vehicle for economic, social and political empowerment, especially for women. The adaptation of Dream, Save, Do in the Indian context (called *Sapna, Bachat, Udaan*) is a pioneering initiative in introducing the concept of financial empowerment to young children in the 3–8 years age group. It is a new experience for all stakeholders in India, including program staff and caregivers of children. Concepts like saving and spending wisely have never been presented to a young audience in such a structured manner. In this sense, the initiative offers new opportunities and challenges to the partner non-governmental organizations (NGOs). Even those partner NGOs that have prior experience of working in the micro-finance sector with SHGs are building new capacities and functional skills in this area.

In Rajasthan, the program has been implemented in rural areas by leveraging the vast and dynamic network of SHGs operational in the state. Dream, Save, Do was launched in Rajasthan by Sesame Workshop India (SWI) in 2015. The initiative spanned a period of two years, from the last quarter of 2015 to the third quarter of 2017. The goal of the initiative was to contribute towards improving financial empowerment among low- and moderate-income families. The initiative had dual objectives:

- To model the behavior of young children and their caregivers around financial empowerment
- To help target audiences demonstrate language and strategies around spending, sharing and saving in order to make informed choices

The initiative unfolded in three phases. All three phases were conducted with the same cohorts in order to facilitate incremental progress in their understanding of financial empowerment and literacy.

## 2.1 Background and context

The program was operational in Dungarpur district of Rajasthan. It is the smallest district in southern Rajasthan on the border with Gujarat. The district is divided into nine blocks. It is drought-prone with a high percentage of tribal communities (70% of the population), namely Bhils, and is a designated Scheduled Tribe (ST) district. The terrain is hilly and gives the district its name (*dungur* means hillock and *pur* means area/region). Habitations in villages are distributed over a large area. The rural population is 93.6% of the total population. The primary modes of livelihood are seasonal agriculture, daily wage labor, animal husbandry and forest produce with 64.2% of the working population either engaged in cultivation or agricultural labor. Around 40% of households migrate seasonally to urban areas, even in years that are free from drought. Due to migration, women have an important role in growing crops and tending domesticated animals. The work participation rate of women in the district is high. Dungarpur is one of the most underdeveloped districts of the state. The district has high Total Fertility and Infant Mortality Rates, and the literacy rate is low compared to the state average.<sup>2</sup>

According to the Annual Status of Education Report, 2013 for Dungarpur, '22% of children in the 6-14 years age group are enrolled in private schools while 4% are out of school'. Hence, the majority of school-going children are enrolled in government schools.

The People's Education and Development Organization (PEDO), the NGO partner, conducted the intervention in approximately 200 villages spread over seven blocks of Dungarpur district. Recognizing the instrumental role played by women in the rural economy, PEDO has been actively working towards the formation and strengthening of community-led institutions in Dungarpur for more than 36 years. PEDO has worked extensively in micro-finance and formed women's SHGs in villages in their seven intervention blocks. Federations of SHGs have been formed at the block level, and each SHG has a president and 25–30 members on average. PEDO also works on natural resource management, poverty reduction, and forestry issues.

The program audience included children in the 3-8 years age group as well as their caregivers belonging to low and moderate-income families. In Rajasthan, the target was to reach out to 27,000 children and 27,000 caregivers, all of whom were to be covered by PEDO.

## 2.2 Need for Dream, Save, Do in Rajasthan

Given the rural and marginalized context of Dungarpur, the need and significance of an initiative like Dream, Save, Do was recognized by the program stakeholders. The launch of the initiative in the region was considered to be critical for two reasons:

- **Financial Empowerment:** The initiative was seen as a potent platform to bring germane concepts of financial empowerment in parent-child discussions. It was believed that programs such as Dream, Save, Do were required to inform and educate children about handling money judiciously and understanding 'why' and 'how' of saving which they otherwise might not learn in school and family settings.
- **A Learning Platform:** The program stakeholders also expressed that due to lack of educational infrastructure and facilities in the district, children seldom received

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<sup>2</sup> Dungarpur District Human Development Report, 2009.

opportunities to engage with creative learning tools beyond the school context. They felt that initiatives such as Dream, Save, Do could offer additional learning opportunities to children after school hours.

### 3. Methodology

Complementing the findings of the qualitative study conducted at the beginning of the program, an in-depth, small-scale, qualitative study was carried out post the conclusion of the last phase of the intervention in Rajasthan. The findings of the study will be useful in understanding the entire program life-cycle and implementation process. The findings will be used by Sesame Workshop to do the following:

- To understand the evolving nature of the initiative in different phases as a result of specific program improvements and refinements
- To map the program impacts on children and caregivers
- To communicate the need, relevance and impacts of the program to local stakeholders, such as early childhood educators and decision-makers
- To advocate for program sustainability, replication and upscale

The study aimed at documenting the program logic model in Rajasthan and capturing the evolution in implementation over three phases of the rollout. Various aspects of the initiative, such as its scope, delivery, approach, inputs, activities, processes, impacts and outcomes, and risks and their mitigation, were documented in the model. These findings pertain to the three phases of the initiative implemented by the partner NGO, PEDO in Dungarpur, Rajasthan. Field work was conducted in Rajasthan during October 9–11, 2017.

*Note: Phase 3 in Rajasthan was completed in September 2017, therefore the data collection for the study could not be done while the program was ongoing.*

#### 3.1 Sample

The key respondents included program personnel from SWI and partner NGO in Rajasthan and the target audience, i.e., children in the 3-8 years age group and their caregivers. The child respondents were selected in a quasi-random manner from among the SWI program participants in an effort to cover children within the study age group of 3-8 years. Parents were selected randomly from among the SWI program participants and in some cases were the parents of child respondents interviewed. The table below presents details of the study sample:

*Table 1: Sample of implementation study of Dream, Save, Do India*

Respondents	Sample	Total sample
<b>Sesame Workshop India</b>		
Content Specialist	Nikhita Bhatia, Content Specialist	
Program Head		
Program Associate	Priyanka Mukherjee, Project Associate	
Program Coordinator		
Trainer-cum-content Specialist		
<b>Implementing local NGO</b>		12
Director	1	

Respondents	Sample	Total sample
Program Manager	1	
Program Coordinator	NA	
Master Trainer	5	
Facilitator	5	
<b>Target audience</b>		
Caregiver	5	15
Girls (3-8 years old)	4	
Boys (3-8 years old)	6	

The SWI team was interviewed at the SWI office in southeast Delhi. In Rajasthan, data collection was conducted Simalwara block of Dungarpur district where the program is being implemented.

### 3.2 Research methods

The research methods included in-depth interviews (IDI), observations of facilitation sessions, and Think Aloud activities. The table below presents a few details of the same:

Table 2: Research methods employed in implementation study

Research method	No.
IDI	17
Observation	2
Think Aloud	10

Note: Since Phase 3 was completed before the study was commissioned, the actual workshop sessions could not be observed. For the purpose of observation, the implementation agency organized a repeat of workshops which were already conducted.

## 4. Evolving Implementation Model in Rajasthan

SWI developed and adopted a rural implementation model in Rajasthan. The model underwent changes and refinements during the three phases of implementation. The lessons learnt from previous phases fed into modifying the later ones to improve program effectiveness and reap better results. Thus, the implementation model of Rajasthan evolved as the program progressed. The qualitative study attempted to capture these distinctions in implementation model during different program phases.

### 4.1 Concepts and program resources

Key concepts of financial empowerment were embedded into the audio-visual and print materials used in different phases in Rajasthan. The concepts that gained emphasis in Phase 1 were those of sharing, planning, saving, delayed gratification and understanding the difference between needs and wants. In Phase 2, concepts of sharing, planning, and delayed gratification were reinforced while notions of dreams and aspirations and the value of money and resources were introduced. As part of Phase 3, choice and planning, difference between needs and wants, the value of money and resources, and dreams and aspirations were dealt with in greater detail, and a new concept of doing a thing in different ways was introduced. Thus, the conceptual flow of the program in each successive phase ensured continuity and progressive complexity. This was in line with the concept of

incremental learning for young and adult learners. All resources were in the widely-used Indian language of Hindi. The table below presents the program material used in different phases in Rajasthan:

Table 3: Audio-visual and print materials used in Phase 1 of Dream, Save, Do India in Rajasthan

VIDEOS	
Elmo Learns to Share ( <i>in Rajasthan only</i> )	Grover Learns to Plan
Chamki's Special Bicycle	Grover and Toto Make Healthy Choices
Money in the Pocket	Elmo Wants Cake
Where Has the Money Gone?	<i>Galli Galli Sim Sim (GGSS)</i> title track
SONGS	e-BOOK
We Can Do It	Journey of a Coin
Choices and Planning	FLOOR GAME
Needs Versus Wants	Journey of a Coin
DIGITAL GAMES	COMIC STRIP
Spot the Number	Choice and Planning
Saving with Elmo	Needs Versus Wants
FACILITATION GUIDE	
Rajasthan (SHG model)	

Table 4: Audio-visual and print materials used in Phase 2 of Dream, Save, Do India in Rajasthan

SONGS	e-BOOK
	FLOOR GAME
	Journey of a Coin
DIGITAL GAMES	COMIC STRIP
	Special Friendship
	Our Dreams
FACILITATION GUIDE	GAME
Rajasthan (SHG Model)	Bingo

Table 5: Audio-visual and print materials used in Phase 3 of Dream, Save, Do India in Rajasthan

SONGS	GAMES
GGSS Title Track	Bingo
Girls	FLOOR GAME
Waiting	Aspiration Pond
DIGITAL GAMES	Sikke ki Yatra
Choose and Knit	COMIC STRIP
Kabaad Se Jugaad	Special Friendship
FACILITATION GUIDE	Pair of Friends Fulfills Desires
Rajasthan (SHG model)	Make at Home and Save Money
ACTIVITY BOOK	Our Dreams
Activity Book 3	Need versus Wants

The content development team at SWI drew upon experiences of Phase 1 while developing content for the successive phases. An effort was made to reduce the number of program resources used in each workshop activity and total number of resources used in a phase altogether. This was done to simplify the overall structure of the workshops based on the findings of the qualitative study conducted during Phase 1 and overall feedback of program implementers. Consequently, the nature

and type of resources used in later phases were simpler but more focused than the previous phase, and because of this strategy the depth of engagement increased.

In Rajasthan's SHG model, use of digital resources was contingent upon the availability and access of tablets. However, use of tablets to showcase videos and songs in large groups of children and caregivers posed a challenge. To offset this, the content development team reduced the number of videos and songs used in Phases 2 and 3 and laid more focus on using print material such as comic strips and games.

The potential of comic strips as an effective resource to teach children through an interactive story-telling format was explored. As a result, new comic strips in bigger sizes were incorporated in the later phases, particularly in Phase 3 of the program. Similarly, the results of the Phase 1 qualitative study had also revealed that children and caregivers found games a very interesting and enjoyable medium to learn. Keeping this in view, more games such as Bingo and Aspiration Pond along with the Journey of a Coin were included in Phases 2 and 3. Inclusion of activity books in the resource kit for children as a take home tool was also done in later phases.

In order to simplify the workshop structure, the Facilitation Guides were reviewed and modified. These guides were streamlined and shortened and included clear and reduced number of instructions for the ease of field level implementers. Accordingly, Facilitation Guide of Phase 2 was shorter and crisper than the previous phase while that of Phase 3 was better packaged than that of Phase 2. SWI reported that implementation experience and feedback from previous phases was critical to and instrumental in designing of program resources in the later stages. This was a continuous process to ensure that resources selected for a phase served the stated objectives of that phase adequately. All program materials developed by SWI were pre-tested and iterations carried out.

## 4.2 Phased implementation

In Rajasthan, Phase 1 of the program spanned from December 2015 to May 2016, Phase 2 was implemented from June 2016 to December 2016, while Phase 3 rolled out from March 2017 to September 2017. The implementing partner, PEDO implemented all three phases in Dungarpur and reached out to the targeted number of children and mothers. The program outreach in different phases of the program has been depicted below.

Table 6: Program outreach in Rajasthan in different phases

Phases	Duration	Number of Children	Number of Caregivers
Phase 1	December 2015-May 2016	27,000	27,000
Phase 2	June 2016 to December 2016	19,905	11,056
Phase 3	March 2017 to September 2017	19,936	11,080

In Phase 1 the intervention was being conducted in approximately 200 villages and seven blocks of Dungarpur. In Phases 2 and 3 the intervention was being implemented in 114 and 122 villages, respectively. According to the PEDO Program Coordinator, the outreach in Phases 2 and 3 decreased because children who were eight years or older crossed the target audience age limit of 3-8 years.

In Rajasthan, the program team comprised the NGO Director, a Program Coordinator, master trainers, and facilitators. Due to reduced program targets in Phases 2 and 3 the number of master trainers and facilitators also decreased. In Phase 1 of the program the number of master trainers were 25 while in Phases 2 and 3 the number of master trainers on board were 11. Similarly in Phase 1 of the program, 240 facilitators were recruited, but in Phases 2 and 3 the number of facilitators reduced to 160. A total of eight facilitators operated under one master trainer in Phase 1 while in Phases 2 and 3 roughly 16 facilitators worked under each master trainer. The master trainers were selected from among the NGO staff, and the facilitators were selected from among the SHG members in program villages. Facilitators were a mixed group, comprising men and women.

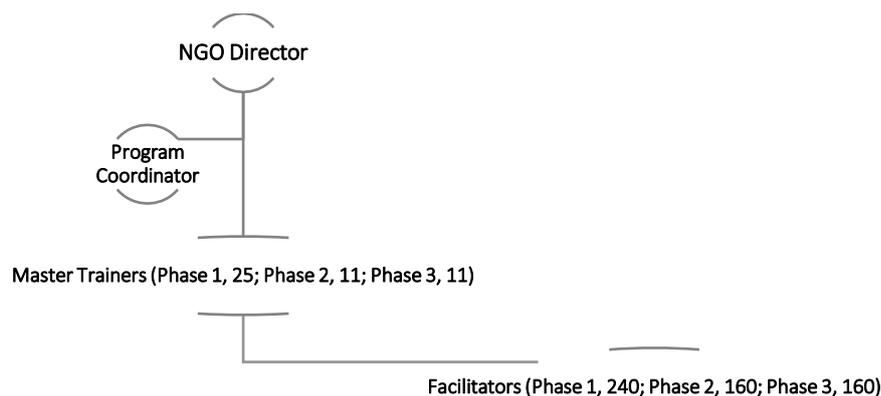


Figure 2: PEDO Dungarpur's team structure for Dream, Save, Do India

### The self-help group model

A total of 10 SHG federations were part of this intervention. In each phase, the content was transacted in a series of 12 workshops as per instructions given in the Facilitator's Guide. Each facilitator had been given the responsibility for conducting workshops with 8-10 SHGs (avg. 25-30 members in each SHG group) and covered about 200-250 caregivers. The caregiver cohort comprised those SHG members who have children in the 3-8 years age group. The children of these SHG members comprised the child cohort. The workshops were conducted during the first two weeks of each month.

Table 7: Block-wise SHG federations participating in Dream, Save, Do India in Rajasthan

Block	SHG federations/mandals
Bichhiwara	Kanba
Chikhli	Kuwa
Dungarpur	Madha
Galiyakot	Jasela
Sabla	Sabla
Jonthri	Jhonthri, Genji
Simalwara	Peeth, Mandli and Dambola

In the original rollout plan, the facilitator was mandated to conduct common workshops for both cohorts, i.e., sessions where activities were conducted with caregivers as well as their children. However, the partner NGO identified early in Phase 1 that children attending school or going to an Anganwadi Center (AWC) were unable to participate, as they would be at school or the AWC. In an effort to reach all participants and meet the program targets, workshops were then conducted with

the caregiver cohort at SHG meeting venues during the day. For the children, sessions were conducted in small groups at multiple venues, including AWCs, the school, or the home of a caregiver. These sessions were held either during the day or in the early evening. However, in Phases 2 and 3 the practice of conducting sessions in schools and AWCs was discontinued, given the community-based nature of the intervention. In both the phases, common sessions were conducted for the caregivers and children after the school hours or early afternoon on holidays.

The workshops were interactive sessions employing program material, namely songs, videos, activities, and games. Each facilitator had been given a digital tablet to use during the sessions to administer all digital content, including songs, videos, and digital games. Supportive supervision during the workshops was provided by the master trainer. In the workshops observed, attendance was recorded by the facilitator.

### A Dream, Save, Do Session in Phase 3

#### Workshop 8

A workshop session in Guyad Village of Simalwara block began with a welcome song. The facilitator, children, and caregivers, who sat in a big semi-circle, closed the song with rhythmic claps. The facilitator then played a welcome game. She asked all children and caregivers to stand in a circle. She told them to raise hands when she said 'saving' and bring their hands in front when she mentioned the word 'sharing.' Both caregivers and children actively participated in two to three rounds of this game. Once the game was finished everyone sat down. The facilitator took out the comic strip 'Pair of Friends Fulfil Desires'. She showed the comic strip to the participants. Since the semi-circle was big, she took the comic strip around and waited at one place for some time so that everyone could see the visuals clearly. She also asked the children to name the characters depicted in the strip. Many children responded with Bel and Elmo. The facilitator nodded and repeated the names of all the characters herself. She called one of the mothers to hold the comic strip. She told the participants to form a smaller circle so that everyone could see the comic strip. The children were then asked to tell what they thought was happening in each visual of the comic strip. Many children actively responded and explained each scene of the strip. The facilitator also called upon two children and asked them to identify the characters and tell what was happening in the comic strip. Upon eliciting sufficient responses from children, the facilitator explained the entire comic strip again. She also posed some questions to children, such as "what did Elmo and Bel want to buy," "did they have enough money to buy the thing," and "what did they do?" The children responded that they wanted to buy a plant but they did not have enough money. Hence, they pooled their money to buy the plant.

After the completion of comic strip activity, participants were requested to sit in a large circle. The facilitator further divided the circle into three groups. Each of the three groups was named saving, spending and sharing, respectively. She asked the caregivers and children in savings group about a thing which they would like to save, why they would like to save that thing and what would they do to save it. The children and caregivers replied they would save money by putting it in their savings jar to buy clothes. The second group was asked what they would spend their money on and why, and the third group was asked about a thing they would share, with whom and how. The participants mentioned that they would share money to buy pencils or other useful things; a mother said she took a loan from a friend to pay her child's school fees. Once the game was completed, children were asked what they were saving for and how much money they had saved. A child said he had saved INR 600 for his school uniform. Children were also asked to show the toy carts they had made by using recycled material. A few children stood up and showed the toy carts and their savings jar. In the end, the facilitator closed the session by thanking everyone.

In Rajasthan, mobilization of caregivers and children proved to be a time- and labor-intensive exercise for the facilitators. Sessions were held in the homes of caregivers who were part of the program. This practice was adopted from the SHG routine of conducting meetings in the homes of SHG members. This ensured high attendance rates in the sessions as caregivers are familiar with the venue. However, mobilizing the caregivers on the day of the sessions required the facilitators to visit the homes of each caregiver in their target audience. The process was time-consuming as houses in the villages were scattered far and wide. The problem of mobilization intensified in rainy weather when reptile activity in the area increased and caregivers refrained from stepping out of the house or letting their children go for the session. Additionally, during social events such as marriage or untimely death in the villages mobilization became challenging and sometimes the sessions had to be cancelled and/or rescheduled.

In Rajasthan, prior to rollout of the sessions, the NGO conducted a preliminary survey of caregivers and children to capture essential information such as their SHG membership details, household details, and mobile phone numbers and handset specifications (Phase 2 required some program content to be loaded onto phones of caregivers). However, gaps were identified in this listing since many caregivers did not recall their phone numbers and could not provide the specifications. The NGO Program Head had indicated to SWI that a thorough and detailed listing is essential before rollout of Phase 2. However, during Phase 2 the program content still could not be uploaded onto the phones of caregivers, as many of them did not have their own mobile devices; they shared their husband's phones. Many times the phone could not be charged due to unavailability of electricity. Thus, the plan of providing program content through caregivers' phones faced challenges.

### 4.3 Adjusted targets in Rajasthan

In Rajasthan, SWI reduced the target that was given to PEDO. Initially, PEDO was supposed to reach out to a total of 50,000 children, but the target was decreased to 27,000 children as a mid-course correction during Phase 1 considering the scattered nature of the hamlets and the need for extensive mobilization by facilitators. SWI head said, *"One important lesson for us has been that the work is more intensive than what we had anticipated. In Rajasthan, a facilitator needs to now visit multiple sites to reach out to the members in her group because of the scattered nature of the hamlets. The activities too are time-consuming."* In Phases 2 and 3, outreach reduced further as children who were eight years or more turned nine and crossed the 3-8 years age limit for program audience and was no longer included as part of the child cohort.

### 4.4 Recruitment and training

The Rajasthan implementation team comprised the master trainers and facilitators. The master trainers were drawn from the staff of the partner NGO to capitalize on their experience of the local context, facilitating SHG meetings and interacting specifically with women in SHGs. However, most master trainers lacked prior experience of working with children in the 3-8 years age group although a few said they had some experience of working with adolescents and children. The capacities and facilitation skills of master trainers were considerably more developed as compared with the facilitators owing to their prior work experience in the NGO. Several facilitators in Rajasthan had undergraduate degrees and some even have graduate degrees. A few of them reported teaching children in the past (albeit children who are older than six years) whereas quite a number of them

were involved in community facilitation projects. The master trainers were fluent in Hindi and Wagdi and in English to a basic extent while the facilitators are fluent in Wagdi with an intermediate fluency in Hindi. A larger pool of master trainers and facilitators was created during Phase 1 implementation. Most of the master trainers and facilitators recruited in Phases 2 and 3 were recruited from this pool. However, a few facilitators reported that they joined the program in Phase 2 only.

In all the three program phases, capacity building was conducted in the form of a two-tier cascade training. The three-member SWI team from Delhi trained a group of master trainers at two-day workshops in Dungarpur in each phase. In Phase 1, SWI trained a total of 25 master trainers while a total of 11 master trainers were trained in each of the Phases 2 and 3. These master trainers then went on to train a group of facilitators at the cluster level. In Phase 1 a total of 240 facilitators were trained while in Phases 2 and 3, 160 facilitators were trained.

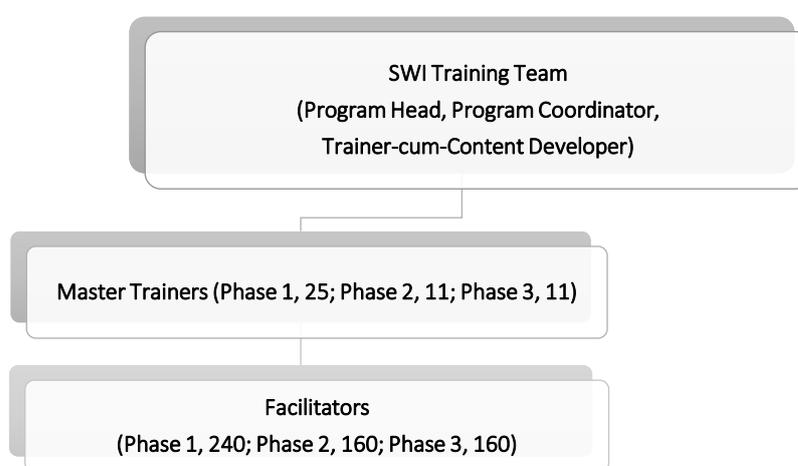


Figure 3: Two-tier training cascade in Rajasthan

The master trainers found the two-day training to be 'adequate' although some felt that the rigor and extent could have been increased. During the interviews, they were observed to be slightly more conversant with the core concepts of financial empowerment (as they could articulate concepts relatively better than facilitators) and more adept at using the program resources while conducting workshops as compared with the facilitators.

In Phase 1, facilitators were trained by master trainers in a one-day training session held at the cluster level. Almost all facilitators expressed their desire for refresher training and felt that they would benefit from training that was for a longer duration. Subsequently in Phases 2 and 3, the practice of conducting monthly refresher training of facilitators was initiated. The refresher training was conducted by the master trainers over a period of half day. The refresher training sessions were mostly conducted as part of the monthly program review meetings. In the first half master trainers reviewed the program progress while in the second half refresher training was conducted. These training sessions typically involved recapitulation of the concepts taught in previous workshop and revising the contents of the workshop slated next.

During the interviews, all facilitators said they had understood the content of the program, including the core concepts that underpin the activities in the workshops. They also reported that the practice of organizing monthly refresher training helped them in revising the program concepts, workshop structure and process of instruction.

## 4.5 Monitoring and reporting

The interviews with facilitators, NGO personnel, and SWI team members revealed that a tri-level monitoring flow involving internal and external assessments was adopted. At the first level, SWI monitored the overall program rollout by PEDO. The SWI team made monitoring visits, interacted with the implementation team, and observed actual workshop sessions to assess the performance of master trainers and facilitators. During these visits, SWI provided inputs and suggestions for better session quality and addressed implementation team's concerns and challenges.

At the second level, the Program Coordinator monitored the functioning of master trainers and facilitators by making monthly monitoring visits in different interventions sites. He collected total outreach data, prepared reports and shared them with SWI. The Program Coordinator also shared a consolidated report at the end of each phase. In Phase 1, monitoring was being done by a third-party agency. However, progress reporting and sharing by PEDO with the third party became cumbersome and there were delays in receipt of monitoring reports by SWI. The implementation team shared this concern with SWI. Subsequently, the monitoring model was modified by removing the third party. This established direct reporting and communication channels between PEDO and SWI. Additionally in Phase 2, the implementation agency began recording monitoring data directly on a web-based system. The system enabled data entry through mobile devices and real-time reporting. The Program Coordinator was able to quickly collect, compile, and upload data on this system.

The third level of monitoring included fortnightly visits by master trainers to villages covered by them. During these visits, trainers assessed the quality of facilitation and extended supportive supervision to facilitators functioning under them. In addition to this, master trainers also conducted half-day monthly review meetings at the cluster level with the facilitators. As part of these meetings master trainers took stock of attendance of children and caregivers in workshops, usage and upkeep of facilitator kits, and challenges faced. This information fed into the reports shared with SWI.

The program head at PEDO mentioned, *"To monitor the geographically spread out intervention, multiple monitoring strategies, including field visits, review meetings, and data collection and compilation through use of technology, were employed."*

## 5. Key Findings

### 5.1 Tracing the evolving nature of the intervention

The study brought out a number of differences in the intervention experience during the three program phases in Rajasthan.

#### 5.1.1 Program targets

In Phase 1 of the program, the outreach targets were adjusted to factor in intensive efforts required to cover a difficult geographical terrain and scattered population. These targets were further modified in subsequent phases as children who crossed the target audience age limit of 3-8 years fell outside the purview of program cohort. This led to changes in implementation team wherein the number of master trainers and facilitators were downsized. Apart from this, the implementation

team was pruned in later phases because of improved efficiencies in implementation coupled with better and more focused packaging of resources. Also, another contributing factor was that initially the field staff was conducting separate sessions for caregivers and children, but later on combined sessions were conducted for them to foster collaborative learning between mother and children.

### **5.1.2 Program content**

Program content vis-à-vis concepts taught and the depth in which these concepts were dealt also varied across the three program phases. The intervention adopted a progressive and incremental learning model. Initially many financial concepts such as saving, sharing, planning and making choices were introduced and explained. In the next phases these concepts were dealt with in greater details, their application in daily life was discussed and new and more complex concepts such as value of money and resources, doing things in different ways, goal setting and dreams and aspirations were introduced. In the last phase of the program, link between basic concepts of saving, sharing, making choices, valuing things and long-term goal setting and achievement was established. It was clearly explained how saving money helped in accomplishing long-term goals and one's dreams and aspirations.

### **5.1.3 Program resources and structure**

Building upon the lessons learned from Phase 1, it was realized that for effective transaction of progressively complex and advanced concepts, there was a need to simplify the program resources and mode and structure of instruction. The modification in program resources and workshop structure to reduce complexities was a major distinction across the three phases. The number of activities to be done in a single workshop was reduced and a lot of emphasis was laid on reiterating key messages and making sessions more interactive. Master trainers and facilitators reported that simplification of program resources and mode of instruction significantly impacted the effectiveness of workshops. It was noted that even though the nature of financial empowerment concepts to be taught in each of the phases was becoming increasingly complex, simplified workshop structure enabled smooth and easy transaction.

As the program transitioned from one phase to the other, experiences of previous phases informed the implementation of next phases and modifications were also brought in training, monitoring, and reporting strategies. These changes have been discussed in detail in the following sections.

## **5.2 Human resources in program implementation**

The composition and capacities of human resources transformed across different programmatic phases. During the study, it was observed that knowledge and facilitation skills of NGO staff were better than those of facilitators. This was partly because NGO staff had more work experience and a comparative ease with reading and understanding documents such as the Facilitator's Guide. Facilitators, on the other hand, were mostly community women who had no experience in training and did not regularly read documents. The distinction between NGO staff and facilitators, in terms of their previous skill levels and knowledge, was starker because of the insufficient training imparted to both. Hence, without adequate training, there was little scope for facilitators to be able to match NGO program staff in terms of facilitation. The level of comprehension of program content and goals of NGO program staff was also inadequate, even though it was better than that of facilitators. This

could be seen from their inability to elaborate on the core concepts of the program and from the fact that they were only able to give a superficial explanation of the concepts. However as stated earlier, they were still able to explain relatively better than facilitators. In Rajasthan, many facilitators were more at ease with Wagdi, the local dialect, and faced considerable difficulties in understanding the program content in Hindi. This was particularly true for Phase 1.

Upon exposure to training sessions in Phases 2 and 3, perceptible changes were noticed in the knowledge and facilitation skills of NGO staff and facilitators. During the interviews,

NGO staff and master trainers were able to share greater details on core program concepts, their relevance and application in daily life. They were able to recall the purpose, use, and key messages of various program resources clearly. Similar improvements were noticed among facilitators who were able to articulate the key concepts of saving, sharing, value of money, and dreams and aspirations. They also shared details on usage of various program resources. However, the programmatic knowledge of NGO staff specifically master trainers remained more extensive than facilitators. Most facilitators attributed their enhanced understanding of program concepts to monthly refresher training.

The Program Coordinator also reported that since the number of master trainers and facilitators was reduced in Phases 2 and 3, a conscious effort was made to select those individuals who performed comparatively better in Phase 1. This could also be a reason for better receptivity and uptake of program knowledge and concepts by facilitators in later stages.

## 5.3 Community engagement and facilitation

### 5.3.1 Venue, timings, mobilization

The study revealed that in Rajasthan, mobilization had been a time-consuming and challenging process during the program lifecycle due to difficult geographical terrain and spread out habitations. In Phase 1, caregivers and children had to be mobilized at multiple points and times. The facilitator spent considerable time in mobilization activities and also in conducting workshops separately at SHG meeting venues and in AWCs/schools/SHG venues. Typically, she had to conduct the same workshop separately for caregivers during the day at their SHG meeting venues and for children either in the evening at the SHG meeting venue or during the day at the AWC. But later on, the



*Phase 3 workshop in session using a mix of indoor and outdoor activities*

strategy of conducting separate sessions was modified, and combined sessions were conducted for children and caregivers after school hours or in early afternoons during holidays. However, for every session, facilitators had to go door to door to call the caregivers and children. Most of the workshops were conducted in the house of a caregiver indicating increased ownership of community in later phases. In the sessions observed, such houses were big enough to accommodate 35-40 people, they permitted natural light and ventilation, and they were quiet and free from external disturbance.

### 5.3.2 Method and quality of facilitation

During the initial phase, facilitation in the intervention area did not result in sufficient reinforcement of content since optimal facilitation techniques like checking to see whether participants have understood, asking questions, and icebreaker techniques were not being used. However, in later phases improvement was observed in method and quality of facilitation. Facilitators played ice-breaking and welcome games, asked questions, and put in some efforts to make the sessions interactive.

In Phase 1, issues with distribution of usage of the single tablet during each session and also with engaging all participants during the workshop/session emerged. These were addressed in later phases where facilitators formed small groups and each group was given the tablet for a designated period of time. This ensured equitable use of tablet by children to some extent. In some cases where the tablet wasn't available, facilitators uploaded the program content on their phones and used them. The facilitators further ensured that they explained the content of the tablet to children. However, the tablet, being a small screen device, was difficult to use among even five to six children as they found it hard to fully concentrate on and comprehend the content being depicted.

The workshops observed were conducted in the homes of caregivers. The homes were neat and clean with airy rooms in which participants sat on rugs spread on the ground in a circular/semi-circular formation. In Phase 1 it was seen that the method of facilitation varied considerably from the guide. However, the sessions observed during the study showed that facilitators adhered to instructions provided in the Facilitator's Guide to a considerable extent. The workshops were begun and closed in a structured manner, and key learning outcomes were emphasized. But since the sessions observed were a repeat of already conducted workshops, the effect of prior familiarity and practice on facilitators and participants cannot be ruled out.

Of the two sessions observed, one was highly interactive while the other session only elicited passive participation of children and caregivers. Thus, differences in style and quality of facilitation were observed. In one of the sessions (Workshop 4 of Phase 3) a Bingo game was being played; even though the facilitator tried to engage the entire group simultaneously, younger children could not understand the Bingo questions. Thus, their participation remained minimal. The facilitator did little to encourage participants who were sitting quietly or had not participated. She found it difficult to elicit participation from all children, especially the younger ones, and to gauge their understanding of the activities and concepts. Verbal interaction between the facilitator and children was minimal, and she could not create an environment where children were motivated to speak and discuss.

On the contrary, in the other session, detailed discussion around the core concepts of different ways of doing things (Workshop 08 of Phase 3) was held. The facilitator explained the comic strip 'Pair of

Friends Fulfil Desires' well and reiterated the central message of sharing and pooling money to buy things that are needed. The facilitators conducted the session with an interactive approach by asking children about characters, questions on what was happening in the comic strip. The facilitator seemed confident as she was familiar with the content. She exhibited a pleasing and comfortable body language and shared good rapport with participants. In general, children appeared to assimilate the content to a fair degree. They watched and participated in the activities with wide-eyed interest for the most part, and their body language indicated that they understood what was being taught.

In general, children seemed comfortable in the presence of facilitators who were neither strict nor intimidating. Therefore, the strategy of selecting facilitators from among community members helped in establishing a rapport with participants.

From the NGO counterparts, it was ascertained that children and women in rural Dungarpur had very little previous exposure to digital technology. Most participants, especially children, enjoyed using the program materials and seemed to like the GGSS characters. Even younger children, who in most cases were unable to fully comprehend the content, looked happy to be in an environment with new visual and tactile stimuli. Caregivers and children alike enjoyed playing and observing floor games including Aspiration Pond and Journey of a Coin as they involved a high degree of group interaction – rolling the dice and checking the number, helping the players move the correct number of steps, reading out the instructions and discussing what they mean, and the next steps etc. Caregivers found it to be a novel experience since, in their adult lives, they had few group activities for entertainment and learning. In the workshops observed, some children brought their savings boxes with tokens from the workshops they had previously attended. They looked visibly pleased to drop the token given by the facilitator in their jars. The facilitators, master trainers, and caregivers agreed that this was a novel and entertaining concept for the children, one that fostered a sense of achievement as the number of tokens in their jars steadily added up after each workshop.

Thus, across different phases of the program there were certain similarities and differences in method and quality of facilitation. Issues such as ensuring adequate and equitable use of technology, difficulty in seeking active participation from children and caregivers, and marked variation in skills of facilitators persisted in both Phases 1 and 3. However, adherence to the Facilitator's Guide, structured beginning and closure of workshops, and emphasis and reinforcement of learning outcomes markedly improved from Phase 1 to 3.

### **5.3.3 Content, language, cohorts**

In Rajasthan, the language of communication between the facilitator and audience was Wagdi (a local dialect of the Bhil tribe which is a mixture of the Marwari and Gujarati languages of India). All participants spoke Wagdi while only a few understood Hindi. Caregivers and children responded in Wagdi.

The caregivers and older children found it simpler to play floor games and Bingo game than the younger children. All participants enjoyed the digital games and younger children found it easier to play them. Elder children were able to understand the comic strips, but younger children faced difficulties in comprehending the entire story. Likewise, they also faced difficulty in understanding

the songs and videos to the desired extent, i.e. assimilate all concepts because of multiple interplaying factors—the facilitator’s explanations lacked depth, tablet volume was insufficient in some settings, and children huddled closer to the tablet to see and hear the content better.

It was said that the resources were mostly appropriate for children above five years. Also, the uptake of concepts conveyed through the program also differed with age group. For instance, while the concept of sharing was understood by all, concepts of planning, value of money and things, and dreams and aspirations was not understood by very young children. The concept of savings was understood differently by children of different age groups. Younger children’s understanding of saving was limited to putting money in savings jar and buying snacks or toys from the saved money. On the other hand, elder children understood that saving money helped in accumulation of large sums that could be used to achieve bigger goals such as paying their education fee.

On the issue of cohorts within the target audience, the SWI Program Head explained that the organization had anticipated that the concepts might be too difficult for 3-4 year olds, but their participation in the program, even though limited, would be important. They may be engaged more with the audio-visual films and the games. Older ones are more engaged with the floor game, with answering questions, etc.

It was also observed that appearance of the characters in the videos and songs appealed to the children. Caregivers showed less engagement with the characters, and their appeal was limited for the most part to children. It was expressed by program personnel that many of the characters were not suited to the Rajasthan context and children could not relate to them. It was also said that many of the professions shown in the Aspiration Pond game such as those of a scientist were completely alien to the local context, and difficulties were faced in explaining these. However, master trainers and facilitators tried to explain the characters and various professions given in Aspiration Pond through local examples.

### **5.3.4 Concept comprehension and key takeaways**

The most significant takeaway in Rajasthan upon completion of Phase 3 was the realization among the participants that children should have dreams and aspirations, and they should plan well ahead to achieve these. Caregivers appreciated the fact that the floor game Aspiration Pond enabled children to think what they wanted to become when they grow up. They shared that many children began to have career aspirations after being exposed to the game. Children also understood the fact that they could save money to achieve their career goals such as completing higher education or buying study material and books.

Another concept that repeatedly emerged during the discussion was children gaining the ability to differentiate between needs and wants and identifying things which had value. Many caregivers reported that earlier children would spend their money on snacks or sweets, but slowly children learned that buying pencils, pens, and school uniforms would be a much better use of their money. Caregivers also appreciated the message of sharing conveyed by the comic strip ‘Special Friendship’. Many of them reported that their children learned that sharing things with others was a good habit.

A number of caregivers noted that the activity of making a kite at home left a significant impact on children. The activity taught children that many things could be made at home and need not be bought from the market. Using waste to make useful things was recognized as a way of saving money. The recollection of other concepts such as choice, delayed gratification, planning, and different ways of doing things was less. They were not unfamiliar with these concepts but did not identify them as key concepts conveyed during the workshops.

Interviews with master trainers and facilitators also revealed that in later program phases, children specifically picked up concepts of dreams and aspirations and saving for larger goals. They shared that caregivers were very satisfied with the Aspiration Pond game as it taught children about setting career goals. They also related that earlier, children would save for comparatively smaller things, but gradually they began to save for more expensive items such as a cupboard to keep their books, an extra set of school uniforms, and sometimes even helping their parents to pay their school fees. One of the master trainers noted that the concept of delay of gratification was implicit in the act of saving for bigger things as children were giving up on their immediate desires to get something at a later point in life.

During the Think Aloud activities, most children demonstrated their ability to differentiate between needs and wants in their understanding of the comic strip 'The Flyaway Umbrella'. They cited protection from rain as the reason for choosing the umbrella. During the Flyaway Umbrella exercise, most children understood the distinction between needs and wants as shown in the comic strip.

In the Think Aloud activity on Choices and Planning, almost all children identified at least two items correctly that they would take with them to a cold place during the weekend. However, some children also selected toys as necessary items to take with them for the weekend. Interestingly, some children picked fruits as a necessary item to take along during their journey. They justified their choice by saying that fruits will come handy if they felt hungry on the way. While planning for the trip, most children correctly identified essential items needed in a cold place and also chose to pack 1-2 non-essential items alongside. Overall, children were able to identify and select items that are essential for a trip to a cold place and also selected one or two non-essential toys or fruits. They planned for their needs first and also chose to fulfill some of their wants.

Most children were able to identify the piggy bank, and many said that they were saving to buy small items like pens, notebooks, and shoes. Two children said that they were saving to buy *sev* (a local snack). One child said that he was saving up to buy new footwear and clothes for Diwali. They were



*Girl and boy enrolled in the Dream, Save, Do program in Dungarpur holding their piggy banks*

also able to identify the five rupee coin, and most of them said they would put the coin in their piggy bank and buy something in future.

### 5.3.5 Technology

There were several challenges in uptake of technology in terms of adequacy in reaching the target audience and delivering content in an optimum manner. The use of digital tablet was cited as a problem by most facilitators and master trainers. The NGO had a limited number of digital tablets. In order to overcome this barrier, in a few clusters, facilitators shared the tablet between themselves by staggering the schedule of their planned workshops. In other clusters, master trainers during monitoring visits took the tablet from the facilitators who were through with their workshops and gave it to the others. In few cases, facilitators uploaded program content on their phones and used it as a tablet device. During the workshops, each group had only one digital tablet at its disposal. The SWI Program Head explained, *“The fact is that it is very difficult to have 15 children sit around one tablet and view something or play on it. We couldn’t provide them with additional tablets. Budget too is not sustainable. It’s also not sustainable to give them 500 tablets. That’s not how we want to do it. In the beginning, we had hoped that at least some percentage of the caregivers would own smartphones and that we would give them the digital content to use at home. But we soon came to know that none of them have smartphones”.*

Digital tablet was not used in the workshops observed. However, during the interviews master trainers and facilitators noted that there were technical glitches in using tablets as it became non-responsive sometimes. Due to constant use the tablet discharged very fast, and in the absence of electricity it could not be charged. Facilitators had to be very careful while children handled the tablets to ensure no damage was caused; this sometimes diverted their attention from the main activity they were conducting. They noted that when videos and songs were played on the tablet, visibility and audibility became an issue. To offset this problem, facilitators made children sit in small groups and explained the contents of videos in each group. This was both a time- and labor-intensive exercise.

Despite problems in use of tablet, most caregivers saw merit in exposing children to this form of digital technology. Many of them noted that their children had very little or no exposure to computers or mobiles, and that the tablet provided them some familiarity to new gadgets. They said that children were very excited to use and explore the tablet and strongly recommended provision of more tablets under the program.

## 5.4 NGO-SWI partnership

The partnership between implementing NGO and SWI had largely been collaborative. While there was a consensus on the need for an intervention on financial empowerment targeting children, the journey was marked by hurdles. However, gradually PEDO and SWI were able to navigate initial differences concerning program target and rollout processes and arrived at a common consensus.

Broadly, there was a shared understanding of what ‘financial empowerment’ means by all stakeholders even though there were differing opinions as to what the program could realistically achieve. According to the Dungarpur NGO Director, the initial outreach target set under the program

was quite high. This became evident when the team went for listing of the target audience on the field. The houses were scattered and covering a large cohort of 50,000 children in available resources seemed infeasible. Once PEDO shared these concerns, SWI was receptive and through mutual agreement the program targets were trimmed.

The monitoring model adopted under the program was also an area of concern. The NGO Director shared *“There was a third-party agency to monitor the program, but there were a lot of communication gaps which hampered work. We flagged this to SWI, who attended to our concern and removed the third-party monitoring agency. Then we reported directly to SWI”*.

During different program phases, PEDO and SWI maintained several channels of communication. Members of the SWI Delhi team including the program head have visited the program site for training and monitoring visits.

The NGO Director, however, highlighted program sustainability as a key concern that remained unresolved. It was expressed that despite early discussions and repeated follow up on the issue with SWI no conclusive response was received. Discussions on sustaining the initiative began only when the project was near closure. This left the entire pool of trained facilitators in the lurch. To ensure program sustainability, the NGO has now created a master trainer pool comprising those facilitators who can work across other interventions as well.

## 5.5 Effectiveness of program resources

The basket of resources including the tablet content, comic strips, videos, songs, floor games, and activity books were well received by children.

Both children and caregivers enjoyed playing the floor games, Aspiration Pond and Journey of a Coin. Facilitators and master trainers pointed out that initially the floor games were used as icebreakers, but in later phases the games were able to convey important key messages. For instance, ‘Journey of a Coin’ taught children to differentiate between needs and wants, making correct choices, and sharing and helping each other. Likewise, ‘Aspiration Pond’, helped children envision dreams and aspirations for their future. Some of the facilitators mentioned that the process of completing ‘Journey of a Coin’ was quite long but on the whole, it was enjoyed by everyone. The floor games created an activity point in the room around which younger children would mill and observe the proceedings, sometimes help their older counterparts in rolling the dice.

Similarly, children greatly enjoyed playing digital games even though they did not fully comprehend the reasoning or learning imparted through each game. Comic strips were also recognized as an effective tool for transacting program concepts. Most master trainers and facilitators appreciated the comic strips provided in Phase 3 as they were quite big in size and clearly visible during the sessions.

The videos and songs had a slightly lesser appeal as compared to the floor game and tablet games, but still children enjoyed these resources as well. The e-book Journey of a Coin was a resource that children found slightly difficult to comprehend because of the length and small font size of the text.

## 5.6 Comprehension of key concepts

### 5.6.1 Savings

One of the most visible program outcomes is perhaps the uptake of the concept of savings by children and caregivers. Most children exposed to program sessions identified a savings jar and knew that it was used for saving money. Many of them understood that by saving money, it accumulated and different things could be bought with it.

### 5.6.2 Needs and wants

Another concept that was clearly articulated by most children and caregivers was the difference between needs and wants. Most children had gained the ability to distinguish between things that they actually needed and those which they desired.

### 5.6.3 Choice

Even though the concept of making choice did not emerge very clearly during caregivers' responses, the Think Aloud activities showed that children learned to make appropriate choices.

### 5.6.4 Delayed gratification

During interviews with caregivers, facilitators and master trainers, the term delayed gratification was seldom mentioned. However, many of them related instances wherein children gave up their immediate desires to save money and buy something in future.

### 5.6.5 Planning

The concept of planning was introduced in Phase 1, but its importance was clearly understood by children in subsequent phases.

### 5.6.6 Dreams and aspirations

Possibly the most well-received concept by children during Phase 3 of the program was having dreams and aspirations.

## 5.7 Gender differences

Overall, gender parity during sample selection was maintained during the program rollout. No significant differences were observed in the way boys and girls interacted during the workshops. Both girls and boys seemed equally confident and responsive during the workshops. Facilitators and master trainers reported that most girls attended the sessions regularly and actively participated in the sessions. During the Think Aloud activities also both boys and girls performed equally well.

## 5.8 Training

Desire for rigorous, longer and frequent training was expressed by both master trainers and facilitators during the interviews. The two-day training provided to master trainers was rated positively. The training comprised group activities, question-and-answer sessions, and open ended discussions on program resources. It was said that the training was interactive, engaging, and was based on a learning-by-doing model. However, some master trainers expressed the need of

demonstrating the use of certain resources such as floor games and activity books in greater detail. Most of them felt that the duration of training could be increased by one more day.

Facilitators also felt that assimilating the contents of 12 workshops in one day was very challenging and expressed a strong need for increasing the duration of training. In Phase 1, most facilitators had recommended the conduct of refresher training. This recommendation was accepted, and monthly, half-day refresher training sessions were organized. During these sessions, revision of the contents of previous workshops, establishing a link between what was taught earlier and what was to be taught, and key concepts and processes of upcoming workshops were discussed. Facilitators were also divided into groups and asked to conduct mock sessions of upcoming workshops. Overall response to the refresher training was highly positive. All facilitators felt that refresher sessions made them more equipped to conduct workshops effectively in accordance with the Facilitator's Guide. This key change that was brought into the training model in later phases of the program reaped benefits as facilitators, during interviews and observations, seemed more well-versed and conversant with program concepts and resources than they had been at the beginning of the project.

## 5.9 Monitoring

In Rajasthan, a major restructuring of the monitoring process was done by removing the third-party agency. The decision of omitting the third-party agency from the monitoring loop was done to minimize communication gaps and delays. With the establishment of direct communication channels between SWI and PEDO, the monitoring process became smooth and prompt. This mid-course correction was considered instrumental by the NGO personnel in enhancing the overall quality of program implementation. The external assessment and supervision by SWI coupled with internal monitoring visits of the Program Coordinator and master trainers helped ensure adequate and timely conduct of workshops in the geographically spread-out intervention area.

## 5.10 Reporting

During the initial phases, facilitators filled a monthly reporting form that included details such as number of workshops conducted per month by facilitators, number of children and women present in each workshop, number of workshops planned and completed by the facilitator in each month, challenges faced by the facilitator and steps taken to address them. Facilitators then submitted the form to their respective master trainers, who in turn submitted a consolidated report to the PEDO office every month. The PEDO office consolidated these reports and finally submitted them to the SWI New Delhi office. This entire process of manual data collection and compilation was computerized in later phases. As a result, the process of reporting became real-time, easy, and quick. Further, requirement of a dedicated resource for handling monthly information systems by the NGO was partly addressed by software based reporting.

## 6. Discussion

### 6.1 Program impacts on children and families

#### 6.1.1 Program content a stimulator

Children and caregivers in Rajasthan appreciated the program content for its educative, innovative, and entertaining nature. The Caregivers in the study sample reported that discussions on saving money, planning, decision-making, and having future goals and aspirations seldom formed part of their discussions with children. However, upon introduction of Dream, Save, Do, children were actively exposed to these concepts. The content triggered their minds, and they began thinking of what they aspired to become when they grow up and how they could achieve their aspirations.

The transaction of program concepts through colorful characters, songs, videos and games struck a chord with children and caregivers and enabled them to register key program messages quickly. Facilitators and master trainers shared that the Dream, Save, Do content was stimulating and interesting for children. Generally, school-going children in the intervention area do not get an opportunity to view such content due to non-availability of television, smart phones, and quality print material. Thus, the program content itself became a big pull for children and their mothers to attend program sessions.

#### 6.1.2 Program delivery: A key differentiator

Efforts put in by the implementation team to mobilize children into groups, make them sit at one place, and capture their attention for hour-long sessions was seen as an achievement by the program audience. The caregivers recalled that despite their houses being scattered over a large area, facilitators and master trainers reached out to them and motivated them to attend the program sessions. Upon mobilization, eliciting children's and caregivers' interest in the session became possible because the program delivery was activity-based, interactive, and entertaining. Ensuring active involvement of children and caregivers during the workshop was recognized as a key strength of program delivery. Making children play games, asking them questions, and to repeat what they had learned, enhanced their retention of central messages of the sessions.

#### 6.1.3 Children progressively learn from just saving to goal oriented savings

Tracing the journey from Phase 1 to Phase 3 of the program, master trainers and facilitators noted that initially children learned to save their money and put it in a piggy bank. Following this, they learned that money should be used to meet their needs and satisfaction of wants could be delayed. In Phase 3, children were taught that they could save money with a long-term goal in their mind, such as higher education, a job, or a career. This resulted in twin benefits: first, children began to save in a goal-oriented manner, and second, they started envisioning future goals.

A number of caregivers also narrated heartening interactions with their children around what they aspired to become in future. They reported that in a pre-program scenario, children of 3-8 years would have rarely thought about what they wanted to become in life and how they could achieve it. Thus, having aspirations and dreams gave their children's thought process a focus and direction.

### 6.1.4 Involvement of caregivers enhance uptake and retention of program concepts

Active presence of caregivers during program workshops ensured uptake of relevant concepts among them. This took the discussion on program materials and concepts into children's homes. The caregivers reported that their interaction with children around money increased after their exposure to the intervention. Earlier, the caregivers would simply tell their children to put money in their savings jar or piggy bank, but after the program rollout they actively guided their children on what they should save their money for. During the study, a few success stories emerged from the field in which caregivers recalled that their children saved money for school uniforms, shoes, and books. In one case, a mother was falling short of some money to pay her child's school fee, and the child contributed money from his savings jar to pay the fee.

#### Savings: Success Story from the Field

*"Dream, Save, Do taught our children to save, this helped us too"* said one of the caregivers during the study. During the interviews with caregivers and master trainers it was shared that one of the mothers whose husband had migrated to a neighboring state for work had fallen short of money to pay her children's school fees. She was running from pillar to post to arrange the money, when her child innocently told her that she could take money from his piggy bank. In the absence of any other alternative, she broke open her child's piggy bank. To her amazement, she found that the piggy bank just had enough money to cover the shortfall in school fee and she was able to pay the fee on time. This made her belief in teaching children to save firm and she further encouraged other mothers to send their children to Dream, Save, Do sessions.

The program team also noted that children's education and future goals rarely formed part of family discourse in the area, primarily due to illiteracy and adults' preoccupation with earning a livelihood. It is in this context that Dream, Save, Do was successful in making these issues a part of parent-child discussion.

## 6.2 Program impacts on PEDO & SWI

### 6.2.1 Dream, Save, Do association increases NGO visibility among children

The NGO Head and other personnel shared that their presence in the area was mostly associated with microfinance and community-based institutions. Even though the women who were SHG members knew PEDO well, association with Dream, Save, Do improved the image of the NGO among children. As soon as the facilitators entered the village, children would immediately recognize them as Dream, Save, Do or GGSS team members. The NGO personnel, including the Program Coordinator and master trainers, also established good rapport with children. Due to this enhanced visibility among children, the NGO Director noted that it would be easier for PEDO to launch child-centric interventions and elicit their participation in the future.

### 6.2.2 Facilitators – A cadre of community resource persons

Forming the pivot of program implementation model, facilitators trained under the program have emerged as a potential cadre of community resource persons. Most of the facilitators were drawn from the intervention villages or were members of SHGs. These local community members were extensively trained. As they executed program activities, their knowledge on concepts of financial empowerment enhanced and facilitation skills were honed further. They became adept in handling children and working in groups. They are now being viewed by the implementation agency as a

potential human resource capable of continuing discussions around financial empowerment even after program closure. The implementation agency is already mulling over the options of integrating this cadre in its various other programs.

## 6.3 Program strengths

### 6.3.1 Edutainment strikes a chord

The combination of education and entertainment seems to have caught children's attention and interest. Numeracy skills and life skills education combined with animated characters presented through an interesting audio-visual medium with songs and visual appeal has made the program popular with children in the intervention area. The workshops were an opportunity for both caregivers and children to step out of their routines and participate in an activity that is atypical of their milieu. For them, the entire experience was one of wonder and enjoyment. Even the quieter children who were not directly engaged in the activities enjoyed watching the digital content being transacted. However, their learning in terms of numeracy skills has been negligible for the most part. Older children played the floor game and were able to discuss concepts like planning, saving, sharing, and negotiation which are essential life skills. Younger children enjoyed the environment of activity and group work that was created during the sessions even though they gained less in terms of academic numeracy concepts from the sessions. They enjoyed the group learning atmosphere created and have possibly been primed about the concepts in the program. Even though they may not fully comprehend the concepts now, they might be able to better absorb and implement these concepts as they grow older.

### 6.3.2 Program sessions a complement and supplement to school education

Caregivers and implementation team mentioned that one of the desirable outcomes of the program was enabling children learn about numbers, digits and handling money. These skills also helped them in schools. Apart from this, education for children in the area was limited to school only; discussions on school curriculum in home setting were minimal. Additionally, in many of the program sessions, the importance of education was emphasized, and children successfully picked up these cues.

### 6.3.3 Floor games foster collaborative learning

Floor games seemed to be most suited to the local context in Rajasthan, being a no-technology game that required more inputs by participants rather than being an audio-visual stream of delivery such as the videos, songs, and games. Caregivers assumed the role of shopkeepers or worked around with their children to decide what they could become in future while playing these games. This helped them and their children pick up concepts of sharing, choices, dreams, and aspirations faster. The games further facilitated animated discussions on these concepts between caregivers and children during the workshops.

### 6.3.4 Digital material and tablet – A good exposure to technology

Caregivers and facilitators reported that use of tablets and smartphones to show digital material to children exposed them to new technology. Allowing children to handle the tablet and play digital games on their own improved their familiarity with the tablet and smartphone technology.

### **6.3.5 Activity book – A valuable take home resource**

Activity books comprising coloring and drawing activities proved to be a valuable take home resource for children. Many caregivers felt that activity book not only sustained children's interest in program activities, but also enabled them to engage in some constructive activity at home apart from doing their school assignments. They also noted that children's understanding of shapes, figures and colors improved while completing the activity book. Most of the children enjoyed working in the activity book and kept it very carefully. They were eager to show the facilitator and other children what they had done in the book in the following workshop.

## **6.4 Challenges**

### **6.4.1 Issues surrounding digital technology**

Digital technology component was seen as a program strength, but its equitable access and use posed a challenge.

### **6.4.2 Localization, contextualization and simplification of content**

Financial practices around pocket money that were dealt with in the program were not common to rural India. Their relative newness initially presented challenges of acceptance among rural communities.

In Rajasthan, facilitators had been trained to implement program content in Hindi, whereas the local spoken dialect in the communities where the program was being implemented is Wagdi. They faced challenges in communicating certain concepts in Wagdi, such as the different professions featured in the Aspiration Pond.

The attire of the characters and the setting in the stories and digital material appeared urban to the participants.

### **6.4.3 Timely availability of program resources**

During the interviews, master trainers reported that in Phase 3 they received some of the program resources late. They mentioned that the receipt of digital games '*Chuno aur bunno*' and '*Kabaad se Jugaad*' was delayed. One of the master trainers said, "*There are anyways very few digital resources in the kit which children only access through a single tablet. If those resources also come late, then it seriously impacts children's interest.*"

### **6.4.4 Quality of facilitation**

Quality of the program facilitation emerged as major challenge during Phase 1 of the program. Although visible improvements were seen in quality of facilitation in later phases, there is a lot of room for improvement.

### **6.4.5 Content and cohorts**

Another big challenge at the program site was that the use of a uniform set of program material for the age group 3-8 years overlooked varying stages of cognitive development within the group.

## 6.5 Sustainability

During the study most of the caregivers explicitly stated that the program is in tune with the needs of the community and should be continued with incorporation of new and varied material. It was seen as a successful intervention with significant impacts on children's thinking and learning skills. The implementation team also saw merit in the quality, relevance, and appropriateness of Dream, Save, Do content and mode of delivery. The NGO Director further shared that the program materials also have the potential of being incorporated into other interventions of the NGO such as Internet Saathi and Dhruva programs.

A definite need to sustain the momentum created by Dream, Save, Do through continuing and upscaling the intervention or integrating it with other programs run by the government and non-government agencies was expressed by the target audience and implementation agency.

## 7. Way Forward

As the third and last phase of Dream, Save, Do has concluded in Rajasthan, its potential for sustainability and replication is being explored by SWI and the partner NGO. Prior to showcasing the program to relevant stakeholders as a replicable and feasible intervention, deficiencies in its design and implementation must be addressed. This section is based on the key findings from the qualitative study and points to certain actions that can be taken to improve the program's potential of sustainability and replication.

- Localization of program content to make it more suitable to rural context of Rajasthan. Use of characters which are more Indian in their appearance and demeanor and inclusion of stories and examples adapted to rural life.
- More emphasis on print material and less of digital material in Rajasthan should be considered.
- Instead of tablet as a medium to exhibit digital resources, use of television or bigger screen should be explored.
- Capacity-building of facilitators needs to be taken up as one of the most important components in the program. Their clarity of concepts, depth of understanding, and communication skills all require significant improvement. In addition, refresher training on a periodic basis should be integrated in the program training model. There is a need to focus on training facilitators in communicating with children. The training needs to include sessions on understanding the core concepts along with practicing the workshops as given in the Facilitator's Guide.
- Handholding for facilitators is required for improving the quality of facilitation. This includes supervision and handholding visits by master trainers periodically and availability of NGO staff for counseling and mentoring of facilitators when needed, beyond regular training.
- Breakdowns in communication with stakeholders in Rajasthan need to be avoided by officially recognizing the use of the local language Wagdi by facilitators during workshops.
- Facilitators' working conditions and remuneration need to be made more viable in order that they sustain their motivation in future phases.
- SWI and partner NGOs need to work cohesively for smooth functioning and improved performance. This includes regular visits by SWI team to program areas and rapport-building

sessions between the SWI team and master trainers, possibly on a quarterly basis. Skype calls can be initiated between the SWI team and NGO partners on a monthly basis. The gaps, challenges, best practices, and community feedback can be discussed during these meetings, and SWI will gain a better sense of program uptake.

## Glossary of Terms

### **Anganwadi Center (AWC)**

The word *Anganwadi* means ‘courtyard shelter’ in Hindi. The AWC is a government sponsored child care and mother-care center at the village level in India. These centers were opened by the Government of India in 1975 as part of the Integrated Child Development Services (ICDS) program to combat child hunger and malnutrition. Currently, the scheme falls under the Ministry of Women & Child Development. Supplementary nutrition, pre-school education and health services are provided for children in the 0-6 years age group, pregnant women, and nursing mothers at the AWC.

### **Block**

In the administrative set-up of India, a block is a large sub-unit of a district. In some states, blocks are co-terminus with *talukas* or *tehsils*. In other states, *talukas* or *tehsils* are divided into blocks.

### **Cluster**

In the context of Dream, Save, Do a cluster is a group of 25-30 SHGs formed by the local NGO, PEDO in Dungarpur, Rajasthan.

### **Federation or mandal**

In the context of Dream, Save, Do a *mandal* or federation of SHGs is a collective of 150-200 SHGs formed by the local NGO, PEDO in Dungarpur, Rajasthan.

### **Galli**

A narrow side-street or bylane is called a *galli* in Hindi.

### **Master trainer**

In Dungarpur, a master trainer is the NGO staff who has been trained in Dream, Save, Do facilitation. S/he in turn trains the facilitators at the cluster level and periodically provides handholding.

### **Sapna, Bachat, Udaan**

The phrase means ‘Dream, Save, Do’ in Hindi.

### **Scheduled Tribe (ST)**

Article 366 (25) of the Constitution of India refers to STs as those communities who are scheduled in accordance with Article 342 of the Constitution. The criteria followed for specification of a community as ST are indications of primitive traits, distinctive culture, geographical isolation, shyness of contact with the community at large and marginalization. These criteria are not spelled out in the Constitution but have become well established. The list of STs is state-specific and Union Territory-specific. A community declared as a ST in a particular state need not be so in another state. The inclusion of communities as ST is an ongoing process. As of today, the STs are identified in 30 states and Union Territories, and the number of individual ethnic groups identified as STs is 705.

### Self-help group (SHG)

An SHG is a village-based micro-finance committee typically comprising 15-20 members, mostly women. SHG members regularly save money, contribute to a common fund and give and take loans from the groups' savings. They also discuss topics such as maternal and child health, livelihoods and other relevant local concerns. In the context of Dream, Save, Do an SHG is a group of 10-20 women who have children 3-8 years of age.

### Sev

A local snack consumed predominantly in Gujarat and Rajasthan.



