



# **Pakistan Alliance for Early Childhood**

## **Annual Report**

**January, 2022 – December,  
2022**

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## Executive Summary

Early Childhood Development (ECD) is essential for transforming society, providing the building blocks for human development. ECD, because of its critical importance and the strong advocacy of key players especially from a broad array of knowledge and practice partners, is increasingly gaining the attention of policy makers and key stakeholders in Pakistan.

Some key developments such as the formation of ECD Policy Framework, the development of standards, the selection of ECD as a priority area at the government level, and the active involvement of the private sector in ECD workforce development and service provision have taken place in the past few years. Pakistan Alliance for Early Childhood (PAFEC) has played a key role in all these key developments by providing technical support to the government and by designing and implementing ECD workforce development programmes.

This annual report covers the activities carried out in this connection from January 2022 to December 2022. The year 2022 remained highly successful for PAFEC as it achieved some key milestones in ECD workforce development, building new partnerships, designing and implementing a radio programme for awareness raising on the impact of COVID-19 on children's learning, designing and implementing workshops on positive parenting, developing and integrating financial literacy curriculum into the National Curriculum.

PAFEC designed a week-long programme to train master trainers for ECD from the institutional members of PAFEC in Islamabad, Rawalpindi, and some districts of Khyber Pakhtunkhwa. This was part of the workforce for ECD which is one of the key mandates of PAFEC. The other significant achievement of PAFEC was winning a project from the State Bank of Pakistan through a competitive bidding process carried out by the National Institute of Banking and Finance (NIBAF). This was a one-year project aiming at developing financial literacy curriculum from primary to secondary level, integrating it into the National Curriculum, and piloting it in the different school systems in Pakistan through training teachers and reaching out to around 100, 000 students. The report in the below section provides details about all the areas mentioned above.

## Increasing and Upskilling ECD Workforce in Pakistan

### 1. Developing Master Trainers

This initiative was part of the project '**Increasing and Upskilling ECD Workforce in Pakistan**' supported by the **Foundation Open Society Institute (FOSI)**. It was a two-year project, commencing in April 2020 and ending in March 2022. However, the project was extended until September 2022 to bridge the time which was lost due to COVID-19 lockdowns in 2020. The training of master trainers which was the fifth component of the project was designed and implemented during this time.

#### 1.1. Programme Details

A week-long training course to train master trainers from the different institutional members of PAFEC was designed and implemented in the first six months of 2022. The first five-day training course was held in Islamabad from 9<sup>th</sup> to 13<sup>th</sup> May 2022 at the Federal College of Education, and the second training was organised in Peshawar from 13<sup>th</sup> to 17<sup>th</sup> June 2022 at the Shahi Palace Guest House. These training courses were attended by 72 professionals, representing institutional members of PAFEC, who are working on Early Childhood Development directly or indirectly.

The training was based on the National Curriculum for Early Childhood Care and Education, with a specific focus on early development, learning and care, discovering connections between theory, research, policy, and professional practice. Its emphasis was on the age and the stages of child development, the significance of 1st 1000 days, factors affecting brain development, age-appropriate milestones, positive and playful parenting, the National Curriculum Framework on Early Childhood Care & Education, global best practices, Sustainable Development Goals, particularly Goal 4.2, Nurturing Care Framework, UN Conventions on the Rights of the Children (with a focus on the four principles, i.e., best interest of a child, non-discrimination, survival & development, and participation) and on health, nutrition standards for children between the ages of Zero to eight, ECD landscape in Pakistan, the rationale for early investment and proposed ECD/ECCE programmes for Pakistan.

The training courses provided an opportunity for the participants to develop a clear understanding of the holistic development of a child with a focus on the child's social, emotional, cognitive, language, and physical needs to build a solid and broad foundation for lifelong learning, optimal development, and wellbeing.

## **1.2 Objectives of the Programme**

- to develop an understanding of ECD/ECCE focusing on the development and learning of a child from ages- conception to eight years
- to discover child development as a holistic phenomenon through various domains such as social, emotional, cognitive, physical, and spiritual for lifelong learning and well-being
- to provide foundational qualifications to the participants to become specialized ECCE teachers, childcare practitioners, advocates, entrepreneurs, researchers, and well-informed parents with knowledge of child development and well-being

## **1.3 Programme Structure**

The Master Trainers Training Programme design was based on fifteen (15) key sessions spread over the period of five (5) days conducted by a team of experts. These sessions included:

- i. Early Childhood Development – The Promise of Endless Opportunities
- ii. ECD Developmental Domains and Age-Appropriate Milestones
- iii. Social, Emotional and Physical Development
- iv. Language Development in Early Years
- v. Mathematical Concepts and Skills-Emergent Numeracy
- vi. Learning Theories – Piaget and Vygotsky
- vii. Learning Theories in Early Years
- viii. Child Protection and do no harm concept
- ix. Developing Learning Material with No Cost Low-Cost Materials
- x. Classroom Environment & Management
- xi. Observations and Learning Assessment
- xii. National Curriculum and Journey of ECD in Pakistan
- xiii. Promoting Positive Parenting
- xiv. Learning through Play
- xv. Learning Approaches in Early Years

## **1.4 Overview of the Key Training Sessions**

Both the training courses started with a pre-test on participants' understanding of ECD followed by the introduction of participants and course facilitators and sharing the training objectives.

**First Session:** The first session was on “**Early Childhood Development – The Promise of Endless Opportunities**”. Ms. Khadija Khan elaborated that the early years are the basis of all the dimensions of sustainable development of a child into responsible and productive adults.

She further explained that holistic development (cognitive, physical, language, emotional, and social) provides a sound foundation for the rest of a person's life, what happens – or does not happen to children early in life is critical to their immediate well-being and for their future. Talking about the significance of 1<sup>st</sup> 1000 days, she said that early childhood is a period of rapid brain development that lays the foundation of a child's development. In the first few years of life, she said, more than one million new neural connections are formed every second. After this period of rapid proliferation, connections are reduced through a process called pruning, which allows brain circuits to become more efficient.

Describing the size of the human brain, she said, when a child is born, he/she already has an average brain weight of 333 grams. At two years of age, the average brain weight is 999 grams and adults have 1400 grams of average brain weight. This shows that a major part of brain development occurs in the first 1000 days. Keeping in view this amazing brain development at the early phase of life, she talked about the situation of ECD in Pakistan. She presented the landscape of ECD showing indicators of mother & child health, nutrition, early learning, child protection and early stimulation and how Pakistan is performing against Sustainable Development Goal 4.2 which talks about ensuring service provision for children from Zero to age 8.

Concluding her presentation, Ms. Khan made the following recommendations to promote holistic and inclusive ECD through a multisector approach:

- Implement the ECD Policy Framework
- Parental support programmes and parental education is important for positive change
- Design and implement ECD workforce development from caregivers to policymakers
- Quality early learning centres should be established, and integrated early learning programmes should be designed and offered there
- Maternal mental health programmes should be developed and integrated with health programmes
- Create mass awareness and build linkages across sectors, and
- Allocate the public sector budget for ECD from Zero to age 8 years old children
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**Second Session:** The second session was on “**ECD Developmental Domains and Age-Appropriate Milestones**”.

This session was conducted by Ms. Samina Ghafur and Ms. Shafia Rafiq in Islamabad and by Ms. Khadija Khan in Peshawar respectively. The session covered the following topics:

1. Brain Development in Early Years,
2. Developmental Domains of Early Childhood
3. Developmental Milestones During Pregnancy,
4. Developmental Milestones of Infants, Toddlers and Preschool children

The process of brain development was discussed in detail, highlighting the fact that it starts in mother's womb and with the birth, and almost 25% of the brain is already developed before the child is born. More than one million new neural connections are formed every single second in the brain after the child is born. The brain of the child is sensitive and reactive, and the development of these connections is dependent on the stimulus from the sensory pathways.

It was further discussed that 75% of child's brain develops at age of one and 80 to 90 % by the age of two. However, the healthy brain development is based on many factors like meeting physical and emotional needs of the child and building happy and healthy relationships around the child. The plasticity of the brain decreases over time; that is why early years are best to expose children to different learning opportunities including different languages and skills. No matter what, the best stimulant is parents' love and care for the child during this phase. This helps a child to grow mentally, physically, emotionally, morally, and spiritually.

Language development is another domain which is very important, and each domain has age-appropriate milestones which show the growth and development of the child. It is important for parents to have a clear understanding of these milestones so that they can play their roles effectively. For optimum physical and cognitive development, it is essential that a child gets vaccinated, receives nutrition, and food, and gets engaged in physical activities.

Social context, healthy relationships, and the introduction of cultural values and ethics at an early stage shape the overall personality of a child. For him/her difference between right and wrong, the concept of sharing and caring for humanity comes from his/her surroundings. Healthy and enriching interactions with the caregivers help the child build positive behaviour and trust. Children grow their self-esteem in a positive manner when their emotional needs are met, and they can experience & understand their negative and positive emotions. Helping children in recognising their self-worth develops their positive self-image.

**Third Session:** Ms. Samina Ghafur conducted this session, and the topic was “**Social, Emotional, and Physical Development**”. She explained the concepts in detail with practical examples of each concept. Physical development relates to the development of fine motor and gross motor skills. Fine motor skills involve the use of smaller muscles in the body, such as those of the eyes, hands, fingers, feet, and toes. At this stage, children prefer to use or demonstrate more accuracy with larger crayons, paint, or pencils until the pincer grasp is well-defined. Gross Motor skills involve the use of larger muscles in the body such as the trunk, neck, arms, and legs. Gross Motor Skills include running, jumping, hopping, skipping, throwing, and catching. In addition, balancing, i.e., the ability to maintain a position, coordination i.e., the capacity to move through a set of movements, from simple to complex, as well as repetitive; both combined are necessary for the performance of gross motor skills.

She further explained that the mental action or process of acquiring knowledge and understanding through thought, experience, and the senses is called cognition. Cognitive development involves language, imagining, thinking, exploring, reasoning, and memory expression. It was discussed that Social Development refers to those processes where children develop relationships with their culture, with people around them, and the environment in general and describes emotional development. Emotional Development, she explained, refers to the development of a child's capacity to experience, manage and express a full range of positive and negative emotions. The development of self-esteem is critical throughout the early years and having positive experiences in a quality environment is essential at this stage.

**Fourth Session:** The fourth session of the training was on “**Language Development in Early Years**”, conducted by Ms. Samina Ghafur. She talked in detail about language development and milestones and ways to support language development and literacy in the early years.

Ms. Ghafur emphasised that language development involves the development of skills used to communicate with others through words that form part of a sentence in a particular language, moreover, literacy development involves the ability to read and write.

From months 0-4, a child can smile in response to sound and voice, shows interest through facial expression, and can make eye contact. From 4-6 months a child can react to sudden noises and sounds, listens, and responds when someone talks, makes different kind of sounds to express feelings, notices toys that make sound, and uses babbling to get attention. From 7-9 months' babies recognise the sound of their name and participate in two-way communication by shaking heads to say 'no'. At the age of 10-12 months, a child clearly uses words to relate to a relationship, like mom and dad. At this stage, a child also starts to speak a few words, responds to know, and begins using hand movements to communicate wants and needs like to be picked up, etc. This process of language development continues to age 4-5 onwards when a child can tell stories and speak several languages.

**Fifth Session:** The fifth session of the training was on “**Mathematical Concepts and Skills-Emergent Numeracy**”. Ms. Samina Ghafur explained that for young children, Mathematical concepts and skills include verbal components (number knowledge, counting, computation, and reasoning) and nonverbal components (math notation, reasoning in time and space, and computation).

At the age of 0-2 months children begin to predict the sequence of events (like running water means bath time), start to understand basic cause and effect (shaking a rattle makes noise), children begin to classify things in simple ways (some toys make noise and others don't), start to understand relative size (baby is small, parents are big), begin to understand words that describe quantities (*more, bigger, enough*).



Toddlers of 1-2 years understand that numbers mean “how many” (using fingers to show how many years old they are), begin reciting numbers, but may skip some of them, understand words that compare or measure things (*under, behind, faster*), match basic shapes (triangle to triangle, circle to circle), explore measurement by filling and emptying containers, start seeing patterns in daily routines and in things like floor tiles. This learning continues till the age of 8 and onwards.

**Sixth Session:** The sixth session was on “**Learning Theories**” conducted by Ms. Khadija in Islamabad and by Dr. Robina in Peshawar respectively. This session covered Jean Piaget’s Theory of Cognitive Development and other educational theories. According to Piaget, there are four stages that children undergo as they grow from newborns, infants to toddlers, these include: Sensory Motor, Preoperational, Concrete Operational, and Formal Operational stages.

The second theory shared with the participants was Vygotsky’s theory of Socio-Cultural Development. He proposed that cognitive development in early childhood is advanced through social interaction with other people, particularly those who are more skilled. Vygotsky believed that social learning comes before cognitive development in children and that children construct knowledge actively. His Zone of Proximal Development (ZPD), or Zone of Potential Development, refers to the range of abilities an individual can perform with the guidance of an expert, but cannot perform on their own.

The third theory shared with the participants was established by Erik Erikson’s Theory of Social Emotional Development. Erikson’s psychosocial theory of development considers the impact of external factors, parents, and society on personality development from childhood to adulthood. According to Erikson’s theory, every person must pass through a series of eight interrelated stages over the entire life cycle. Details of each theory and its application to child development are shared with the participants.

**Seventh Session:** Ms. Qudsia Mahtab also conducted the session on “**Learning Theories and Approaches in Early Years**”. She presented:

1. Bronfenbrenner’s Ecological Systems Theory of Child Development
2. Multiple Intelligences Theory, and
3. High Scope Approach

The Ecological Systems Theory is based on the five stages of ecological systems. Bronfenbrenner named every stage starting from the microsystem which is the most basic and first interaction of the child with the immediate environment to the chronosystem which changes over time but highly impacts the child’s development.

The multiple intelligences theory by Dr. Howard Gardner suggests that humans learn in a variety of ways and every person might be different and their learning style depends on the intelligence they possess. He proposes nine different modalities of learning through which people learn quickly if the

learning is applied through their intelligence. Accordingly, an understanding of which type(s) of intelligence a student may possess can help teachers adjust learning styles and suggest certain career paths for learners.

The High/Scope Curriculum is based on the child development ideas that children learn better when they are actively engaged. High/Scope teachers emphasize the broad cognitive, social, and physical abilities that are important for all children, instead of focusing on a child's deficits. In the High/Scope curriculum, the role of the teacher is to support and extend the children's learning by observing and listening, asking appropriate questions, and by scaffolding learning experiences. The day ended with the reflections of the participants.

### **Eighth Session**

The session was about “**Child Protection and the do no harm Concept**” and was conducted by Ms. Qudsia Mehtab. The participants were familiarised with the United Nations Convention on the Rights of the Child, current federal and provincial laws related to child rights and protection, and child abuse and neglect protection mechanisms. The role of parents, caregivers, and teachers was discussed at length to give a clear understanding of these roles to the participants.

### **Ninth Session**

This session was on “**Developing Learning Material with No Cost Low-Cost Materials**” conducted by Samina Ghafur. She said that Low-cost/no-cost materials are those which require no cost or are available cheaply. The session started with reflections on the key learnings of the previous day. Participants shared that the sessions on learning theories were very informative, and it is important to know the theoretical background of ECD for designing and implementing programmes in the field. For some participants, it was an eye-opener as they learned about the learning theories and approaches for the first time. A participant from a private school shared that she has been involved in using the high-scope approach but never realised that her school was using this approach.

This session engaged participants in practical activities where they used different materials like poster paints, vegetables, and dough making materials. They painted with vegetables and different colours and prepared dough using flour and food colour. They learned to design reading materials, books, time calendars, and diaries to engage children using different papers and boxes and some materials which are usually considered trash. Participants learned to make dough, poster paints, and finger puppets with paper and to use them as learning materials for children. They learned different techniques to prepare learning materials which will help them engage children in school as well as at home. Some participants, who were mothers, shared that they exercised the book-making technique with their children at home and it went very well. Most of the participants shared that the session on Child Rights and Safety was the first ever session they attended which helped them understand the topic well.

**Tenth Session:** It was on “**Classroom Environment & Management**” conducted by Ms. Samina Ghafur. She said that the classroom environment plays a vital role in shaping children’s way of thinking, working collaboratively, and sharing responsibilities. She further explained that a classroom is a place that makes learning fun by providing a conducive learning environment that enhances the skills, capabilities, and creativity of children which ultimately helps them develop holistically. She emphasized creating democratic classrooms involving students on a regular basis and in developmentally appropriate ways for shared decision-making and growing together.

**Eleventh Session:** It was on “**Observations and Learning Assessment**”. Ms. Samina Ghafur explained that to understand how children are learning and performing, a teacher needs to know how they can assess and observe children through different techniques. She shared different methods of assessment such as formative and summative methods; formative method gives insight into student needs and how to balance gaps to improve learning. While through summative method a teacher can assess students’ knowledge and skill level for improvement in the learning process. Examples of tools were shared with the participants for observation and assessment, including checklists, anecdotal records, and interviews with children. Careful observation and quality assurance of teaching, learning, and assessment are vital for ensuring the quality of teaching and learning.

**Twelve Session:** The session was about “**National Curriculum and Journey of ECD in Pakistan**”. This session was conducted by Muhammad Rafique Tahir, former Joint Educational Advisor. He narrated the process of key steps being taken for Early Childhood Education and Development in Pakistan including the National Curriculum for ECCE.

He shared the following details with the participants: at the time of the independence of Pakistan in 1947, there was a *katchi* (term used for pre-primary) grade for children aged 4 to 5 which was based more on informal and play-led learning. In 1975, the government abolished all the *katchi* classes from the system, and until 2000 there was no concept of early learning in the government education system of Pakistan. In 2000, the government decided to take special measures to improve the quality of education in the country, and to this end, an Education Sector Reform Programme(ESRP)was designed. ECE was one of the key components of ESRP for improving quality education, particularly in the public sector. As part of this programme, the government in 2006 decided to add an early years’ grade for aged 4 to 5 children with all the government schools. A teacher training module and a document of minimum learning standard for ECCE was developed. One teacher from every government primary school was trained on training modules and the minimum learning standards. The National Education Policy was revised in 2009 and a section on ECE was added in it for the first time which provided legal binding to the decision of 2006. In 2017, the Ministry of Planning, Development, and Special Initiatives(MoPD&SIs) formed a national level Task Force on Early Childhood Development to develop a Policy Framework for ECD. PAFEC is a technical member of this TF. The Task Force headed by the technical experts developed a multi-

sector (nutrition, health, early learning, child protection, and wellbeing) Policy Framework for ECD from Zero to age 8. This is a paradigm shift for the ECD sector in Pakistan as the government will now formally focus on ECD from Zero to age 8 instead of ECE from age 4 to 5.

**Thirteen Session:** The day started with a session on “**Positive Parenting**” conducted by Miss Arooj in Islamabad and by Dr. Robina Shaheen in Peshawar respectively.

The session comprehensively covered the following areas :

1. What is Positive Parenting?
2. Role of parents and family members in child upbringing, parent-child bonding and attachment and its impact on child development
3. Different styles of parenting and how they impact the child’s personality,
4. How to promote positive discipline among children and how it impacts child’s behaviour and confidence
5. Impact of spousal relationship on the upbringing of children

Practical tips and tools were also shared with the participants about ‘Positive Parenting’.

**Fourteen Session:** This session was on “**Learning Through Play**” conducted by Ms. Samina Ghafur in Peshawar and by Ms. Arooj in Islamabad. Both explained the importance of play and its role in a child’s learning and development. Both the trainers explained the different stages of play such as exploratory, constructive, dramatic play, and games with rules with real examples. Explaining the importance of play-based learning and its characteristics, the trainers said that play helps develop all the developmental domains, it is interactive, free, spontaneous, and gives pleasure to children.

**Fifteenth Session:** Ms. Arooj conducted a session on “**Bloom’s Taxonomy**” in Islamabad and Ms. Qudsia conducted the same session in Peshawar respectively. Bloom’s taxonomy was introduced, and its classification system was discussed to define and distinguish different levels of human cognition—i.e., thinking, learning, and understanding. Bloom's taxonomy is a set of three hierarchical models used for the classification of educational learning objectives into levels of complexity and specificity. The three lists cover the learning objectives in the cognitive, affective, and psychomotor domains.









### *1.6. Feedback from the course participants*

The overall response of the participants was excellent. They actively participated in each activity as most of the participants were engaged for the first time in ECD training. All the sessions were activity-based and real-life examples were discussed among the participants. Participants were from different fields, but they all were able to relate the topics to their life and situation. The training received unanimously positive feedback, with participants praising the programme's methodology, content, expertise, and management. The participants demonstrated equal participation in all sessions, with females actively engaged in all activities. They highly appreciated the training programme's participatory and inclusive approach and thoroughly cherished the thought-provoking activities that were carried out in each session. Following are some testimonies of the participants:

*“This whole course can be applied from early childhood to high school level. The activities introduced in the sessions motivated us to learn and understand critical concepts with full clarity”*

**Ayesha Khan - Federal College of Education, Islamabad**

*“I am working in an organisation which is working for the Human Development and especially for women empowerment. Most of the women are mothers. This training is so useful to share the knowledge gained to the mothers that what is the importance of early years”*

**Tufail Ahmed Khan - National Commission for Human Development**

*“I will apply all the knowledge on myself, and my family and I will share it with the community through CMAP”*

**Noor Ul Huda Shah - Centre for Mental Health Advocacy & Promotion, Peshawar**

*“I will utilise the knowledge gained in designing courses on ECD Diploma in the University. It is useful at personal level. One can share milestones with family members and parents to be”*

**Haleema Bano - University of Haripur**

*“Being a humanitarian practitioner heading the same nature of project in 72 schools. This training will help me in the project implementation and achieving the desired results”*

**Syed Irfan Shah - Participatory Rural Development Society, Peshawar**

## **2. Parenting Manual in Urdu**

The sixth and final component of this project focussed on parental education. Parents are among the key workforce for ECD as they are the primary caregivers of children and they play a key role in the upbringing of their children, therefore, PAFEC pays special attention to positive and responsive parenting. PAFEC is designing and offering capacity-building opportunities to aspiring and existing parents, pregnant and lactating women, and newlywed couples.

In addition to designing capacity-building programmes, PAFEC also develops and adopts training materials for ECD. In this connection, ‘the Alliance’ has designed a parenting manual in Urdu. The purpose of developing a parenting manual in the Urdu language is to empower parents through a capacity-building and behavior change approach for the optimum development of their children and to set a pathway for lifelong learning through timely information and support during the early years.

The manual will provide a comprehensive understanding of the journey of early childhood development, children’s developmental requirements and milestones from pre-conception through to age 8, conceptual understanding of parenthood, different dynamics of parenting, styles of parenting, positive and responsive parenting, the impact of environment, healthy interactions with

young children even before they are born, early experiences, spousal relationship and positive discipline on child development. Moreover, this manual will also serve the purpose of a handbook for parents, offering them practical tips, tools, and sample activities to help them play positive, playful, and engaging roles in the upbringing of their children.

### **3. Promoting Positive Parenting**

We also initiated a series of workshops on Promoting Positive Parenting Practices in collaboration with Pahchaan and Child Rights Group, Pakistan Pediatric Association. The first workshop of this series was held on December 10, 2021 in Islamabad and the second workshop took place in Lahore on March 10, 2022. Dr. Tufail Muhammad, Chairman CRG-PPA, welcomed the participants, and Ms. Khadija Khan, Chief Executive Officer, Pakistan Alliance for Early Childhood, shared the objectives and background of the workshop. Dr. Nausheen Hamid, Parliamentary Secretary Health, graced the occasion as a chief guest.

The workshop consisted of panel talks, keynote speeches, and a question-and-answer session. The workshop concluded after a detailed discussion on the questions asked by the participants and sharing a set of key recommendations, mentioned below. Renowned key professionals and experts in the field of Early Childhood Development, health, child protection, and early learning and parental education were part of the panel. The key topics covered in the panel talk included Child Protection, Safeguarding, Inclusive Practices of Upbringing Children, Age-Appropriate Developmental Requirements of Children, Importance of 1st 1000days, Responsive Parenting and Recognizing Danger Signs and Taking Timely Action, Positive Parenting Practices, Developing Book-bonding, Mental Health and Well-being of Parents During COVID-19 and its Impact on Child Development and Digital Influences, Impact of Screen time on Child Development & Safeguarding and Parental Responsibilities. The keynote speakers talked on Positive Parenting Practices and models implemented elsewhere and Helping Families Overcome Difficulties in Raising Young Children. Concluding the workshop, Dr Naeem Zafar presented the following recommendations:

- Develop multi-sector policy and programmes to promote parenting guidance and support with a focus on stimulation and early learning, responsive care, and safe environments free from all forms of abuse, exploitation, neglect, and discrimination.
- Empower families and other significant caregivers with time, knowledge, resources, services, and skills to provide nurturing care for their young children.
- Professionalize Early Childhood Development(ECD) sector in Pakistan by developing high quality trained workforce (parents, caregivers, families, individual ECD practitioners, and policy makers)
- Government and Donors should fund research projects, focused on developing guidelines for policy makers and programme administrators and managers on how to scale up effective parenting programmes as widely and rapidly as possible.



- The research should consider organisations, programme and system level factors as well as quality improvement. Support for scaling up the programmes developed through this research might include cost tools, measurement toolkits, and implementation guidelines.
- Parents support groups under the supervision of public private partnerships need to be formed at district and tehsil level so that the message of positive parenting can reach to the grassroots.
- Parental Education should be made mandatory and packages for parents should be developed by ECD experts and offered across the board; without parent involvement early years upbringing cannot be successful, for that educating parents is a must.
- Government should support communities to provide ECD services to children and parents from conception – 3 through establishing community-based ECD centers in common places and dedicating ECD sections in hospitals and with basic health units
- Mothers are required to be a part of the early years training; therefore, all centers must have the facility to accommodate mothers coming with children at least for beginning few months

#### **4. Certificate Distribution Among the Online Certificate Course Participant**

We distributed certificates among cohort II & III students of the online course in ECD from Lahore College for Women University who successfully completed the course. The certificate distribution ceremony was held at the Lahore College for Women University on 9th March 2022 during our visit to Lahore for conducting the pre-conference workshop on Promoting Positive Parenting. Prof. Dr. Bushra Mirza, Vice-Chancellor of the University, Mr. Muhammad Rafique Tahir, Former Joint Educational Advisor, Ministry of Federal Education and Professional Training Pakistan, Ms. Khadija Khan, CEO, PAFEC and faculty of LCWU graced the ceremony. A total of 24 students of LCWU received the certificates. Other students of online course received their certificates online.

## **Radio Programme – COVID-19 Aur Hamari Zindgiyan in Collaboration with POWER99**

Pakistan Alliance for Early Childhood and POWER FM 99 Islamabad jointly designed a radio programme, consisting of 10 episodes, titled “Corona aur Hamari Zindgiyan”. Radio plays an important role in creating awareness among the masses on social issues and providing educational opportunities for learners. The different episodes of the programme focused on various issues related to child rights, violence against children, the impact of psychological and emotional health of parents/caregivers, positive parenting and its impact on child upbringing, online education and screen time and its implications for children, inclusive educational programme, education sector reforms during corona and issues of early childhood development practitioners. The programme was hosted by Dr. Fahad Abbasi, while eminent child rights activists, experts in early childhood development, health professionals, and academicians were invited as guest speakers in different episodes. Below are some key details about each episode:

The first episode of the programme was on the Impact of COVID-19 on Children’s Health; the discussion focused on the effects of COVID-19 on children’s health, the complications it has created, and how parents can take care of their children. Dr. Naeem Zafar was the guest speaker who is a pediatrician and the president of PAHCHAAN, an NGO which works for child rights and protection. During the discussion, he said that though the pandemic did not impact young children in terms of infection that much, it disrupted the health and welfare services including Immunization, and Lady Health Workers’ visits due to which children became more vulnerable. He said that those children who had previous chronic illnesses and low immunity were impacted and children who were born during the pandemic got many adverse health issues. Moreover, he said that the pandemic impacted the development and mental health of children because of the isolation and lack of adequate food and care.

The second episode was on Violence Against Children; the discussion focused on the increase in violence against children during the pandemic and how the cases were dealt with. Mr. Akhter Syed who is a national coordinator for Child Rights Movement was invited as a guest speaker. He explained the overall situation of violence against children in Pakistan and specifically talked about the different forms of violence children faced during COVID-19. He emphasized on parental awareness and support mechanisms as effective ways to address this issue.

The third episode of the programme focused on the stress and anxiety created by the pandemic and how it impacted everyone. Dr. Bashir Hussain Shah who was the guest speaker of this episode, said that the sudden disruption of routines of children & parents and the fear of the pandemic created stress and anxiety. In the beginning, he said, people, especially children and elderly people found it very difficult to cope with the situation which created more problems for them, however, gradually

they became aware of the issues and started finding solutions. The government and private sector initiated online schooling, health services, and awareness raising on the issues related to the pandemic which benefited people.

The fourth episode of the programme focused on Child Sexual Abuse and Prevention. Mr. Baber Bashir, the Executive Director, Rozan was the guest speaker. He said that child sexual abuse had not only increased in Pakistan during the pandemic but globally the number of cases had increased significantly. The situation in Pakistan was alarming even before the pandemic as every day 10 children were and are sexually abused in the country, he said. Children, he said, face more physical and emotional violence at home by their extended family members and in some cases by their immediate family members. He shared tips to teach children how to protect themselves and emphasized on parental education to prevent this issue. Referring to child protection laws, he said that necessary laws exist, but their implementation is not effective, and moreover, parents and society are not aware of such laws. The need he said is that parents should be made aware of the laws, and protection mechanisms available for child protection in the country.

The fifth episode of the programme was on Positive Parenting Skills and their impact on child development. Ms. Arooj Saqib, a parental education expert and educationist was the guest speaker. She talked about the different ingredients of positive parenting and how parents can learn the required skills. She said that becoming a parent does not mean to bringing a child into this world only; the responsibility is much more than this. It is a life-long journey of relationships, and responsibilities, full of delicacies, challenges, and rewards which all the parents, both mother and father need to fully understand, she said.

The sixth episode of the programme was on Screen Time and Developmental Delays in Children. Dr. Shahzad Mithani an educational policy and child protection expert with Pakistan Alliance for Early Childhood was the guest speaker. Talking on the topic he said that the pandemic changed the lifestyles that we were used to in Pakistan. Due to the lockdowns and online education, children, even younger ones started using mobile phones and other gadgets. Previously, he said, parents were reluctant to give mobiles to young children but during COVID-19, physical activities decreased, and the use of screens was significantly increased. Referring to research he said that the amount of time one spends on these gadgets impacts the overall health and lifestyle of that individual. Since young children's brains are fragile and more prone to get affected by the dangers of the screen, therefore, it is not recommended to show more than 30minute screen to children from ages 5 to 12 years of age and zero screen time for children less than 5 years old. However, he said parents are not aware of the disadvantages of screen time, hence they leave their children in front of a screen for unlimited hours and unmonitored which needs to change.

The seventh episode of the programme was on the problems faced by the education sector during COVID-19. Mr. Muhammad Rafique Tahir, former Joint Educational Advisor, at the Ministry of

Federal Education & Professional Training, was the guest speaker. Discussing the issues caused to the education sector by the pandemic, Mr. Rafique Tahir said that the country was already grappling with the issue of out-of-school children and poor learning outcomes and the pandemic added more miseries to this situation. Due to the closure of schools for almost two years, students lost their precious time leading to more learning gaps and pushing more students, especially girls out of school, he said. The government was not able to preempt the situation at the beginning as the infrastructure, teachers, students, and parents were not ready for online and blended learning models, he added. However, with the support from private sector, the government launched tele-taleem and other programmes on the radio to reach out to the maximum student population in the country, and the private sector offered online education to ensure continuity of learning, he said.

The eighth episode of the programme was on Inclusive Programming for Children with Disabilities. Mr. Zulqarnain Asgher who is the first blind psychologist and president of Potohar Mental Health Association was the guest speaker. He said that the pandemic impacted persons with disabilities and children more than other segments of the population. He highlighted in detail the issues faced by differently-abled people and especially by differently-abled children due to the disruption in the services, inadequate infrastructure, and lack of inclusive programmes to address their needs during the emergency situation. He said that there are some inclusive programmes running in the country, but the need is to develop more focused and coordinated inclusive programmes for normal as well as emergency.

The ninth episode of the programme was on Balanced Diet for Children During the Pandemic and beyond. Mr. Badar Uzaman, Programme Officer, SUN Secretariat was the guest speaker. He said that people are generally not aware of balanced diet and the importance of nutrition, especially for the development of children. During COVID-19, he said children of low-income families suffered because of the shortage of food, job losses, and lockdowns. He talked about the importance of healthy food and healthy lifestyles which are the requirements of all human beings. He said that people, especially parents should be given awareness about balanced diet which includes fats, minerals, proteins, vitamins, and carbohydrates, and its importance for healthiness.

The tenth episode of the programme was on Learning Losses during COVID-19. Ms. Khadija Khan, Chief Executive Pakistan Alliance for Early Childhood was the guest speaker. Initiating the discussion on the topic, she said that COVID-19 has burdened common people including students and parents in different ways. Referring to the surveys conducted by UNESCO & UNICEF on learning losses, she said that students have lost several years of learning due to the school closures in just less than two years' time and the students' attitude towards learning has changed. The real problem she said is neither children nor parents are aware of these issues, and they do not realize how these learning losses and educational delays impact the overall capacity, capability, and intellect of students in the long run. This will have far-reaching effects on study behavior among students, she said. Talking

about solutions she said that it is important to devise strategies with the involvement of parents, using blended and creative solutions to address the learning gaps, especially among young children.

Details of the above episodes can be accessed in the following link:

[https://youtu.be/2SM0qF\\_IUcQ](https://youtu.be/2SM0qF_IUcQ)

## **Integration of Financial Literacy into National Curriculum – Supported by the National Institute of Banking and Finance**

### **Brief Overview**

Financial Literacy was defined as "possessing the knowledge, skills, attitude, and abilities on financial matters to make effective and responsible decisions confidently and to make appropriate use of financial resources." Financial Literacy posed a worldwide challenge, with only 33% of people worldwide considered financially literate, according to Standard & Poor's Global Financial Survey. In comparison to this global scenario, Pakistan had an even lower financial literacy rate. The Brookings Institution ranked Pakistan at 16 out of 26 nations with the lowest financial literacy ratings, indicating that only 13% of the population had formal bank accounts.

To address the urgent need to improve Financial Literacy among the masses, the State Bank of Pakistan (SBP) took the initiative to enhance the financial literacy ecosystem in the country. Two programmes were launched in the past decade: the National Financial Literacy Programme for impoverished and marginalized individuals, implemented by the State Bank of Pakistan, and the National Financial Literacy Programme for Youth (NFLP-Y), implemented by the National Institute of Banking and Finance (NIBAF). The NFLP-Y aimed to educate 20% of the more literate population strategically, as this 20% was expected to generate 80% of the future economic growth. It targeted three age groups (9-12, 13-17, and 18-19) through selected schools, colleges, and universities. Recognizing that financial attitudes and habits develop between the ages of 6 and 12, NIBAF focused on students in grades 1 to 5, believing that financial literacy taught at an early age could have a lasting impact on children and youth.

NIBAF trained one million children and youth through face-to-face training in 45 districts across Pakistan. An additional 0.6 million individuals were trained through an online game called "POMPAK," which became Pakistan's first Financial Literacy App available for download on iOS, Android, and the web. Furthermore, the State Bank of Pakistan directly supported women's empowerment and diversity inclusion, with special initiatives to train 9,000 girls in Balochistan and develop Pakistan's first virtual deaf-video tutorial, targeting 10,000 girls and boys.

While the NFLP-Y project had seen some amazing success stories, its overall outreach remained limited to approximately 2 million children and youth. This raised questions about the initiative's limitation to only 2 million children and the possibility of expanding financial literacy education to the entire population of Pakistan. It was proposed to integrate financial literacy into the National Curriculum Framework at the primary and secondary levels, ensuring that the concepts became mainstreamed in critical subjects and were included in teaching and textbooks, ultimately benefiting every Pakistani child and youth.

In this regard, NIBAF announced a consultancy to integrate Financial Literacy into the National Curriculum at the Primary Level of Education in Pakistan. The consultancy engaged the services of the Pakistan Alliance for Early Childhood (PAFEC), a national alliance of Early Childhood Development (ECD) stakeholders in Pakistan. PAFEC had strong connections with key public and private sector stakeholders, including various ministries, academia, private foundations, and implementing partners throughout Pakistan. The objectives of the consultancy were to integrate Financial Literacy into the National Curriculum for Primary Education (Grades 1 to 5) and to initiate a mapping exercise to identify best practices from selected countries. The mapping exercise would help in developing teaching content and conducting teacher training workshops in each province.

The assignment had qualitative and quantitative measurable targets. The qualitative targets included obtaining sign-off for the integration of Financial Literacy into the selected subjects of the curriculum, developing students' learning objectives and assessment criteria, providing students with conceptual understanding and skills for Financial Literacy, training teachers to integrate Financial Literacy content, and piloting an awareness campaign through the media to reach parents and society. The quantitative targets included incorporating Financial Literacy content in grades I-V of the Single National Curriculum (SNC), reaching approximately 40,000 to 45,000 children through 200 and 300 schools (including a mix of private and government schools), training between 300-400 teachers on the Financial Literacy module, reaching around 15,000 parents through an advocacy campaign, and reaching approximately 2.5 million people through the Financial Literacy awareness campaign.

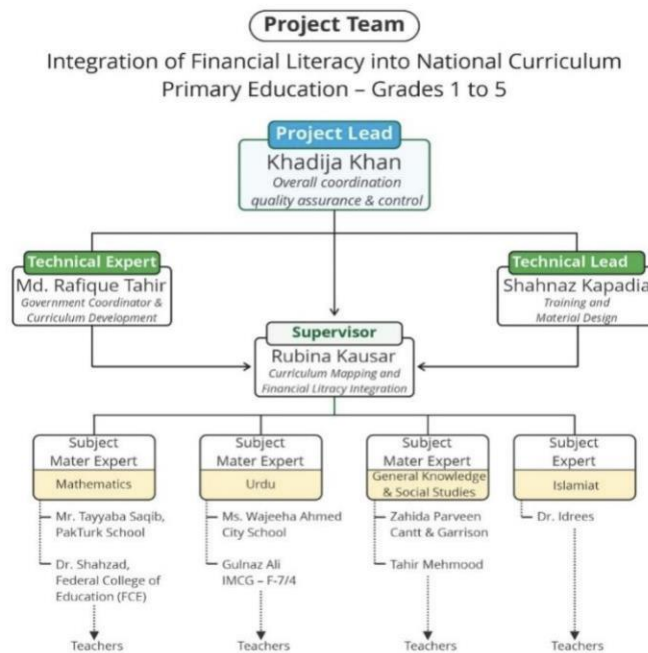
Over the past 12 months, several strategic interventions were undertaken to achieve the objectives and targets, leading to the sign-off from the concerned authorities to integrate the proposed Financial Literacy topics into the curriculum. This integration would be done through textbooks and supplementary material in primary schools. The End of Project Report provided a concise but comprehensive overview of the process, consolidating key messages from individual reports submitted throughout the 12-month assignment. Detailed reports on deliverables were attached as annexes. The concluding chapter outlined the steps taken to obtain sign-off from the authorities, highlighted lessons learned, and provided recommendations for the way forward.

The structure of the report included an introduction, highlights of each phase, challenges faced, and a discussion on the way forward.

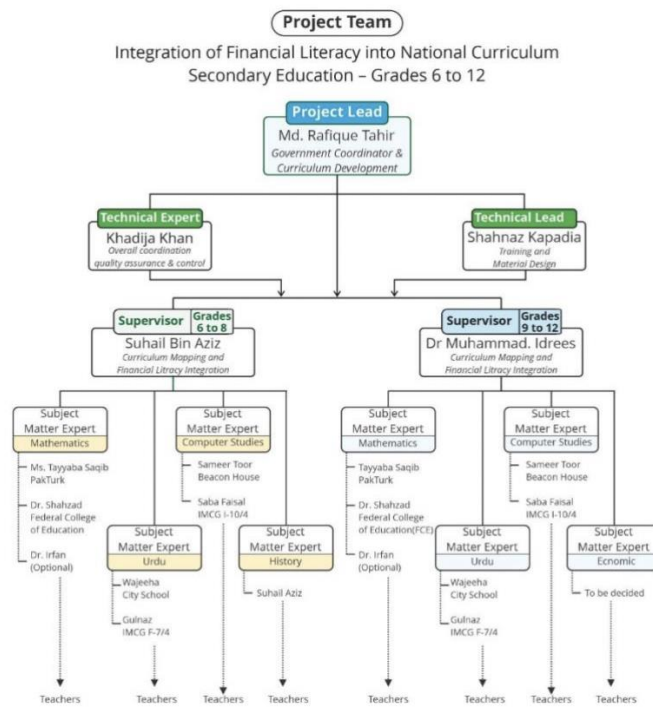
### Inception Phase

The inception phase marked the beginning of an exciting journey, involving detailed consultations, careful planning, and agreements on the scope of work and expected deliverables for each project phase. Face-to-face and online meetings were conducted with NIBAF's project management team to establish the implementation methodology, timelines, communication strategy, specific deliverables, and desired results. The team also discussed limitations and challenges, such as the crowded Single National Curriculum, potential resistance from educators and teachers, the adequacy of the project duration, and potential opposition from key stakeholders and policymakers.

During this phase, several additional steps were taken. Activity-based budgets were developed to ensure cost scrutiny and efficiency. The project team was onboarded, with individual contracts and terms of reference specifying their tasks and deliverables.







The team underwent an orientation session to familiarize themselves with the project's scope, communication protocols, and key deliverables. Moreover, relevant documents on financial literacy, including offline modules, storybooks, online materials, and textbooks used in selected countries, were collected and reviewed.

Federal and provincial legislation related to education and financial literacy were also collected for further examination. The team also reviewed the United Nations Sustainable Development Goals, with a particular focus on Goal 4: Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.

Additionally, key external stakeholders were identified and listed to understand their influence on Pakistan's education and financial literacy ecosystem. These stakeholders included government officials, education directors, curriculum experts, private school regulatory authorities, and various education stakeholders at the federal, provincial, and local levels.

To orient key stakeholders, an initial meeting was held with the Director of the National Curriculum Council, informing her about the contract awarded to PAFEC and seeking her cooperation throughout the assignment. The Director agreed to provide relevant information and documents to support the consultants' work.

Overall, the inception phase set the foundation for the project, with agreements reached, budgets developed, the team onboarded, and relevant documents collected. It provided a solid starting



point to initiate the work and make necessary adjustments based on feedback and comments received from stakeholders.

### **Phase 2: Review of Policy and Legislation and Selected International Best Practices**

Phase 2 of the project involved the review of policy, legislation, and national and international best practices regarding the integration of financial literacy education. The review was divided into two parts: Part 1 focused on the review of existing national policies and legislation related to financial literacy integration, while Part 2 focused on the review of financial literacy national and selected international best practices.

In Part 1, the team reviewed the national and regional policy documents collected during the inception phase to determine the extent to which they supported the promotion of financial literacy education at the primary level. The review process encountered challenges due to the limited availability of publicly accessible information. However, some key findings emerged from the review, such as the responsibility of the state to provide technical education and training, the emphasis on quality education, references to entrepreneurship and life skills education, and the alignment with the United Nations Sustainable Development Goal 4.

In Part 2, the team examined best practices for financial literacy education and reviewed experiences from Pakistan's National Financial Literacy Programme for Youth (NFLP-Y) as well as five international experiences: Australia, New Zealand, Malaysia, the United Kingdom, and Singapore. The review focused on aspects such as the vision for financial education, curriculum integration, outcome assessment, teaching practices, competency frameworks, and learning frameworks for different age groups.

Insights from the country review exercise indicated that financial literacy education could be integrated into specific subjects through a cross-curricular approach or offered as a standalone external programme. Mathematics was commonly used for financial literacy integration, but other subjects such as economics, social sciences, and home economics also lent themselves to effective integration. The review highlighted the importance of political willingness, the development of attitudinal and behavioral change competencies, and the use of strategic partnerships in promoting financial literacy education.

Overall, the review provided valuable insights into policy, legislation, and best practices related to financial literacy integration, both at the national and international levels. These findings would inform the development of strategies and approaches for integrating financial literacy into the primary level curriculum.

### **Phase 3: Review and Mapping of National Curriculum for Financial Literacy Content**

Phase 3 of the project focused on the review and mapping of the national curriculum to identify financial literacy content. The phase consisted of three specific tasks: designing a curriculum mapping template, onboarding and orienting subject experts, and conducting a curriculum mapping exercise.

In Part 1, a mapping template was designed in consultation with curriculum experts to assist in tracking financial literacy-related content in selected subjects for grades 6-12. Twelve themes, including money, expenses, income, purchasing, savings, banking, investment, financing, entrepreneurship, inflation, insurance, and financial planning, were identified. The mapping template included sub-themes for each theme.

Part 2 involved onboarding and orienting four curriculum experts and seven subject experts. They were tasked with using the mapping template to identify financial literacy components in subjects such as Urdu, Mathematics, Islamic Studies, and General Knowledge for grades 1-5, and Urdu, Mathematics, Islamic Studies, and General Knowledge for grades 6-12. An orientation session was conducted to provide an overview of the project's objectives, scope, and specific tasks. The experts were also introduced to the 12 financial literacy themes and their sub-themes.

In Part 3, a three-day Curriculum Review Workshop was held for the curriculum mapping exercise. The workshop aimed to identify existing financial literacy components in the curriculum and identify gaps between the existing Student Learning Objectives (SLOs) and those identified during the review of best practices. The subject experts used the mapping template to identify and record financial literacy-related SLOs, activities, assessments, and content coverage for each topic in the curriculum. The curriculum for grades 1-5 was reviewed for Mathematics, Urdu, Islamic Studies, and General Knowledge, while the curriculum for grades 6-12 was reviewed for Mathematics, Urdu, Islamic Studies, Computer Education, Economics, Pakistan Studies, and History.

The findings from the curriculum mapping exercise revealed that while there were some indirect references to financial literacy themes in the curriculum, there was a need for a more concerted focus on integrating financial literacy skills and attitudes explicitly. The exercise highlighted the opportunity to incorporate specific themes and sub-themes related to financial literacy into the curriculum, ranging from basic concepts like money and expenses to more complex subjects like inflation, investments, and entrepreneurship. The content development team also conducted an exposure visit to two schools to gather insights from teachers and school management regarding the teaching and promotion of financial literacy concepts.

Phase 3 served as an important milestone for the project and laid the foundation for subsequent phases, enabling the development of financial literacy content based on the mapped curriculum.

#### **Phase 4: Development of Financial Literacy Curriculum**

In Phase 4, a two-day workshop was held at NIBAF on June 4-5, 2022, with the aim of developing SLOs (Student Learning Objectives), activities, and assessment tools for the integration of financial literacy into the national curriculum. Led by Mr. Muhammad Rafique Tahir, the workshop brought together representatives from NIBAF, Mera Maan Private Limited, and PAFEC, including curriculum and subject experts. The focus was on integrating financial literacy into subjects such as General Knowledge, Islamic Studies, Mathematics, Social Studies, and Urdu at the primary level.

The team consisted of curriculum experts and subject specialists from the public and private sectors. They utilized the curriculum mapping template, national and international best practices, and the findings from the previous curriculum review workshop to develop SLOs, activities, and assessments tailored to different grades and subjects. Subject specialists for Mathematics, Islamic Studies, and Urdu worked on the curriculum for Grades 1 to 5, while specialists for General Knowledge and Social Studies developed the curriculum for Grades 1 to 3 and 4 to 5, respectively. The teams presented their proposed financial literacy curriculum to each other for discussion and improvement, leading to a wish list of the desired curriculum content. These suggestions were used to develop the financial literacy module for students and teachers.

Key conclusions drawn from the experience of developing the financial literacy curriculum include the importance of covering multiple themes without overwhelming the overall curriculum, incorporating activities related to buying and selling, involving parents in the learning process, and utilizing play money for practical exercises. The developed curriculum aimed to align with the national learning framework on Financial Literacy, cater to students' age, needs, and talents, be logically embedded within the existing curriculum, use real-world contexts and engaging activities, and be easy to implement for teachers and absorb for students.

#### **Phase 5: Development of Teachers' Training Module**

In Phase 5, the focus was on developing the Teachers' Training Module for financial literacy. Two separate modules were created for primary and secondary levels, each consisting of fifty activities to assist teachers in conducting financial literacy training.

For the primary level (Grades 1-5), the module covered ten themes, including Money, Income, Expenses, Purchasing, Saving, Banking, Inflation, Investment, Entrepreneurship, and Financial Planning. At the secondary level (Grades 6-12), twelve themes were addressed, including Financing and Insurance in addition to the themes mentioned above.

The process of compiling and finalizing the primary and secondary Teacher Training Module involved several steps. First, the ten and 11 financial literacy themes for primary and secondary level respectively were identified. Then, inputs from subject specialists and NIBAF helped determine the

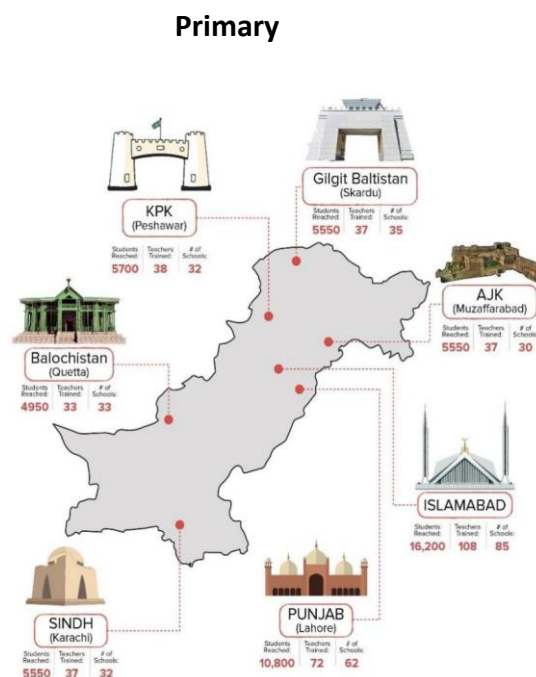
relevance of each theme to specific subjects and grades. A draft manual was created, which was then tested in a pilot workshop. Based on the feedback received from the workshop, the final teacher training manual was prepared.

The training material was designed based on the principles of experiential learning, emphasizing hands-on activities and real-world examples. It was interactive and visualized with pictorial representations to enhance student engagement and facilitate teachers' delivery of the content. The handbook also included an Action Plan to guide teachers in planning and implementing financial literacy content in their schools.

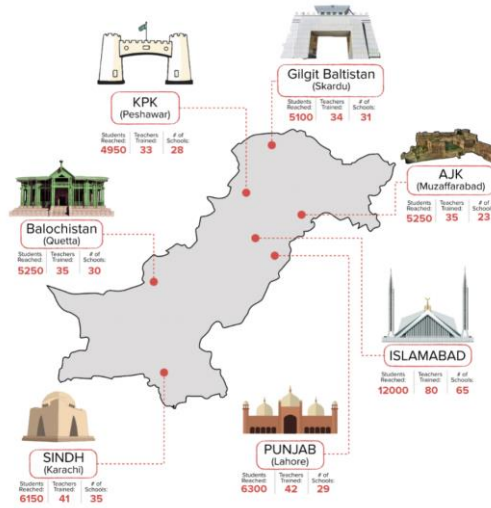
To validate the effectiveness of the teacher training module, a pilot workshop was conducted in August 2022, involving 39 government primary school teachers and 59 secondary school teachers from various districts in Islamabad. The objectives of the workshop were to ensure the integration of relevant financial literacy content in the handbook and gather feedback from teachers on its content and integration into the school system. The feedback received during the workshop was used to revise and improve the training module accordingly.

### Phase 6: Training of Teachers on Conducting Financial Literacy in Schools

The teacher training module, once finalised, was approved by the NIBAF technical team. The consultants then began the teacher training. The prescribed targets for the primary and secondary level training of teachers and students are depicted below:



## Secondary



The FL training trained 362 primary teachers, from 309 schools, across 4 provinces and 3 regions in Pakistan (Punjab, Sindh, Peshawar, Balochistan, Islamabad, AJK, and Gilgit-Baltistan). Of the 362, 67% (241) were female and 33% (121) male. Furthermore, 60% (218) of teachers were from the public sector, and 40% (144) were from the private sector. The implemented training plan, with dates, location and names of trainers, is as follows:



CODE	DATE	LOCATION	TRAINERS	
FL-PL-ISB-01	22-23 Aug	Islamabad	Shahnaz Kapadia Rahat	
FL-PL-MUZ-01	14-15 Sept	Muzaffarabad	Muhammad Ehsan	Arslan Javed
FL-PL-SKA-01	28-29 Sept	Skardu	Muhammad Ehsan	Arslan Javed
FL-PL-PES-01	05-06 Oct	Peshawar	Muhammad Ehsan	Moazzamah Hasnain
FL-PL-KAR-01	12-13 Oct	Karachi	Muhammad Ehsan	Arslan Javed
FL-PL-QUE-01	18-19 Oct	Quetta	Muhammad Ehsan	Arslan Javed
FL-PL-LAH-01	26-27 Oct	Lahore	Arslan Javed	Moazzamah Hasnain

The training for secondary teachers aimed to train 300 teachers from 241 schools across 4 provinces and 3 regions in Pakistan (Punjab, Sindh, Peshawar, Balochistan, Islamabad, AJK, and Gilgit-Baltistan). The rollouts will ultimately aim to reach 45000 students by December 2022. The training rollouts themselves targeted 300 teachers, of which 56% (167) were female, and 44% (133) were male. Furthermore, 56% (167) of teachers were from the public sector and 44% (133) were from the private sector. The training rollout plan was scheduled as follows (very few on-the-spot changes were made due to the non-availability of the designated trainer).

CODE	DATE	VENUE	TRAINERS	
FL-SL-ISB-01 (Pilot)	25-26 Aug	Islamabad	Shahnaz Kapadia Rahat	
FL-SL-ISB-01	2-3 Sept	Islamabad	Arslan Javed, Moazzamah Hasnain, Muhammad Ehsan	
FL-SL-MUZ-02	16-17 Sept	Muzaffarabad	Muhammad Ehsan	Arslan Javed
FL-SL-SKA-03	30 Sep- 1 Oct	Skardu	Muhammad Ehsan	Arslan Javed
FL-SL-PES-04	07-08 Oct	Peshawar	Muhammad Ehsan	Moazzamah Hasnain
FL-SL-KAR-05	14-15 Oct	Karachi	Muhammad Ehsan	Arslan Javed
FL-SL-QUE-06	20-21 Oct	Quetta	Muhammad Ehsan	Arslan Javed
FL-SL-LAH-07	28-29 Oct	Lahore	Arslan Javed	Moazzamah Hasnain

During the teachers' workshop, various aspects of financial literacy training were covered. The workshop aimed to develop teachers' understanding of the key concepts of the 11 financial literacy themes. Training tips were provided to enhance trainers' ability to conduct experiential and participative training sessions. Teachers were given the opportunity to demonstrate their understanding of the content, follow session plans, implement activities, and debrief them effectively.

In addition to the training module, 11 posters were created to visually capture the key messages of financial literacy. Teachers were encouraged to use these posters to create a Financial Literacy wall in their schools. They were also guided on different ways to disseminate financial literacy messages, such as incorporating them into morning assemblies, organizing financial literacy melas and competitions, arranging field trips, and inviting specialists to discuss related subjects with students. A WhatsApp group was established for each batch of trained teachers to facilitate ongoing communication, address queries, interact with management, and share achievements.

As a concluding step, the trained teachers were asked to commit to a target regarding the number of primary and secondary grade students they would train in their schools. Based on these targets, a training plan was developed for the secondary school rollout in six locations (Islamabad, Karachi, Muzaffarabad, Lahore, Quetta, Peshawar, and Skardu) and submitted to NIBAF.

### **Phase 7: Strategy for Integration of Financial Literacy into National Curriculum**

Phase-7 focused on the strategy for integrating financial literacy into the national curriculum. Once the financial literacy curriculum was developed and approved, the PAFEC team finalized the Curriculum Integration Strategy. The strategy outlined activities and events to be held with stakeholders at the federal and provincial levels to present the curriculum, receive feedback, and seek official endorsement.

The PAFEC team, along with subject and curriculum experts, prepared draft integration documents for each selected subject to incorporate the financial literacy curriculum into the National Curriculum. Vertical and horizontal alignment with the National Curriculum was considered during this process. These documents would be presented to curriculum experts from all provinces at a national-level workshop in December 2022 to achieve a common understanding and consensus.

Specific steps were planned for the PAFEC team:

- Submission of the financial literacy curriculum to the bureaus of curriculums in provinces and the National Curriculum Council (NCC) at the federal level.
- Conducting a consultative workshop with nominated members from federal and provincial departments.
- Approval process by the concerned authorities and issuance of a notification after review.

The implementation steps for the integration strategy involved two levels of stakeholder engagement: Level I (internal) and Level II (external). Internal consultations, meetings with the National Curriculum Council, and engagement with provincial/areas secretaries were conducted to support the integration process. A national workshop with curriculum experts from different regions was planned, followed by follow-up meetings and sign-off on the integration document.

External stakeholder engagements were also conducted, including visits to provinces and regions to meet with key stakeholders. Orientation sessions about the project, presentations on the financial literacy curriculum and teachers' training module, and discussions on the importance of integration were held during these engagements. Meetings were scheduled with institutions such as the Punjab Curriculum and Textbook Board, Sindh Curriculum and Textbook Board, Balochistan Curriculum and Textbook Board, KPK Curriculum Directorate, AJK Curriculum Directorate, and National Curriculum Council.

The integration process aimed to ensure the successful integration of financial literacy into the national curriculum across different regions and provinces.

### **Phase 8: Development of Media Campaign Strategy**

Phase 8 involved the development of a media campaign strategy to create awareness about the importance of financial literacy for children, youth, and the public. The strategy aimed to leverage various mediums, including social media, radio, television, and print, to reach a wide audience.

For **social media**, strategies were suggested for platforms such as Instagram, LinkedIn, YouTube, and Facebook. The strategies included static posts, stories, reels, ads, engagement, reach, sharing, boosting posts, GIFs, and videos.

The **radio campaign** targeted multiple cities, including Islamabad, Peshawar, Lahore, Karachi, Quetta, Gilgit, and Muzaffarabad. It involved 15-second spots in Urdu language, with three spots daily, and a campaign duration of 66 days. The campaign aimed to target top-rated channels in each city.

The **television campaign** covered different cities and regions, including Sindh, Punjab, Khyber Pakhtunkhwa, and Quetta. The campaign duration was 90 days, with specific time slots and the telecast of tickers. The number and duration of tickers varied for each channel.

In the **print media**, two newspapers for the English articles; Business Recorder and The News and one was selected for the Urdu translation of the articles; Nawa-i-Waqt. These newspapers were used to publish articles regarding financial literacy. The word count was set at 1000 words for each newspaper, with English and Urdu languages, respectively.

The **media campaign** strategy aimed to effectively spread awareness about financial literacy through diverse channels and mediums, targeting a wide range of audiences.



### Phase 9: Training of Students on Financial Literacy Concepts

In Phase-9, the PAFEC team focused on the training of students on financial literacy concepts. The rollout of the training was documented by the trained primary and secondary level teachers in the six districts. A follow-up mechanism was established, which included direct contact with the teachers through a WhatsApp group, coordination with school cluster focal persons, follow-up with government schools, and reviewing the action plans submitted by teachers and schools after the two-day teacher training.



Through this rigorous follow-up process, data for primary and secondary schools was collected and summarized as follows:

SUMMARY OF DATA COLLECTED

	Schools Trained	Primary Teacher	Per Teacher Target	Total Target	Data Received
Islamabad	55	69	150	10350	10385
Lahore	54	72	150	10800	9810
Peshawar	33	38	150	5700	5872
Muzaffarabad	42	37	150	5550	4950
Quetta	33	35	150	5250	3866
Skardu	28	37	150	5550	4672
Karachi	29	37	150	5550	5600
	TOTAL			48750	45155

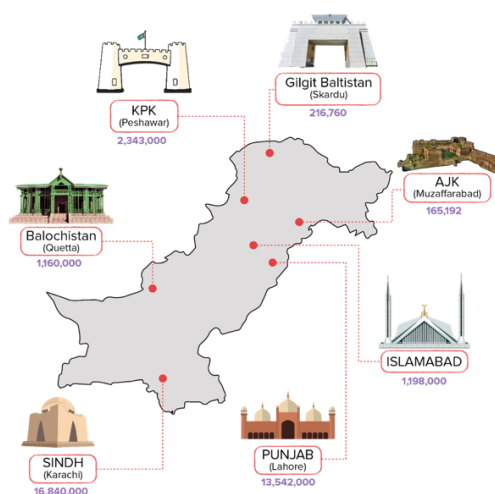
SUMMARY OF DATA COLLECTED					
	Secondary Teachers	Per Teacher Target	Total Target	Data Received	Remaining
Islamabad	81	150	12150	14161	2011
Lahore	42	150	6300	6258	-42
Peshawar	33	150	4950	4590	-360
Muzaffarabad	35	150	5250	5120	-130
Quetta	33	150	4950	4566	-384
Skardu	34	150	5100	5085	-15
Karachi	41	150	6150	6525	375
<b>TOTAL</b>			<b>44850</b>	<b>46305</b>	<b>1455</b>

### Phase-10: Advocacy Campaign Report – Creating Awareness via Social, Print, Broadcast, and Telecast

In addition to integrating Financial Literacy into the National Curriculum from Grades 6 -12, and training teachers, there were some other key deliverables of the Project. One of the key deliverables was the social media campaign for mass awareness about financial Literacy; the campaign aimed at creating country-wide mass awareness through disseminating key messages on selected themes of FL among stakeholders. The campaign was run on four media platforms: social media, television, radio, and print. Various channels were used to reach the intended target. The left image are the details of the campaign run on different mediums:



#### Focused Provinces, Regions & Population



The social media campaign targeted 35.5 million people across Pakistan, including the Federal Capital, AJK, Gilgit-Baltistan, Khyber Pakhtunkhwa (KPK), Punjab, Balochistan, and Sindh. The campaign was centred around the capital cities of each province. The messages were tailored to align with the local language requirements. The media campaign outreach varied based on the population density within each city. The city and population-wise target of the campaign is highlighted in the above figure.

### *Implementation Steps*

Through a competitive process, PAFEC engaged a firm to manage and implement Media Campaign Strategy.

#### Social Media

- The content was mainly created from the booklets by NFLP-Y and the teachers' training modules developed under this Project.
- Platforms and priority areas were selected after getting the endorsement from NIBAF.
- One post was posted and boosted every day for reach and engagement.
- In the last part of the campaign, multiple posts were re-boosted each day to take the reach to a very high level.
- Initially approved posts by NIBAF were reposted per their instructions and according to the reach and engagement results.
- Weekly progress reports were submitted to NIBAF.
- While content production, content from the different materials developed for secondary-level education was kept in mind.

#### Radio Spots

- The content was produced and got it approved by NIBAF before broadcasting it.
- According to target cities, the platform of FM 101 for Karachi, Lahore, Islamabad, Peshawar and Quetta and FM 93 for Muzaffarabad and Gilgit were selected under the flagship of Pakistan Broadcasting Corporation
- 03 spots aired daily, one in the morning and two in the evening during prime time.
- While content production, materials already developed for secondary -level education were kept in mind
- Transmission certificates and recorded spots were shared with NIBAF regularly

#### Television

- To ensure the reach to the target cities, channels were identified
- The content was produced and got it approved by NIBAF
- Approved tickers were telecasted on identified TV Channels

- Screenshots were taken as proof of the telecast and shared with NIBAF as part of the weekly report

The advocacy campaign aimed to raise awareness about financial literacy through various media channels, reaching a significant audience. The campaign successfully targeted approximately 11.2 million people through social media platforms. Additionally, radio spots and TV tickers reached a wider audience, with an estimated outreach of 116.02 million people. The reach of radio spots was determined based on their coverage area and the percentage of listenership. Similarly, the TV reach was calculated by considering the national coverage of channels, obtained from unofficial rankings provided by government and internal organisations.

## Phase 11: Sign-Off Process

### *Steps for Integration Strategy - Stakeholder Engagement*

PAFEC management visited Peshawar, Quetta, Lahore and Azad Jammu, and Kashmir from September to November 2022 to meet the Secretaries of Education and Heads of Curriculum Wings. The purpose of the meetings was to orient the stakeholders about the project, its key objectives and to explain the rationale for integrating Financial Literacy content into the National Curriculum. The process included a detailed presentation to the key stakeholders and a presentation of the Financial Literacy content and the Teachers’ Training Module. Below is a summary of the steps taken before the integration of FL content into the National Curriculum:

Task	Timeline
<p>Internal Consultations with Lead Curriculum Experts</p> <p>A series of internal discussions were held among PAFEC management and the curriculum experts to develop the integration strategy.</p>	<p><b>Third and last week of September/22</b></p>
<p>Meeting with the National Curriculum Council</p> <p>A detailed meeting was held with Dr Maryam Chughtai, the Director, National Curriculum Council on 28<sup>th</sup> September 2022. Mr Muhammad Rafique Tahir and Ms. Khadija Khan briefed the Director about the project and requested her support to integrate the FL Curriculum. They also presented to her the FL Curriculum documents, the Teachers’ Training Modules and NIBAF’s letter addressed to her. She assured her full support to achieve the objective of the integration of FL content into the National Curriculum.</p>	<p><b>Last week September/22</b></p>
<p>Meetings with Provincial/Areas Secretaries</p> <p>Meetings with the Secretary of Education Azad Jammu &amp; Kashmir, the Secretary of Education and the Curriculum Head of Khyber Pakhtunkhwa were held in the first week of October. They were</p>	<p><b>October/2022</b></p>

briefed about the project and its purpose which they appreciated and assured their support. The FL Curriculum documents and the Teachers’ Training Modules along with the NIBAF’s letter were presented to them.

Meetings with the Secretary of Education and Head of Curriculum & Text Board Punjab, Secretary of Education, and Head of Curriculum Board Balochistan were held in the third and last week of October respectively. The meeting with the Secretary Education Gilgit-Baltistan, and Director General Schools took place in Islamabad in January 2023

The meetings with the Secretary Education and Head of Curriculum Board, Sindh did not happen because of the unavailability of the Secretary Education. Having said this a telephonic meeting held with the Head of Curriculum Sindh in which she was briefed about the project and the documents of FL content and the Teachers’ Training Modules were sent to her through courier service. The meeting with the Secretary Education will be rescheduled sometime in March.

### *Schedule Followed for Stakeholder Engagement*

Timeline followed for meeting the stakeholders in the provinces and regions:

Region / Location	Institution	Designation	Timeline
Punjab	Punjab Curriculum and Text Book Board, Lahore	i. MD PCTB and ii. Director Curriculum	Last week of October /2022
Sindh	Sindh Curriculum and Text Book Board, Jam Shoro	i. Advisor curriculum ii. Director SCTB	Second week of October/2022
Balochistan	Balochistan Curriculum and Text Book Board, Quetta	i. Director Curriculum ii. Director Text Book Board	Third week of October/2022
KPK	KPK Curriculum directorate, Abbottabad KPK text book board	i. Director Curriculum directorate ii. Director text book board	First week of October/2022
AJK	Curriculum Directorate Text book board	i. Director General Curriculum directorate ii. DG text book board	First week of October/2022
Islamabad	National Curriculum Council (NCC)	1. Director Curriculum Council	Last week of September /2022
Gilgit Baltistan (GB)	Curriculum developed by NCC is adopted by GB, based on the current legislative system		First week of November/2022

### *Integration Curriculum of Financial Literacy Content into the National Strategy*

As a concluding step of the project, PAEFC organised a two- and half-day workshop of the subject and curriculum experts at PAFEC Office Islamabad in the 1<sup>st</sup> week of January 2023. Ms. Ayesha Kashif from NIBAF and Mr. Daniyal Kapadia attended the workshop as observers. The purpose of

the workshop was to integrate the Financial Literacy content into the National Curriculum. The following steps were followed during the workshop:

- Latest template of the National Curriculum was downloaded from the National Curriculum Council’s website for the subjects targeted in the project and integrated the FL content in the National Curriculum. Below is a summary of the template being followed for each subject:

Subject	Grade	Curriculum Template followed	Remarks
General Knowledge	1- 3	2022	-
Social Studies	4 -5	2022	-
Islamiat	1 - 10	2022	-
Islamiat	11 & 12	2023 draft	-
Mathematics	1 - 8	2022	-
Mathematics	9 - 12	2006	Mathematics Curriculum from grades 9 to 12 is being developed this time and the government is using the 2006 curriculum at the moment. Therefore, the FL content for Mathematics from grades 9 -12 has been integrated into the 2006 NC.
Urdu	1 - 8	2022	-
Urdu	9 - 12	2006	Urdu Curriculum from grades 9 to 12 is being developed this time and the government is using the 2006 curriculum at the moment. Therefore, the FL content for Urdu from grades 9 -12 has been integrated into the 2006 NC.
History	6 - 8	2022	-



Subject	Grade	Curriculum Template followed	Remarks
Pakistan Studies	9 & 10	2006	Pakistan Studies Curriculum 9 <sup>th</sup> and 10 <sup>th</sup> is being developed this time and the government is using the 2006 curriculum at the moment. Therefore, the FL content for Pakistan Studies for grades 9 <sup>th</sup> and 10 <sup>th</sup> has been integrated into the 2006 NC.
Economics	9 -12		There was no curriculum available, so it is being developed afresh
Computer Education	6 - 8	2022	-
Computer Education	9 - 12	2009	The curriculum for Computer Education from grades 9 -12 was developed in 2009, therefore, FL content for these grades has been integrated into this curriculum document

### ***Meeting with the Director National Curriculum Council***

PAFEC met with Dr Maryam Chughtai and her team on Tuesday, 7th February 2023, to present the FL Curriculum documents, the Teachers' Training Modules, and NIBAF's request letter. Subject and curriculum experts, who have been part of the project since its inception, attended the meeting. Mr. Muhammad Rafiq Tahir and Ms. Khadija Khan led the discussion by making a detailed presentation to the Director and her team. At the same time, the subject experts walked her through the FL content integrated into their respective subjects. After listening to all the presentations, Ms. Maryam Chughtai said NIBAF had done commendable work, which was much needed. She further said that she had met the NCC Director in 2021 with a plan to make entrepreneurship part of the

curriculum, and the Director had kindly added it to some grades. Still, now it will be part of all the grades from Primary to Higher Secondary Level.

Moving ahead, Dr Maryam Chughtai instructed her team to review all the FL content being integrated into the NC using different years' templates. The Director NCC and her team examined the document thoroughly, in close coordination with the PAFEC team, and cross-checked each SLO against the National Curriculum Framework. Upon completing the review process, the Director NCC found the FL curriculum relevant, appropriate, and fully aligned with the NCF and issued an appreciation letter to us on 8th March 2023.

However, the appreciation letter did not fulfill the purpose as PAFEC needed a proper sign-off letter. Therefore, the Director of NCC was requested to issue a letter stating that the FL curriculum would be integrated into the NC. Considering the request, she issued another letter on 16th March 2023, attached as **Annex-2**.

As mentioned above, PAFEC conducted a series of orientation sessions for the province's secretaries of education and heads of curriculum departments on integrating FL from September to November 2022. The provinces have started working on it. The Additional Director Curriculum, Punjab, has requested the director of NCC through a letter dated 7th April 2023 to integrate the FL curriculum into the NC from primary to secondary level.

### Challenges Faced and Solutions Recommended

1. It must not be assumed that subject specialists, curriculum design specialists, teachers will have an orientation to financial literacy. Several initiatives were taken to build the technical knowledge and skills of these key stakeholders so that they could effectively integrate financial literacy in the curriculum.
2. Based on the teacher training workshops, it may be safely concluded that the majority of teachers will have little or no formal financial literacy education. Based on their reaction to the training of trainers' content, and their experience of conducting financial literacy training for students, this was an innovative and 'AHA' experience for them. When financial literacy is integrated into the curriculum, and content developed, there must be a major intervention with regard to training teachers so that they can internalize the FL concepts and have the skills to impart the same.
3. Given the timing of the student rollouts, many challenges were faced in obtaining follow-up data. For example, in Skardu, Quetta, and some parts of Peshawar and Muzaffarabad the schools were closed due to winter vacations and the teachers were not accessible for follow-up information. Some teachers could not be reached on phone, while others did send the data, but after repeated follow-ups, the data was gathered.
4. A large number of teachers shared that due to their busy academic schedules and other responsibilities such as census training and examination duty, they were unable to conduct the FL sessions in time.



5. Some teachers left their jobs soon after attending the FL training, and there were some teachers whose contracts expired even during the training. Therefore, more teachers had to be trained to achieve the targets.
6. Some teachers were transferred to different locations where it was difficult for them to conduct the training sessions. A few female teachers were on maternity leave during the training rollout follow-ups. Two male teachers (one in Karachi & one in Lahore) were unable to conduct sessions with students due to prolonged sickness & back injury. Upon hindsight, it may have been more effective to hold proper orientation with participating schools prior to the teacher training, and find a mechanism to hold them responsible through a targeted agreement, for the conduct of the sessions.

### Way Forward

As a way forward we would like to make the following recommendations:

To institutionalise FL in the country it is important to take the following steps:

- translate the FL content being integrated into the National Curriculum in the textbooks in a way that it not only complements the subject topic, but enhances the same. Some excellent examples emerged during the training of trainers' workshops of how teachers could do this. However, when asked to demonstrate how they would do it, some teachers found it difficult to link the FL with their specific subject and topic. The lesson plans developed for the teachers should be comprehensive, but simple so that there are no ambiguities.
- in addition to translating the FL content in the textbooks, supplementary materials should be developed so that students can access them other than their textbooks
- a master trainers' training plan should be developed in collaboration with the National Curriculum Council and provincial departments of curriculum
- orientation for key stakeholders including policymakers, secretaries of education, directors of curriculum departments, heads of textbooks boards and head teachers should be organised about FL and work being done by NIBAF.
- NIBAF should align its projects with the National Curriculum Council's timelines for curriculum and textbook development
- lastly NIBAF should sign a partnership with the National Curriculum Council as a technical partner for FL content development and training master trainers etc

## **Annexures**

1. Training of MTs on Early Childhood Development Day List of Participants
2. Integration of Financial Literacy Content into the National Curriculum Grades 1-12 – Letter from Director NCC


## 1. Training of Master Trainers(MTs) on Early Childhood Development Day List of Participants

S. No	Name	Designation	Organization
1.	Waseem Niaz	Programme Officer	Help in Need Islamabad
2.	Arzoo Malik	CEO/Founder	Future Smart Inclusive School Islamabad
3.	Saima Rafiq	Team Leader Holistic Child Development	Silver Oaks Islamabad
4.	Hamid AW	Education Associate	Community Services Programme Islamabad
5.	Mohsin Sherazi	Principal	The Knowledge School, Tehreek e Islamabad
6.	Humera Shaheen	Manager Road School	Lift Islamabad
7.	Rabia Khan	Psychologist	ECI Islamabad
8.	Amna Naeem	Teacher	Muslim Hands Islamabad
9.	Shumaila Mohsin	Teacher	Home Economics College F11/1 Islamabad
10.	Kiran Nagma	Senior Programme Officer Training	Sahil Islamabad
11.	Yumna Imran	Teacher	Nigran Care
12.	Adele Ahmed	Education Associate	Taleem Foundation
13.	Sadia Batool	Teacher	A.I. Suffah Grammar School
14.	Shanaz Ali	Teacher	Paradise Public School
15.	Salma Bibi	Teacher	Future Vision Model School
16.	Ruba Faraz	Management	Quaid Public School
17.	Jamila Sajjad	Principal	Saad School System Korla
18.	Durr-e-Yazdan Khamsa	Coordinator	Kid City High School Humak
19.	Saiqa Shaban	Principal	Fatima Educational Academy Jagiot
20.	Aiman Maqsood	Admin	People Work
21.	Hafsa Saleha	Teacher	Babur Public School
22.	Ahmad Khwaja	Assistant Director Education	National Commission for Human Development (NCHD)
23.	Tufail Ahmed	Assistant Director Education	NCHD
24.	Munazza Tariq	Principal	Sarah's Wisdom Garden
25.	Dr. Shahzad Ahmed	Assistant Professor	Federal College of Education
26.	Amna Naeem	Teacher	MHSOE Islamabad
27.	Ayesha Dad Khan	Lecturer	Federal College of Education
28.	Naila Rashid	Assistant Director	NCHD
29.	Shahida Yasmeen	Senior Education Teacher	Islamabad Model SchoolS-X01
30.	Sabeen Malik	Senior Education Teacher	Federal Directorate of Education (FDE)
31.	Saima Wajid	Teacher	MHSOE, Islamabad
32.	Ayesha Khan	Junior Lecturer	ICG-F6/2

33.	Shehla Kiani	Senior Teacher-BPS 18	IMCG-F7/4
34.	Asma Murtaza	Lecturer	FCE
35.	Wajeeha Saleem	Teacher	Excellence College
36.	Shehnaz Ali	Principal	The Access School
37.	Sanuallah Shinwari	Health Promoter	MSF
38.	M. Asif	Admin Officer	NIDA Pakistan
39.	M. Sohail	Health Officer	NIDA Pakistan
40.	M. Usman	Education Officer	NIDA Pakistan
41.	Syed Irfan Shah	Project Manager	Participatory Rural Development Society- PRDS
42.	Shamim Khan	Social Advisor	Sada i thal
43.	Usman Inayat	Teacher	Swat Model School
44.	Shabana Nazneen	Assistant Professor	Government Girls Degree College Dabgari Peshawar
45.	Sadaf Khan	Lecturer	Government Girls College Gubahar Peshawar
46.	Sehar Afridi	Clinical Psychologist	Peshawar Medical College
47.	Palwasha Yousuf	ECD Facilitator	Peshawar Medical College
48.	Haroon Khalil	Education Officer	NIDA Pakistan
49.	Dr. Wilayat Bibi	Assistant Professor	Shaheed Benazir Bhutto Women University Peshawar
50.	Noorul Huda Shah	Clinical Psychologist	Center for Mental Health Advocacy and Promotion- CMAP
51.	Sabiha Khan	Education Psychologist	Center for Mental Health Advocacy and Promotion -CMAP
52.	Imama Gillani	Psychologist	Prime Foundation
53.	Zala Khan	Research Associate	Prime Foundation
54.	Sajjad Saleem	MEAL Officer	Saiban Development Organisation, Mardan
55.	Amjad Jahangir	Program Manager	Human Development Organisation, DI Khan
56.	Javed Iqbal	PHD Scholar	Abdul Wali Khan University Mardan
57.	Dr. Subhanullah	Assistant Professor	Government Degree College Lahore, Swabi
58.	Dr. Shehla Daud	Assistant Professor	FG Degree College for Women Peshawar
59.	Haleema Bano	Lecturer	University of Haripur
60.	Mehreen Munir	Day Care Teacher	Shaheed Benazir Bhutto University Peshawar
61.	Musharaf Jan	Member	MRDO Mardan
62.	Saima Tabassum	Lecturer	Shaheed Benazir Bhutto University Peshawar
63.	Hamza Khan	Research Fellow Student	Prime Foundation Khyber Medical University
64.	Salman Khan	Director Media	AID International Peshawar
65.	Muhammad Arif	Project Manager	AID International Peshawar
66.	Sulaiman Khan	General Secretary	Tal Sparlay, Mardan
67.	M. Ibrar	PHD Scholar	Abdul Wali Khan University Mardan
68.	M. Saleem	PHD Scholar	Abdul Wali Khan University Mardan
69.	Aneesa Bibi	Instructor	Abdul Wali Khan University Swabi

70.	M. Fahim	Principal	Abdul wali Khan University Mardan
71.	Zarak Khan	Resource Person	CERD Peshawar
72.	Sabira Gilzai	Assessment Expert PHD Scholar	Balochistan Assessment Examination Quetta & Abdul Wali Khan University Mardan

**2. Integration of Financial Literacy Content into the National Curriculum Grades 1-12 – Letter from Director NCC**



**Director**

**Government of Pakistan  
National Curriculum Council Secretariat  
Ministry of Federal Education & Professional  
Training, Islamabad**

Islamabad, March 16, 2023


**Subject: - INTEGRATION OF FINANCIAL LITERACY CONTENT INTO THE NATIONAL CURRICULUM FROM GRADES 1 - 12**

The National Curriculum Council (NCC) Secretariat is currently steering curriculum reforms (ECE-Grade 12) with the aim of promoting quality education for all children across Pakistan. In response to a call for feedback to support this consultative and comprehensive exercise, the NCC Secretariat received suggestions from multiple public, private and non-profit organizations. We are humbled by the vigor with which the education community has lent its support to this national cause.

2. In this regard, Pakistan Alliance for Early Childhood (PAFEC) developed and provided Financial Literacy (FL) content to NCC under different subject areas from grades 1–12. It was communicated PAFEC developed the content by engaging curriculum and subject experts from the government and private sector who have a long experience working with NCC in developing and reforming the National Curriculum with NCC. PAFEC briefed us about the development of this content in two meetings and finally submitted it to us through email dated 8<sup>th</sup> February 2023. After a thorough review of the content, my team and I found it aligned with the National Curriculum Framework 2016-17. Moreover, the Students’ Learning Objectives and proposed activities for FL age and level are appropriate. Considering the importance of FL, the content is in process for integration into the curriculum.

3. The curriculum for the primary level has already been notified, therefore, relevant FL content will become part of that curriculum when it is reviewed and notified again. The curriculum for the secondary level is under the development process these days which will be notified in April 2023 and relevant FL content will become part of it after due process.

4. I take this opportunity to thank your organisation for taking this initiative which will play an important role in providing quality education to children. Thank you for your input and looking forward to more technical support in this regard.



**(Dr. Mariam Chughtai)**

**Ms. Khadija Khan**  
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Cc:  
**Mr. Muhammad Rafique Tahir**, Project Lead, Integration of Financial Literacy into the National Curriculum – National Financial Literacy Programme for Youth

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