

# Education

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Graphic: JOHN McCANN

## Movie teaches teens how to budget

Barbara Ludman

A pair of township youths have had a terrific time with money they borrowed from a local loan shark. They have no way to pay it back, but they are not worried — until the loan shark sends his heavies, who kidnap them and tie them back to back to await their fate.

Their freedom is bought by an old man who puts them to work in his bookshop, where they find a book called *Smartbucks: Mind Your Moolah*. And despite the tendency of one of the pair to backslide, they follow the advice in the book, from defining their dream (to own their own music studio) and drawing up a budget to foregoing luxuries and focusing on the long term. In the final scene, they are in their own studio, rapping about finance.

It is an interesting way to teach teenagers how to handle their money, and it helps that the actors are comedians Tall A\$\$ Mo and Mpho “Pops” Modikoane, who is also the film’s producer. Their rescuer is a television star: Darlington Michaels, who plays Papa G in *Isidingo*.

The film is aimed at high school students and follows a curriculum set by the department of basic education.

The department selects the schools in the provinces where the movie is available — Gauteng, Eastern Cape, KwaZulu-Natal, Free State, Western Cape and Limpopo. Pupils are bused to Ster-Kinekor cinemas, given a soft drink and snacks and ushered into the cinema. When they leave, they get a booklet reiterating what they have learned in the film.

It has been seen so far by more than 15 000 pupils, mostly from disadvantaged backgrounds.

The film is an initiative by Stanlib, whose vision, according to chief executive Thabo Dloti, is “to be synonymous with financial education and empowerment”.

“We have always invested in educating our youth about the importance of saving and spending money wisely. We believe that the more financially educated our youth, the better off we as a nation will be.”

So, interspersed with the drama are chats between Mo and financial trainer Lindiwe Ndlela. She explains to a clueless Mo such concepts as interest and budgeting and shows him how to calculate the interest loan sharks charge compared with what the banks charge.

“We wanted a humorous, touching and captivating means of sparking the interest of young people to deliver life-changing lessons to take into adulthood,” said Dloti. After all, “we are in the business of changing lives through financial empowerment”.

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## There is a crisis, minister

There are ways in which teachers can compensate for government’s incompetence

COMMENT

Andrew Verrijdt

It was with great relief that I read this past week that Basic Education Minister Angie Motshekga does not believe South African education is in crisis. “Phew!” I thought. “That’s a load off my mind.”

Unfortunately, it is difficult for me to view the situation in Limpopo, where thousands of grade 10 pupils had already started their exams before receiving their textbooks, as anything less than a tragedy and a crisis, even though the minister has no difficulty seeing it as a mere kerfuffle. Frankly, I am a little jealous.

Likewise, the “kerftastrophe” surrounding teachers’ posts in the Eastern Cape, which has led to many schools — often the poorest — being understaffed for months, has made unease crease my worried brow. So it is good to know that cooler heads have taken charge.

Earlier this year I wrote in the *Mail & Guardian* about how the unequal allocation of resources in education reinforced the same disparities we suffered through under apartheid. When there are shortages, it is almost inevitable that the poorest schools, which are already lacking in assets, will be the least able to deal with them.

The article I wrote centred on the lack of psychological services in schools. It now seems I should have cast my net more widely.

These governmental failures are

so acute and have persisted for so long that a veritable tasting plate of South African non-governmental organisations have felt the need to sue the basic education department for its lack of service delivery.

In response to this, Motshekga said that she would have preferred if the lawsuits had not taken place (“Talk to us instead, says minister”, *M&G*, June 22). This struck me as being akin to the base commander at Pearl Harbour deciding to reprimand anyone who reported seeing enemy aircraft. The lawsuits are a symptom, minister, not a cause.

But there are two sides to education: the department and the schools; management and labour; the ivory tower and the chalkface.

Fixing the problems in the government is not within my purview. It is a job for politicians, unions, the voting public and, it seems now, the courts.

But schools are something I do know about. I was recently at a presentation for the Partners for Possibility initiative and, although I am not affiliated to it, I was impressed by what I saw. The initiative pairs a businessperson with a school principal and the two then work together to improve their school and get their community of parents involved in helping out.

This is the kind of programme that can be used to improve pupils’ education without waiting for the government to allocate more resources — and it seems to me to be extremely worthwhile.

One of the things that struck me was a principal at the presentation stating that he felt that the basic education department was simply not up to the task of fixing education and the schools were therefore going to have to do it themselves.

This may be frustrating, disappointing, even depressing. But it may also be the only option. We need to acknowledge that the unit of change in South African education is the teacher. We need to return to the notion that teachers are skilled professionals who are vitally important for a healthy society and that they are going to have to do much of the work themselves.

Hopefully, the government will get on board at some point. Until then, however, our nation’s educators are going to have to work the bilge pumps by hand and we all need to give them the respect their professionalism warrants.

But the coin of professionalism has another side: consequence. If we, as a nation, are truly going to raise teachers up to the level of respect they deserve, then teachers themselves will need to earn that respect by maintaining high standards.

**Good teachers work harder when valued and bad teachers are less bad when they know they will be punished**

Good teachers need to be rewarded and valued. Bad teachers need to be given a chance for training and development. But if that does not work, then those teachers need to be given the freedom to explore other employment opportunities — right after we fire their arses.

Everyone responds to incentives. Good teachers work harder when they know their effort is valued and bad teachers are less bad when they know they are likely to be punished.

When I was a teacher in 2006, I was paid about R7 000 a month, which is pathetic for a profession that holds our nation’s future in its hands. Since then, we have had several teaching strikes that forced the government to raise salaries to more rational levels. So I am acutely aware of the vital role that unions play in defending teachers’ right to decent wages and good working conditions.

But if those unions thwart attempts to remove teachers who are endangering their students’ education, they have truly lost their way and become more a part of the problem than the solution.

It may seem crazy to expect our overburdened teachers to have to shoulder yet more responsibility, but in the areas that are racked by crises I do not believe we have any choice. Political and legal processes simply take too long; 2012 is halfway and some textbooks still have not arrived.

And waiting for our basic education minister to work out what a crisis looks like is not how we are going to fix South African education.

Andrew Verrijdt is an educational psychologist