

## 8. Appendix 1: Statement of ethics

As participatory researchers with children we will:

- respect the rights of children as provided in the United Nations Convention on the Rights of the Child;
- ensure that the research is conducted in a way that benefits children's physical, psychological and social development;
- encourage children to speak, and listen to them;
- ask for informed consent of children, and their parents where appropriate, before involving them in research or in disseminating research information;
- honour children's priorities and interests;
- honour children's cultural values;
- treat children as adequate and capable social actors;
- not impose the researcher or the researcher's ideas on children;
- not use any form of abuse or exploitation for research purposes;
- not put children at risk for research purposes;
- not hide information from children;
- not discriminate against children on the basis of age, gender, socio-economic status, caste, religion, language, race, ethnicity, capacity;
- where appropriate, try to involve children in conducting the research;
- ensure research report ownership by children or where appropriate their parents or other related persons;
- not use material without the informed consent from the participants;
- not give out real names of persons or organisations without informed consent; confidentiality of all sources will be maintained;
- not use material that will be threatening to the children, even if they have given their informed consent;
- give appropriate weight and value to children's feelings;
- disseminate findings to the group(s) that contributed to the research, in media that they can understand;
- give materials gathered from research participants back to the participants, keeping copies only with their informed consent.

Adapted from a declaration during a course for researchers in participatory research with children in India/Nepal in 1995, as recorded in Boyden, J and Ennew, J (1997).

## 7. References

Boyden J. and Ennew J. (Eds.) 1997, *Children in Focus; A Manual for Participatory Research With Children*. Stockholm: Rädda Barnen

Dawes A. 2000, What happens to children when they participate? Moral and social development, *Children's Participation in Community Settings*. Oslo: ChildWatch International.

Ivan-Smith E. and Johnson V. 1998, The Way Forward. In E. Ivan-Smith and V. Johnson (Eds.), *Stepping Forward: Children and young people's participation in the development process*. London: Intermediate Technology Publications.

Kjørholt AT and Qvortrup J, 2000, Children's participation in social and political change - Western Europe. In *Children's Participation in Community Settings*, Childwatch International Research Symposium: University of Oslo.

## 6. Recommendations – case studies

- *Soul Buddyz 3* should role-model children's involvement in an entrepreneurial project that is sustained over a period of time.
- The ongoing commitment and hard work that is needed in such a project needs to be made obvious.
- It would be important to show that the money earned from the project is a real source of empowerment for the children involved.
- We should also see children seeking out adult support and advice, technical advice in particular such as that Nathi and Sipho and Lois received.
- Candace presents a wonderful story opportunity. A young person with a disability running and sustaining their own business presents an ideal opportunity to break down stereotypes about disability.
- It would be important to show how running a business can build a sense of self worth and confidence and teach many other lifeskills.
- *Soul Buddyz 3* should link the story of an entrepreneurial project to sharing positive values with other young people in the way that Candace (case study 2) does.

In addition many general life skills are learned through such projects. In all cases young people have learned to work together with others, they have learned about stress, working to a deadline and about problem solving.

It is also clear that for young people like Candace, Nathi and Siphon the businesses they are running are a very real source of future economic independence. Other young people all express the idea that they now know that they could be economically independent by running their own businesses in the future if they ever wanted to.

Apart from the Emmarentia case study each of these projects is a sustained one in which the young people have had to give up free time with friends and other recreational activities to keep their business running. They admit that it is hard work and yet they continue with the projects.

The other theme that emerges from these stories is the way that the young people see what they are doing in business as a value issue. Candace sees it as a way to share her philosophy about life. Nicola and Amy see it as a way of expressing their creativity and having fun. Nathi and Siphon see it as a way of encouraging other young people to be independent and create jobs. Lois sees it as a way of encouraging other young people to develop their self-confidence.

*It is very rewarding to have your own business. It is good to make profit. I like to know I have money. I don't spend it but it is nice to know I have it. I also like to know that we did the hard work for that money. It is not given by our parents we have done the hard work so we deserve it.*

*I also like the creative part of it. I do the cards we sell and I like the art part.*

Their advice to other young people was

*I have realised that it takes a while to take off and you mustn't give up. Also you may have to change what you make. We made frames at first but they did not sell so we stopped them. It is also really important that it is fun. You must not do it if it is a bother. It must still be fun.*

They see the skills they have learned as being useful to them in the future.

*All the things we have learned from running the business we are starting early so we know what to do when we need money. I think it is better to have your own business than be employed by someone. You can make more money, you get more challenges and it is more rewarding. I would like to export our paper and be really big and employ people. I like it that we have our own business and it is ours.*

### **Analysis**

The overall sense from these case studies is the creativity shown by young people in the projects they are doing.

In all these case studies the young people express the sense of agency they have from being able to make their own money. What is interesting is that they do not express this in a materialistic way in that they now have money to buy things they want. Rather they express a sense of pride that it is money that they worked for and earned on their own. Research on child labour shows a similar thing. Children and young people like to contribute to the family income or to have some measure of financial independence from their parents.

It is clear from all these case studies that entrepreneurial projects empower young people beyond economic empowerment. This is most clearly articulated by Lois and Candace. They have both found a sense of self worth from being able to run a business that they have created. Their growing self-confidence is clearly linked to their ability to run their business.

Most of the young people have sought out an adult to help or mentor them. But once they have had this help they run the project independently.

Even simple entrepreneurial projects like those run by the Grade 7s at Emmarentia Primary School allow young people to experiment with the practicalities of running a business. In running their stalls for the fete they faced many of the issues they would face if they run their own business one day.

### **Case study 6: It is hard work but we have fun**

#### **Magically Written, a handmade paper business run by Nicola Nel and Amy Uzzell.**

*The important thing is that the business is not a burden but it must be fun.*

Amy and Nicola are 12 years old. They run a small business making paper and paper goods such as cards. They also sell fluffy pens and pencils. They started their business for a school entrepreneurial project but it has expanded way beyond their school. They now have a contract to produce hand made paper in bulk for a local project. They also sell at the weekly farmer's market and at local flea markets and take orders for wedding invitations.

They learned the skill of making paper from Amy's mum. The process is time-consuming and hard work.

*It takes three days to make the paper, dry it and package it. We make it on frames from paper pulp. We have to make the pulp too before making the paper. Most of our products we make from scratch. We also have to stick the fluff on to the pens and pencils.*

*We have thought about employing other people but at the moment we just pay Amy's mum to make up the pulp.*

They attribute their success to the fact that their product is unique.

*Our product you just don't get here and the old women here like our paper. They are always buying it.*

They won some money in a local entrepreneurs competition and used this to buy an envelope rack that allows them to fold envelopes quickly and neatly.

They also enjoy working together.

*We work fine together. When we have a deadline we get together and we always laugh. Though sometimes the stress gets to us. It is market day next week and the Expo and we are madly trying to make paper and my dad is busy now buying 50 pencils.*

*I think one thing we could improve is our planning. We often leave it too late for manufacturing. We should work every Sunday and do a little bit every week. Now we leave it until we have a deadline and then we are mad!*

They talked about the rewards of having their own business.

They also learned quite early on to keep their expenditure as low as possible.

*One of the big expenses is transport into town to get film processed. So now we try to keep film and make as few trips as possible. We also had to start to charge more if we were to make a profit. We really want to get our own developing equipment because then we will make much more profit.*

Their profit varies every month depending on how much work they get but they make R120 profit on a video film. They attribute part of their success to the fact that they work together.

*It is nice working together. It is the nicest thing on earth because we have different ideas and we can solve problems together. If you need to do research about an idea, research with one mind is not OK. If you have a partner you can do research together. This is how we got new techniques for advertising. Also if you have a business while you are still at school do something you can do at home because this keeps the expenses down. Using your house you do not pay rent.*

They agree that they have learned many skills from running their business and their advice to other young people is.

*Never give up even if the road is hard, stick to it.*

### **Case study 5: Not made in Hollywood but made in South Africa**

#### **Friends Photo and Video Filming services run by Nathi Nyawo and Sipho Dlamini.**

*There are no jobs out there so if we have this job now it is better we stick with it. When we finish school we want to see it growing like never before. We can employ others. We are going to be on the JSE. We are going to make this company big!*

Nathi and Sipho are in Grade 10. They live in a rural area outside Empangeni in KwaZulu-Natal. They have been friends for a long time and the business they run is called Friends because they run it together and according to Sipho they are friends for life. They hire out their services to take photos or videos at weddings, funerals, parties and community celebrations. They edit the videos on computer. They have two cameras with flashes and one video camera. They are proud of how professional their videos are.

*We edit on the computer in the bedroom. We put text on to the video. You will think it is made in Hollywood but it is made here in Nathi's bedroom in South Africa!*

They describe how they started their business.

*For taking photos it started as a game. We got a R100 camera and took photos of our family and friends and then we became encouraged when everyone wanted copies of the pictures and we decided to make a business. We used the first camera and saved money and then bought a good camera for R1500. We became popular and then we bought another camera. With the money from the Cape Town competition we bought a video camera.*

They advertise their business by putting up small portfolios of their photos at local shops and at the local library. They also wear T-shirts that display the name of their company.

*A business without advertising cannot work.*

One of the biggest challenges they face is that people order photos and then do not come back with the money and then they are left with the photos. So now they ask people to pay a deposit before taking any photos or videos.

They taught themselves how to take the photos through trial and error.

*We soon learned about not cutting off people's heads and feet because we made so many mistakes. Then the man who we used to hire the video from he taught us how to handle the video camera.*



*But I know that if things do not work out I can always fry samoosas and sell them.*

They would both like to carry on with their business. Nishani because,

*I like making my own money. I can decide. I can spend it.*

They both feel that they have learned valuable lessons from working together on their business.

*I think it is good because we are communicating and handling problems and solving them all the time.*

### **Case study 4: Business involves problem solving**

#### **Feast your eyes on our food. A business run by 12 year olds, Nishani and Megeshni Pillay.**

*We have learned a lot about leadership and communicating between each other. We argue sometimes and we then have to problem-solve and make a plan.*

Nishani and Megeshni are two friends who do everything together. Now they are also business partners. They run a food business in Richards Bay in KwaZulu-Natal. They make and sell samoosas, roti and kebabs and chocolates. They sell their produce at the market day held twice a term at their school.

*We chose to make samoosas and rotis as there was no one else selling Indian food and it was easy for us to make. There are a mix of cultures in our school so people are interested in Indian food. It is not everyday food for them.*

Their parents gave them the start up money of R200 for their business. Each market day they make between R150 and R400 profit. Megeshni saves her money and Nishani has used hers to pay back her parents for the money they spent on her trip to Cape Town to receive the prize they won in the Institute of Entrepreneurship competition. They also use some of the money for treats like going to the movies.

They spend many hours planning and preparing for each market day.

*The chocolate moulds take ages. We have to make them some days in advance of the market day. We also make the roti and samoosas. On the day before we prepare the samoosas and then very early my mum and I fry them. It can be very stressful as we have to hurry to be ready. But I say that no effort no profit.*

They run the business together.

*We had some arguments about pricing and profit but we had to solve that. Sometimes our customers come up and say the price is too much so we have to discuss whether we are going to put the price down.*

*We are getting bigger. Each market day we make more and this can add to the stress.*

Nishani says she would like to be an entrepreneur one day. She is not sure that she wants to fry samoosas forever but she would like to run a business that involves craft work and children.

If the party is at night her mother transports her to the parties but she builds the cost of the petrol into her fee and pays her mother back by washing the car the next day. She also pays her assistants at the end of each party.

A local woman who rents out jumping castles for parties has also contracted her on various occasions to attend bazaars and parties. She did a party at the local MacDonald's and they asked her to put an advertisement in their restaurant. This has brought much business. Lois charges R50 for a thirty-minute show at a party. This includes 10 balloons. Every balloon more than 10 comes at a cost of R2.50 per balloon. For a one-hour show at the local Prawn Festival she charged R250.

She has adapted her act for younger children.

*I found that the little ones were very afraid of me in the wig. So now I take the wig off for parties with little children and I put my hair in two big pigtails instead.*

Lois talks about how running the business takes hard work and dedication.

*I work every Saturday. Sometimes I would like the day off. There was one long weekend when I had to work on a Saturday and all my friends were at the beach.*

Perhaps the most interesting thing about Lois's business is that she has used it to overcome her own shyness and lack of confidence.

*At first I spoke too softly and I was very shy. But during the holidays I went to see a drama teacher in Eshowe. She was a clown at 'varsity. She is really good in Drama and she encouraged me. Now I am more confident.*

*I used to feel left out and be shy. But this helped me not to be shy anymore because I had to talk to the children. I get confidence when I am in my clown costume. I can be someone else.*

Lois won the first prize in the Primary School category of the South African Institute for Entrepreneurship competition this year. She has been running her business for over a year and plans to continue running it. At the end of this year she and her family will be moving to Witbank and she will be going to Secondary School.

*I am going to leave my business here in Mtunzini. My assistants will run it and pay me a commission. I will supply the balloons to them. I will start the same thing in Witbank. I will be in a new place and a new school so it will be a way for me to get confidence in this new place. I want to be able to do all sorts of parties there. I have been practicing to make a rugby player from balloons so I can make these at rugby matches.*

Lois is a young woman with big plans who has found her place to shine out.

### **Case study 3: Finding your place**

**Busy Balloon Entertainer, Giggles has come to town. Hire your own party clown. A business run by 12 year old Lois Hansmeyer.**

*I used to come nowhere at school. I never did well. I never won anything. No one wanted to work with me in a group. But I said to myself I am going to give this business project a good bash. Now I know that for every child there is a little place. If you put in a bit more effort you will come out at the top and shine out.*

Lois Hansmeyer lives in the small town of Mtunzini in KwaZulu-Natal. She runs a successful business as a party clown. Her business began when she saw a clown at the Gateway Shopping Centre selling balloons.

*I thought that children's parties have become such a bore – they are taken to the Spur or the Wimpy. They sit down and eat and go home. I wanted to see happy faces at a party and to stimulate the children with a sculptured balloon. This really makes them happy and they laugh a lot too!*

She found a book on how to make animated balloons shapes. She practised until she had the skills perfected and then with the help of her mom, made a clown costume and advertised her availability to attend children's parties in the town.

*It took months to learn and I am still learning more. I can make a giraffe, a dog, a flower, a fish. I practice all the time to improve the skill.*

*One of the first challenges was finding the right balloons. The ones we had at first were very expensive and not good quality, they burst easily. I went on the Internet and found a company that could supply good quality balloons that were easy to make into shapes.*

Her start up capital to buy the clown wig and initial stock of balloons came from winning a competition with her business plan. The competition was run by a local industry, TICOR.

Initially she dressed up as a clown and attended the party for a half hour making balloon animals for each child but she has recently extended the service she offers to playing games and running the entire party programme. She has employed two assistants. One plays games with the children and the other videos the party for the parents to keep.

*Over weekends and afternoons I jump on my bicycle and pedal to the parties that are done in town.*

Candace did some market research before starting her business. She talked to shops and people in her local area. She found that people of different ages were interested in her products. She also found out that they were different from the kinds of gifts people could buy in the area.

She sells the products cheaply so that children and adults can afford to buy them. For example, she has a simple bracelet that costs her R2.70 to produce and she sells it for R8.00. Other items range in price from R15.00 to R25.00. She makes about R200 profit every month from her business.

Most of the money Candace makes goes to help her grandmother with everyday expenses but she does manage to save some. She is saving to buy a computer so she can make business cards and leaflets to advertise her business. She also wants to buy a new wheelchair so she can get around more easily.

She says her main challenge is finding new markets. Transport is expensive and not easy when you are a wheelchair user and it is hard for her to get into town to market her goods. This is why she sells only in her local area now. Even in her local area she finds it difficult to get around and tell people about new products. Her aim is to find more markets and increase production of her goods.

*I also have new ideas of things to make. I think running your own business is all about communication and new ideas - communication to let people know about your business and new products.*

Candace won an award in the Institute for Entrepreneurship Competition. She attended the award ceremony in Cape Town. Many of the younger winners who were also interviewed for this report mentioned, when asked about a highlight of the Cape Town trip and award ceremony, said that they found Candace an inspiring example. Candace certainly is a young woman with her own magic who gives her customers far more than the jewellery they buy from her.

## **Case Study 2: Making magic out of adversity**

### **Magic Beads, a jewellery-making business run by Candace Hartogh**

*I called my business Magic Beads because I believe in magic. But I think the magic we have is magic that we make. Life is all about choices and we can choose to make something out of our difficulties. I have made a business. People are often surprised when I say I have my own business. They say 'But only normal people have their own business'. They cannot see that a wheelchair user like me can have a business. But I say I am normal, the only thing is my legs. My brain is fine. I say to people when you look at me you mustn't see my body you must see me. Wheelchair users can have their own business!*

Candace matriculated at Eros School in Athlone, Cape Town in 2001. She lives now with her grandmother in Ida's Valley outside Stellenbosch in the Western Cape. She runs a small business called Magic Beads from her home. She makes and sells dream catchers, feather decorations and jewellery to local adults and children.

*It all started when I was still at school. It started as a hobby. My business teacher saw that I was making beads and she said, 'why don't you enter the KTV market day?' I said 'Miss, what do I know about business?' But I entered and I won the competition. I decided to carry on with the business when I left school because there was no work for me here. This way I earn some money myself.*

Candace has a friend in Stellenbosch who has a craft shop and she buys beads and other supplies from her. She works alone making her jewellery. Most often she works outside her small house in the sun. She says this is useful because then passers by see her goods and come and buy them. She also describes how she shares her craft (and her life philosophy) with the local children.

*Children see me and come and ask, 'how do you make that?' I say 'come and I will teach you but you have to have patience'. They come some of them and then they try and they say, 'I can't it is too difficult.' But I tell them, 'You must have patience. You can never get anything in life without patience.' One small girl she tried very hard and struggled and then when she made a necklace she took it home and gave it to her mom. I asked her how she felt and she said 'I felt good because I had made it'.*

*I tell the children that life is full of challenges. We just have to overcome them. My challenge is that every day I wake up and I tell myself I am not going to be worried about what people say about me. They see me in my chair and they say 'She is dom.' But I am not, my brain is fine. My challenge is that I have to not worry to impress people. I am learning not to be worried by what people think of me. I teach this to the children. So I have my own business but I teach the children about life too.*

3. *Be prepared.*
4. *Work as a team*
5. *Never depend on a computer.*

*I learned you need a plan A **and** a back up plan.*

*We had a lot of fun. In this fete we learnt to budget and prepare well. We could have prepared ourselves better by doing more surveys and making our stall decorative and attracting. At the end of the day we managed to hold things up and we had a great time.*

*I learnt that you must focus on one market or two, because I tried to sell too many things.*

*I enjoyed the fete. I wouldn't like it as a full time job, but it was quite an experience.*

*To be an entrepreneur you have to be an entrepreneur type of person. I learned that I am not this type of person.*

*From the Entrepreneur's Fete I learned that there is much more work to starting a business than I thought. You have to do surveys and graphs and calculate all your costs. This project was really tiring but I learned a lot. And if I don't ever get a job then I can start my own business using these skills.*

It is clear from what the young people say about the process that it was one in which they learned about starting a business. Anyone who has run a small business will recognise that the young people encountered many of the issues one faces in running a business. This kind of experience gives young people an opportunity to face some of the crucial issues before they have to do it in the real world.

It is also clear that many life skills are also learned in this kind of experience. Many children talked proudly about the sense of achievement they gained from planning and running something on their own. They also described how making their own money gave them confidence in themselves.

*I did this thing! I made the money. That makes me feel very good about that money.*

### **Running the business on the day**

The day of the fete also gave many opportunities for learning. The overall consensus was that running your own business involves hard work. Many of the children also described the experience as a stressful one.

*I was scared and worried the whole time. I was worried about the goods being stolen. I was trying to watch the goods and taking money and giving change all at the same time.*

*I was worried because I saw we had lots of competition. I saw people were selling little radios like us I thought people would go to the other groups.*

Children described some of the problems they encountered, how they overcame them and what they learned from them.

*The trampoline didn't come because I had not given proper directions to the company. I learned that next time I must be more organised and send a map to make sure the trampoline comes.*

*The engine of the four-wheeler was flooded and would not start. I was worried that I had let my friends down.*

*We did a fashion show and I felt very pressurised and frustrated because the CD would not start and the children were all waiting and getting fidgety. I was thinking that maybe M and me would have to sing for the fashion show because we had no music!*

*The computer would not load the game and we had this big queue waiting and they had paid their money and the more we tried the more we could not get it to work. Finally it worked.*

### **What did we do with the profit**

Most children made some profit. Some went shopping and spent it, others put it in their savings account. One girl gave it to her mother to put towards her school uniform next year. Two groups gave some of their profit to charity.

*I listen to the radio a lot and my favourite song is 'where is the love' and I think that the song says it all. We need to spread love and one way to do that is to give money to charity.*

### **What we have learned from the experience**

The group was asked to reflect on what they had learned from the exercise. Here are some of the things they had to say.

#### *What I have learnt*

- 1. You cannot sit back and relax and expect your business to do well.*
- 2. You must plan in advance.*



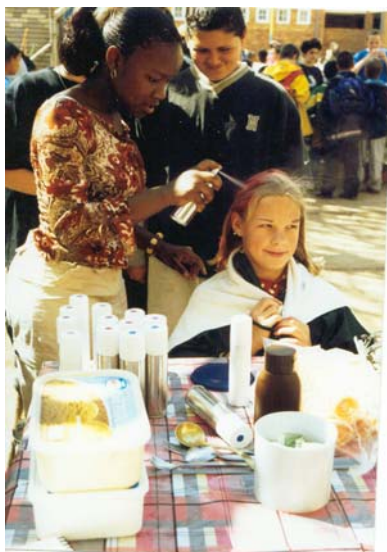
Most children sold items. These ranged from food such as samoosas, muffins chips and *kofa* to hand made cards, jewellery, small radios, lip gloss, earrings and stationery.



One group sold fairy wands and crowns to the Grade 1 and 2 girls. One stall that did a roaring trade sold old mechanical toys such as tanks and trucks.

Some children offered a service such as time on a jumping castle or time on a four-wheeler on the field. One group challenged children to beat them at Play Station. They won a prize if they could do this.

The stall offering to spray colour in your hair for a fee was very popular.



*We went to all the teachers and offered to help them clean up their books and worksheets and things in their classrooms. They paid us. This gave us the money to buy stock for our stall.*

Some of the businesses decide to sell goods on consignment because this meant they did not have any initial outlay.

One of the anxieties that some children expressed about the experience was that they would not make enough on the day to pay back their parents.

*It was stressful because all the time I was thinking am I going to make enough to pay my mother back the money she lent me. After all I did and I made some profit but I was worrying the whole time.*

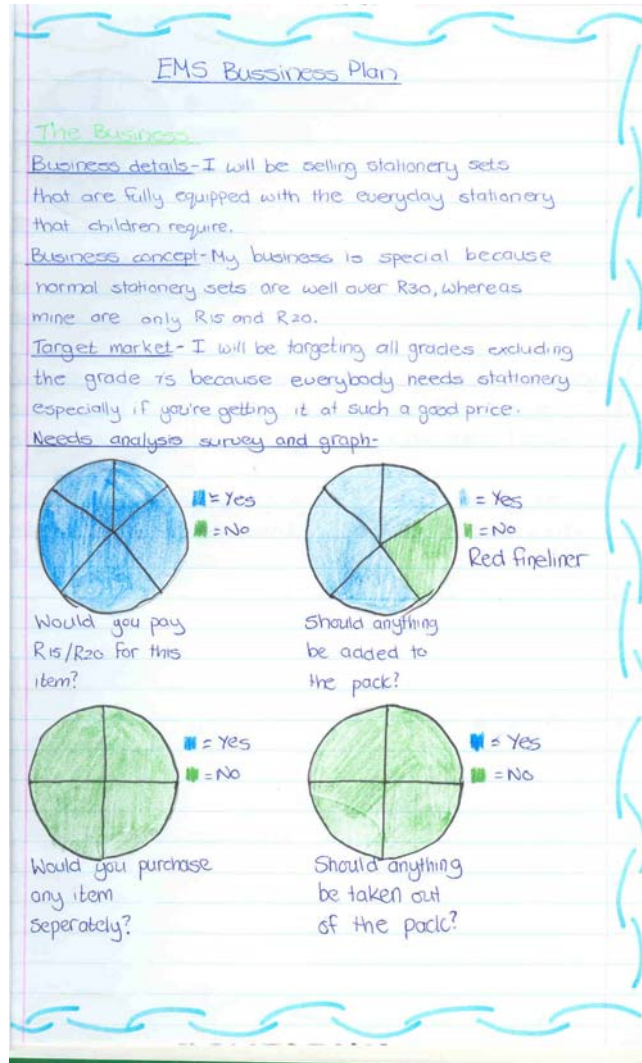
This aspect of the process created many learning possibilities.

*I learned that you should not get yourself into debt to start a business. I took R300 out of my savings account and spent it on raw materials but I did not do very well on the day. I got very worried when I did not sell much so I dropped all my prices to very low. Lower than what they had cost me. In the end I only made R270 so I lost money. But it was OK because it was a learning experience and it was my money anyway. But if I had borrowed money I would feel in the awkward position of not being able to pay it all back.*

### **The Fete**

The range of stalls and varying advertising strategies illustrated the creativity shown by the children.





After the survey exercise some groups adapted their business plan.

*We were going to sell radios but then we realised that they were too expensive. Children said they would not buy them as they would not have the money for them.*

**Seed money for my business**

Once a decision had been made about what they were to sell each group had to draw up a business plan. Then they had to find the money to buy their stock to sell. Some children were given money to buy stock from their parents. Some parents lent their children the money. But some parents did not have the money to do this. The children came up with a number of strategies for raising their seed capital. Some children used their pocket money saved over a few weeks. Some took out money from their savings and others worked for the money.

The learners talked about the experience of working in a group.

*I was very frustrated because on the day of the fete my friend did not bring the things she said she would bring. Her mother could not take her to buy them. So then she ran to Checkers down the road but they were closed. So we had to buy some things from the tuck shop to sell.*

*Our business was successful because we worked as a group. We did the planning together and every one did their part. I think the important thing is to choose the right people for your group at the beginning. Choose people you know you can work with and rely on.*

*I think if you want to become an entrepreneur you have to work in a group with people you trust. We were very stressed on the day and we could have easily had a big argument but we are such good friends that we did not. You can't be in the middle of the fete and have a big argument.*

*We were very stressed and we are best friends but we got annoyed at each other. I really didn't like it – I do not want to do this when I am older. I did not like the stress and getting annoyed with my best friend.*

*- I got very frustrated with my friend because he lost R50 that we had made.  
- I don't know how I lost it, it was at the top of the container we put money in and it was just not there. Maybe it blew away or got stolen.*

It is obvious from these quotes that the experience of working in a group taught these young people something about running a business with a partner as well as something about themselves and what kind of people they are.

### **What business should we start?**

Before deciding what they should sell or do at the fete the class did research. They devised and administered surveys in the school with different classes. This allowed them to assess what products or services would sell best at the fete. The picture below shows how one group presented their business concept and needs analysis. This group interviewed a sample of school children across all the grades asking them some specific questions about the stationery sets they proposed to make and sell.

## 5. Case studies of entrepreneurial projects

### **Case study 1: Finding out if you are 'an entrepreneur kind of person'**

#### ***Emmarentia Primary School Grade 7 Entrepreneur's Fete***

*This project was really tiring but I learned a lot. And if I don't ever get a job then I can start my own business using these skills.*



Emmarentia Primary School is a school in the northern suburbs of Johannesburg. Learners come from a variety of backgrounds. There are children who come from wealthy homes, middle class homes, children of domestic workers, a few who live in a children's home and children who come in taxis from Soweto.

Parents range from professionals to artisans to hawkers. This broad range of children makes this case study particularly interesting as it shows how entrepreneurial skills mean different things to different children. It also allows us to see that all children, no matter what their resources are at home can participate in a project of this nature.

Every year the Grade 7 learners at Emmarentia Primary undertake an entrepreneurial project that culminates in a fete at the end of the third term.

#### **Working in groups**

The project begins when the class chooses a group to work with. Some children chose to work on their own.

*When we first talked about groups I decided to be by myself because I thought that if any thing went wrong it was my fault. I just had to rely on myself.*

## 4. Recommendations – participatory groups

- *Soul Buddyz 3* should show reality by presenting children as important actors in ‘financial affairs’. It needs to show that children earn, use and manage money.
- The role that work (both in the household and out of it) plays in the lives of children needs to be emphasised. It is particularly important that this work is shown to be a positive thing in children’s lives. They see it as giving them important life skills and as a way that they can contribute to the family. It should be presented as something that increases children’s self worth.
- At the same time it would be important to point out that work can be hazardous when it affects health or takes time away from education or normal activities like play.
- The responsible role that children play in terms of their contribution to the family income should be celebrated through *Soul Buddyz 3*. This will also begin to counter the myth of child dependency.
- *Soul Buddyz 3* should acknowledge that children are saving and reinforce the value of saving. While acknowledging the pragmatic need to save for everyday needs in poorer homes it should also be possible to highlight the importance of saving (even small amounts) for the future. Educating children about interest would be important if one is to build a commitment to long term saving in financial institutions rather than saving informally.
- Coupled with this is the need to lobby financial institutions about the need to make banks more accessible to children both in the geographical sense and in the sense that they are accessible to those who have only small amounts to save.
- Group savings is obviously a concept that many children understand. One possible way of exploiting this existing strategy is to encourage children’s involvement in organised group savings schemes that would seek to harness the economic power that children have as a large percentage of the population. In promoting group savings *Soul Buddyz* would need to take into account that some children have sensible misgivings about group saving as a strategy.
- Placing men in the role of handling financial and home affairs would contribute to boys learning about sound family and money values.

Mothers and grannies were also described as role-models in relation to money by a few children.

*You know the newspaper, I think it's the Homeless Newspaper. My granny, there's a lady by Randburg Fire Station who sells them, whenever she goes past there, she always buys one and puts it on her windscreen so she doesn't get any people. What she does I think is great. At the end of the year, at Christmas time, my gran will give her R50 and R100 to actually take home and provide food for her family. (suburban)*

Fathers appear to be almost completely absent from the lives of the children who participated in this research.

The other relationship related to money was mentioned by a few children in both the township and suburban groups.

*Money can buy things that make you happy – the girls can just come in magically! (boy, suburban)*

*Boys need money to give their girls. (boy, suburban)*

As these quotes illustrate money is related to attracting girls. The opposite, i.e. girls attracting boys with money was not mentioned. It is important to note that in the research on the gender topic one of the things that boys and girls saw as making boys powerful was money.

### **Analysis**

Women are clearly the financial managers in most of the homes represented here. They also appear to be the financial role-models. An important question here would be if this affects the way boys relate to and use money both now and in the future.

*- May I ask. Isn't she in school because she is 15 years? Maybe she is. If she is she needs it for uniform. (township)*

### **Analysis**

In some ways creating a separate theme for values for the purposes of this research is incorrect as children are revealing values in the way they choose to spend their money. There is a strong commitment to family and a sense of responsibility displayed by all the children who took part in this research.

The value of saving and using money wisely is also evident in all groups. Apart from this though, for these children money is a value-related issue. They understand that money can cause conflict and that materialist values are not a good thing. Yet at the same time they are very pragmatic about the need for money, for example children who live in poor rural areas would like to have enough money to buy the things they need.

What is striking is that these children display none of the materialist tendencies that are so often attributed to 'youth'.

### **Theme 5: Relationships and money**

One striking pattern is that children in all groups hardly ever mentioned fathers in relation to money or family life.

Mothers see that they do household chores, they give their money to their mothers for food and uniforms, mothers encourage them to save.

Children mostly give their money to their mothers (or grandmothers) to keep for them.

*I keep it and when I come to school I use it as pocket money.  
Where do you keep it?  
I ask my mother to keep it. (township)*

*I do not personally have a bank account. My mother puts it in her account, for me. (township)*

From the point of view of these children women are in charge of financial affairs in their homes.

Mothers were also involved in teaching children many of the values issues related to money. Mothers encourage them to save. Mothers deduct pocket money when they have not worked hard at school or have not done their chores.

*I mess my room up and don't bother to clean it up and then my mom forces me to clean it up and then she gives me like a R100 extra pocket money.  
(suburban)*



- *So you wouldn't give to charity?*
- *I'd never*
- *Yes, I'd give to babies, because they are innocent*
- *I'd give it to Cotlands, not to people who should be earning it (suburban)*
  
- *I know someone, they give a certain person they know, that is on the side of the street, they give him R20 every time they drive past them*
- *But that makes them just to carry on begging.*
- *They depend on you (suburban)*

Interestingly it was the rural children who were perhaps the poorest who saw giving to others as important.

*It is a good idea to save money and to think of other children who need it.*

*It is a good idea to help other children. It will give her lots of luck.*

*It is a good idea to think of sending money for charity. One day those children can help her. Humans is humans because of other human beings.*

A few children in the township groups said they would give to charity.

*Girl: I think they should send money to Mozambique when they don't have it.*

*Boy: Joo! How can they send it to Mozambique?*

*Girl: You can post it.*

Children discussed a scenario in which a young girl uses some of the money she earns for everyday needs, saves some and gives some to charity. In the township groups they decided that she should rather not give to charity. The general consensus was that she should rather use the money for things she needs.

- *The money is not enough to give for charity and save some for the moneybox.*
  - *I will help them and they wont help me when I need help so I don't see the point of saving for them.*
  - *The second R50 I will buy food with it.*
  - *I will buy school uniform.*
  - *With all that money I was going to open my small business. I want interest.*
- Researcher: What will you do to with it once you have the interest?*
- *I will manage to buy things for my family. (township)*
  
  - *I would buy food at home.*
  - *I would buy myself clothes and give my mother some.*
  - *I would buy groceries for R50, and send the other R50,00 home.*
  - *I would buy school uniform, buy myself food for school and give the rest to my mother and father.*
  - *I would buy clothes, food then give my father, mother and sister some money and buy a few things for my younger sibling.*

*Some people, they like just became your friend just to get your money  
Once they've got it, they go off.*

- Divorce causes fights over money.*
- You can get lots of money from divorce.*

Children in the township groups said that money often caused jealousy.

*People say bad things about you when you have money.*

*Some people become jealous of you when you have money.*

Rural children, however, thought that having money would make them happy. When they talked about having money it was clear that they did not think in terms of excess money but rather in terms of just enough money to get the things you need.

*Money do make me happy because when I need something I can get it. (rural)*

*Money does make me happy because you manage to buy things that you want. (rural)*

*You have to have money when you need it. (rural)*

Children in all the groups talked about how having money makes you more open to crime.

*It can make you happy but when people notice that you have money they can kill you for that. (rural)*

*Thieves get into your house when you have lots of money. (township)*

Money as a sign of worth also came up in two of the groups. The importance of having money so you can buy lunch at school is emphasised by this child.

*I use R5 per month to buy food during lunch time, when other children buy, so that I can show them I am also a human being like them.*

The issue of not having money for lunch came up in the groups run around children affected by HIV/AIDS. One child mentioned that children who were poor and had no money for food or no food to bring to school for lunch would go to the toilet and stay there at lunch time so no one would see that they had no money for lunch.

The issue of charity was explored with the children. Suburban children were divided. Most said they would not give to charity willingly.

*- There's one thing that my mom told me. Those people that are on the streets even though she does give charity, they end up stealing instead of looking for jobs*

- *Because money nowadays is actually overtaking most things.*
- *Some people nowadays are getting crazy about money, will kill you for money. That's how important it is becoming for people.*
- *Its not about the lovely job, you're doing it because you like it. It's about the money now.*
- *Just like Mr M (teacher) he left the school because of the money*
- *People are really interested in earning lots of money (suburban)*

Another value-related theme that emerged from the suburban groups was the link between crime and money. The children in these groups have the view that if you have no money you will get involved in crime, i.e. poverty equals crime.

- *I think money is actually a good thing because look, you see, you know those poor families that live in squatters, they end up stealing.*
- *And then the government as Devon said, the government instead of helping them, takes them to the jails and then they get hot food and they get baths. Instead of those people and children living on the road. Those children could have houses and school but they give it to the criminals in jail. (suburban)*

Children in the suburban groups also discussed government in relation to crime. Their perception was that government along with many other people was also becoming more interested in money than they should be.

- *Like the government, they are taking our money now. They aren't using that money to help people that need it. They're just using it*
- *They're virtually bringing it in and keeping it*
- *Slipping it in their own pockets (suburban)*

These comments are suggestive of adult opinions that children hear at home.

Another theme around values that emerged was the relationship between money and happiness. All groups except for the rural groups agreed that money did not bring happiness. There were various reasons given for this. Children in suburban groups talked about how having money made people greedy.

- Because money can land up controlling them. Like for instance if someone were to win the lottery. They will say I've got this much money and I've bought a car. You're going to land up wanting more and you're going to land up doing practically anything to get money.*
- *If you get a little bit...*
- *Then you want more (suburban)*

This group also agreed that money often caused conflicts.

- Sometimes there's even loss of friendship because of money. Our next door neighbour, her parents are fighting because of money. Her husband gets the money and goes and drinks it. The wife pays all the bills*

Researchers probed the concept of starting your own business with the children in order to find out if they would use this as a strategy for getting extra money.

In only two groups did children make entrepreneurial suggestions.

*Boy: You can collect tins and sell it.*

*Girl: You can open some business.*

*What kind of the business?*

*Girl: Selling the Simba chips (township)*

*Girl: You can make doilies or knit and then sell your goods*

*Boy: Or let's say you have crinkle paper and wire you can make flowers and put them in a pot to sell.*

*Girl: You can braid people's hair or make ice lollies for the summer when it's hot*

*Girl: You can cut hair. (coloured area)*

While discussing financial issues the topic of the lottery arose in most of the groups. Most groups disapproved of the lottery.

*It costs R2.50 but at the end of the month, one lady spent R75 on a ticket, and she didn't win anything (suburban)*

*- Because it is gambling, no one ever wins, only 3 numbers. Some - people if they win they die quickly from the money.*

*- I can use the money for different things*

*- People play as much as R30 and it is a waste. (township)*

### ***Analysis***

Children in all groups had experience of credit. Many families used credit for daily needs as a matter of survival. In spite of this children were against it. They gave many examples of problems related to credit. Some children did, however, point out that it was one way of affording larger items.

Children did not see entrepreneurial strategies as a way of earning extra money. Only one child mentioned starting her own business and no children could present actual plans for making money through their own business in their area. None suggested starting their own business as a way of getting money they needed. The one entrepreneurial approach they did mention was to hire out their services. They also helped parents sell in their small businesses.

### **Theme 5: Money and values**

One theme that emerged was the issue of values. In one suburban group children discussed the fact that money was becoming more important than it should be to people, i.e. they were becoming materialistic.

- *You can go to jail if you don't pay. (coloured area)*
- *Some people swear at you when you do not give them their money.*
- *Some people take your clothes, blankets, your mattress and your dishes if you do not pay them.*
- *Some burn your house after taking your things.*
- *Others are beaten.*
- *Sometimes when people buy on credit they can't pay and it's a big problem for the people.*
- *When they buy meat on credit it is a problem because the people can't pay it back and then they hit you.*
- *They also take you to the police and put you in the cage. (coloured area)*

*Some mothers were fighting over money. The other woman was wanting her money from another one. Then she took out a shiny knife, wanting to stab her. Some children stood to watch. I decided to walk straight to school. The bell had already rung and I did not want to see. (township)*

*You can use a credit but I think if you struggle to pay, the person will beat me or kill me. (rural)*

*Someone in my community took a bed. He was paying R150 per month and he realized that he is going to pay more so he decided to take back the bed. (rural)*

*It is a problem because if things don't go well you end up in trouble and that's not good because you gonna have a bad record. (rural)*

*It is a problem because if you no longer can afford to pay you going to put your family in danger. (township)*

One group described the cycle of debt people get into.

- *It is better to take on credit and make sure you pay.*
- *Then what do you do when you do not have money to pay back?*
- *You borrow money from somewhere.*
- *And where do you get money to pay this person? You are causing yourself many problems. This person will swear at you if you do not pay him. You are not solving any problem. You are causing problems. (township)*

The discussion about credit led to a discussion about other strategies that parents use to get money when it is needed.

- *They work extra shifts*
- *They ask for money from the loan place.*
- *Go to the casino. My mum wins money there and just blows it straight away and sometimes only gets it back (suburban)*

*If we are saving the money together is going to be a problem if I want to use I will have to wait and ask permission and you find at that time they need my help.*

*I think is best to save it alone because sometimes when it is your turn to get money they won't give you and that will cause the fighting.*

### **Analysis**

Children save their money. What they save for is dependant on their socio-economic context. Children who do not have to worry about everyday needs are saving for the future. Poorer children save because then they have money for school things and even food when the family has none. For these children saving is related closely to sharing the family responsibility for everyday needs.

Very few children in poorer homes have a full understanding of interest. The main reason they give for not saving in banks is accessibility.

Group savings are an important strategy used mainly by children in township areas. It is important to note that this strategy is not appropriate in all contexts. Some children do not see it as a useful strategy. It is possible that the strategy is dependent on there being a close-knit community context where children trust each other. It is not accepted in situations of deep poverty such as in the one rural group where competition for resources was high or in areas where there is potential for social conflict.

### **Theme 4: Credit**

Most groups had experience of credit. In all but the suburban groups children had experience of credit for daily needs.

*You take credit, say you've cooked (umphokoqo) grubble pap, and you need sour milk, you go and take it on credit, then you pay later.*

*Researcher: What kind of things do people take on credit?*

- Samp*
- Rice*
- Sour milk*
- And some people pay it at the end of the month.*

*Some take cake flour, 2 litre cooking oil. Then pay after getting money.*

All of the groups could recount problems people had had when buying on credit

- When you buy on account they take money from your bank account every month so if you are no longer working you won't have money in the bank account to pay for the clothes.*
- If you don't pay they're going to take the furniture.*

*- I save with my two sisters. They normally pop out R2.00 and I pop out R1.50 or R2.00. When I have we do this weekly. Sometimes we do it with other children who stay on our street. When the women who sell go to buy stock say in Vereeniging we ask them to buy us a big pack of nik naks and we share them amongst ourselves. We put them in packets.*

*Researcher: Do you sell them?*

*- No we don't. When we do not have pocket money. We take a packet and maybe a banana or apple. So that we have something to eat at school. (girl)*

Children in the 'coloured' area in the Western Cape were asked if they would save in a group. This is what they had to say.

*- No, alone! Because other people take your money and don't give it back.  
- When other people don't have money they take yours for food and then lie saying they did have the money. There will be a fight about who has more money than who. They will lie about who has more and who less, even if you put in the most.*

Even though many of the children in the township groups saved as a group they were divided when asked if it was a good or a bad thing.

*It is better to save with other people because at least when you share you get better money.*

*It is better to save alone because in a group others sometimes save less than you, more, and you share equally.*

*It is better to save alone because you can buy what you want.*

*Saving alone is not a good idea because if you save 50c it remains that way. It does not increase.*

*It is not good to save alone because if you can spend your money any time you want. The temptation is high when you are alone.*

*- It is better to save with other people because if your mother finds herself having to go somewhere in an emergency e.g. family funeral they can borrow her the money and may pay when she comes back.*

*Researcher: Do you do that in your group?*

*- Yes. We help each other even our parents.*

Children in the group run in the rural village in Limpopo had some experience of saving together but they agreed that it was not the best way to save.

*I think is best to save alone because is hard to trust friends.*

*It is best to save money alone because if you lose the bank card we gonna fight and that's not good.*

*At home me and my sisters are saving. Each Friday each of us pops out R2 and we save it together. We put in one place. We'll share this money at the end of the year. (girl)*

- *We do it. We go and buy a soccer ball when the money is enough.*
- *We save weekly.*
- *Do you then buy one soccer ball?*
- *Sometimes one or two. If we buy one ball we take turns in keeping it at home. We share it. We exchange.*
- *We give it to Bonginkosi's mother to keep it. She is happy to do it. She gives us when we ask for it. (boy)*

*We save money with my friends and my sister. They are three, then there is me and my sibling. We are five all together. We save R1 a day, at the end of the week it is R5 for each person. We share it. I get my R5 and my sister gets hers. Then me and my sister save it together. So each week we shave R10 together after we got our share. We save it in our big cash box. Then when it's a lot I give it to my father. He keeps it. Then I buy what I want even if it is clothes. (girl)*

*Me and Nobuhle who is in Std 3 we each save R2 per day. We save it with Nobuhle's mother. At the end of the month we take R3 and buy play cards. Then I take the rest of the money from Nobuhle's mother and give it to my mother to buy me school shoes and socks.*

*Researcher: How does your mother feel when you give her money?  
She feels happy. (girl)*

Children in the group run in a small rural town in the Free State also had experience of saving as a group.

*Sometimes we decide as a group that this week we are saving money. Then we give the money to a mother of one of us. When we need it she gives us. It has to be the same amount. When we see things like beautiful soccer we buy them. We are three – we call ourselves the soccer socks boys. (boy)*

*After school, me and my friends pay out 50c. One day when we really feel like drinking coke we take it out and buy it. We are 5 – coke boys. (boy)*

*We are a group of 6. We save 50c. When one of us have got problems at home or they need money we help them and they repay us later, when they have it. (boy)*

*In our street we (children) pop out 50c to save. If you do not have 50c you can give us 20c and 30c later. We pop out when we have all paid. When we want to have a beauty contest we use the money to buy prizes. (girl)*



*When you draw your money someone might see your number and steal your money.*

*It is better to give your money to your parents because in the bank anybody can come, like the one time the computer stole people's money.*

Only a few suburban children had their own accounts. Most children who used a bank to save their money saved it in their parent's accounts. No rural children used a bank. The main reason was access.

*It is too far to travel, we might have to take a taxi and then you need the fare.*

Children kept their money in some interesting places.

*I put it in a safe place, in my treasure box.*

*I put my money in a box and hide it in a safe place like my locker and then I hide the key in my cupboard. Where no one scratches, under my clothes in my cupboard.*

*In my money box.*

*In the cupboard or your wallet or you can give it to someone who you know will not use it.*

*In my 'picky' bank.*

*I give to someone that I know won't use it.*

*In a locker like that one and you can lock it, in a place with a lock.*

One interesting phenomenon that emerged is that all the children living in townships had experience of saving as a group. The following quotes give an idea of the range of group saving strategies and what children use the money for.

*What we do as girls is we make a party. We buy things like biscuits, simba chips, candy. One of us will go and get a bowl where we gonna put all the stuff for our party. So when we have lots of money we keep saving it and buying the stuff for the party. (girl)*

*Girl: We do mogodisano (group saving). Every Friday each person brings R10 and we all give it to one person. So each Friday one person get R120.*

*Boy: Wow that's lots of money.*

*Researcher: How many are you in the group?*

*Girl: We are 13.*

*Researcher: What do you do with that lot of money?*

*Girl: We use it for school things or clothes.*

*Researcher: How do you budget the money?*

*- All the time when I have, I keep it instead of using it. I take lunch box to school instead of money.*

*- I budget the money. I keep my R2 they give for lunch. I don't use it. I give to my grandmother to keep it for me. I manage to buy what I want by saving my money.*

*Researcher: Where do you keep it?*

*- I keep it in the drawer.*

*- I save it. When my mother gives me R1 I give it to my grandmother.*

*- I give my money to my father.*

*- I give to my mother to keep it for me when I want to use it she gives it to me. I use it to buy jeans.*

Children from these groups mentioned that money could be saved in the bank and when asked what this money would be used for they answered,

*- To buy the furniture*

*- To buy the important things in the house*

*- To buy the school stuff.*

*- To buy socks for school.*

*- To buy food*

*- To buy things that are needed in the house, like groceries.*

Children were divided about whether banks were a good thing or not. Some thought they were good as they kept your money safe

*Researcher: So what do you think about the bank?*

*- It is good thing. It is important because the money does get lost.*

*- Money does get lost in the pocket.*

*- Even when you are running your money can get lost.*

*It is ok because in a bank you can take money that you want and leave the rest in the bank.*

*Banks help you to save money. When you save money at home it is easy to take it out even for not so important things just because the money is near and easily accessible. At the bank you won't be able to go and take it there and then.*

*Banks are nice because you have to get to a taxi first before you can take your money. So you really need it when you go and collect it.*

Others thought banks were not so good because,

*If you leave your money in the bank, then they lend it out and make money off your money.*

Others were worried about security in relation to banking.

- *If you have R50 in the bank the bank will give you more money at the end of the month about R5.*
- *It is when you lend money to someone and when they pay you they give you a bit more.*

Generally the concept of paying interest and of earning interest was not well understood.

The research also sought to find out if children thought saving was important, and why. What emerges is that children's ideas on why saving is important differ depending on their socio economic status.

For suburban children saving is for things you cannot afford immediately and for later in life.

*Well my mom makes me (save), I get R150... and every time... my mom forces me to save it up, so when I'm like older, I can spend that money, when I'm older, I can have some extra cash, that I can use on something that I like.  
(boy, suburban)*

*My mom makes me save R50 and then the rest is up to me. (girl, suburban)*

- *I save for in the future, save your money.*
- *Buy a car*
- *For a family emergency*
- *I've saved R100. I put it in the bank myself.*
- *It is important to save for the future. I mean things are going to get higher*
- *For funerals (suburban)*

For rural children saving is important because it can help when you need everyday things.

*It is important to save money because at home when they do not have enough money to buy cabbage - you can give them to go and buy it.*

*Sometimes when you have saved money, and there is a funeral at home, and things are not enough, you can help by giving some few.*

*I can save it a bit by bit so that when there is a school trip I can be able to pay for myself.*

*I think we need to save so that when things do go wrong we have something that can help. Saving it is important to all people. We all have to save.*

Children from the township groups were also saving. Again for things they need now.

- *I keep my money until I manage to buy a t-shirt.*
- *I budget money*

### ***Analysis***

What emerges here is that children make their own decisions about the money they have, even though it is small amounts. Most often these decisions are informed by sound values and thinking.

In all the groups children see the money they have as part of the family system. Even in the wealthier homes children do not perceive their money as being separate from the family's money. In the poorer homes they are contributing directly to the family income; they are an essential part of the family economic system. In addition, what is obvious is the sense of responsibility they have. They make decisions about their money in relation to how they can help the family rather than in relation only to themselves.

This is an important finding as it counters the myth of children as helpless dependants and presents them as economically active and contributing members of the household with a strong sense of responsibility towards the family as a whole.

The groups of older children express the sense of responsibility more often than the younger groups as they contribute more to the family income because they are doing more work outside the home.

### **Theme 3: Saving**

One of the aims of the research was to see if children had an understanding of some key concepts of financial management such as savings.

All children, including the younger groups could say what saving meant. The younger groups had a less sophisticated understanding but nevertheless understood the basic concept.

*I say to my mother she should keep it for me by putting it in the bank. Then I ask her how much money do I have in her bank. Then I say to her 'mama how much is it going to be when we add on this money?' Then she tells me. (girl, township)*

Few of the younger children knew what interest was. Those who did had an unsophisticated understanding.

- *You get extra money.*
- *It's like extra money and you can still keep it.*

The older children had a more sophisticated concept of savings and banks.

- *You can take your money to the post office and save it every month.*
- *You can save your money in the post office or the bank*

Only some children in the older groups understood the concept of interest.

*Sometimes when I do not have school shoes, and mother does not have enough money, we supplement each other and I buy them.*

*I help out and buy food at home when we have run out.*

Children in the groups run in townships also contribute to the family income. In this discussion children are describing how they often save their everyday lunch money, the money they earn from chores and any money they earn outside the house. This money is often used by parents for household items and to buy things the children need for school.

*Girl 1: I save because when my mother needs to buy something I manage to lend her some money*

*Researcher: So you use your money to lend your mother.*

*Girl 2: I keep money to buy the important stuff.*

*Researcher: Like what?*

*Girl: Like pen and eraser.*

*Girl 3: When it is my birthday I give mother the money to buy me a cake and present for my birthday.*

*Boy 1: I keep it to help my mother when she needs to buy something.*

*Researcher: Something like what?*

*Boy 1: Tomato*

*Boy 2: I use the money to help in the house when they need money.*

*Boy 3: I help my mother to buy sugar if there's no sugar in the house.*

*Boy 4: I use my money to buy the socks (Laughter from the group)*

*Boy 4: Hey, why are you laughing? It was winter, it was very cold.*

*Boy 5: I buy school clothes and shoes.*

*Researcher: You have enough to buy uniform?*

*Boy 5: Yes. With the money I get every day I buy apples and chips then there is money that's left over. I keep it until I have enough and buy shoes. I ask my father to keep it for me. I give him the R50 and I keep the little money for apples and chips.*

*Researcher: How do you get the money?*

*Boy 5: I do some jobs for people and I save it bit by bit.*

Children from the group run in the Factreton area (an area classified 'coloured' under apartheid) in Cape Town also contribute to the family income. Some of these children worked outside the home and this is how they describe what they do with their money.

*I get a R100 a month. I give my mother R70 to buy food. (boy)*

*I earn R50 a month and when I go to Cape Town I buy food with it.*

*Food for the household, anything we need. (girl)*

*I buy the lucky packet and PS (chocolate) and 1 ice pop, chappies, and ice cream.*

Children from the groups run in rural areas have similar amounts of money but they said they bought fruit as well as sweets.

*I get R6 per month. I use R1,50 to buy oranges. R1,50 to buy sweets, bananas, apples.*

*They give me R5 per month. I use the money to buy the sweets. I also use 50c to play soccer. When we compete we all pay 50c. The club that wins will take the money.*

Most of the children in the rural groups also described using their money to buy things for the household alongside the sweets and fruit. They also buy school essentials and their own clothes. It seems that these items are bought both with money children have earned from work and with money they have saved from their everyday lunch money.

*I have R40 for the month. I use R20 to buy shoes, buy a cap, it costs R5. I buy 1 pack of apples for at home, 1 pack of sweets, it cost R10.*

*My amount for the whole month is R80. I get that from fetching water for people. Sometimes I buy meat, bread for four days at home, bananas, books. I use R27 to buy meat.*

*Bread is R3,30. I buy the bread Monday to Thursday. I buy pack of bananas. They cost me R5. I also buy the pack of apples. Bananas and apples is for the house.*

*I buy paraffin, fruits and the rest I give to my mother.*

*My amount for the whole month is R25. I get it from work I do cutting wood. I give R2 to my siblings. Each get R1. I give R17 to my mother to buy meat. I take R1 to school and I keep the rest. When I see that we been eating potatoes for long time I give her (mother) so that we can change to buying the meat.*

*I save my money that is for school lunch. I keep at home I don't take to school when they give me. I keep it until it's the amount that I want so that I can buy something that I want. I buy myself clothes or a hat, it costs R5 or R10.*

*I always give my mother money to buy meat so that we don't suffer.*

*I save it (lunch money) so that when I want to visit my home and my mother doesn't have money, then I can use my own money.*

In terms of differences between 8 to 10 year olds and 11 to 14 year olds what emerges under this theme is that the older children have access to more money because more of them are working outside the home than the younger children.

### ***Analysis***

Children are clearly financially active and earning and managing money, even if it is often only small amounts. They are money-literate in the sense that they are attaching monetary value to particular tasks they do.

Many children are earning money through doing household chores at home. Most children do this work willingly, seeing it as an important lifeskill and a way of making a contribution at home.

A few children are working outside the home to earn money. Some children, particularly in rural areas, could be doing work that is potentially harmful. None of the children see the work as interfering with their schooling or time with friends.

Adults in the family use money to teach children values by rewarding hard work at home and school.

### ***Theme 2: What do children do with their money?***

Again, what children did with their money depended on their socio economic status and on how much money they had access to. Children from suburban areas had more money so they bought more expensive items.

*I buy CD's cos I like music and then I also buy playstation games. (boy, suburban)*

*I buy clothes and air time. (girl, suburban)*

Suburban children are not using their money only for themselves. One child was putting his money towards the family trip to India. Many of the children were buying clothes that were needed because they had grown, rather than 'fashion clothes' or extra clothes.

Children from groups run in the township areas buy sweets, chips and cold drinks and sometimes *kota* (a quarter loaf of bread with a filling – sometimes called *sekhambane*). Most often the money they are referring to is money given to buy lunch at school so what they are describing here is what they buy from hawkers at school or from corner shops on the way home from school.

*I buy Take5 (a cold drink), lolly pop, sekhambane, drink o' pop.*

*I buy the biscuits, chocolate, Ice cream.*

*I buy the simba, sekhambane, and lucky packet.*

Some children work outside the home for money. Some help in family businesses such as helping their mothers sell food at pavement stalls. Others do their own work to earn money.

*I remove stones at Tsuna's place. He lives in number seven in our street. They pay me R2 to remove stones. (boy, township)*

In rural areas children also had access to money. Most said they got between 50c and R1 a day. Often this was lunch money but a few children were also given this as money of their own.

Children from the two groups run in rural areas were doing work outside the home for money.

*Yes I do work and get money. I cut the woods and sell them. I cut there in the bushes with my brother and sisters and we share the money. They pay R50 for a load. My brother encouraged me to come with them to cut the woods so that we can share the money. The problem is that being on the mountain alone is not safe. A tree can fall on you. (boy, rural)*

*I fetch water for people on Friday and Saturday and they pay me R10. I decided to fetch water (at the dam) because I needed the money. The problem that I face is when there is no water I cannot get money. (boy, rural)*

*I fetch sand with a wheelbarrow for people who want to use it. They pay me R5 per wheelbarrow. When I go twice I get R10. I am not fetching sands far from home. I decided to do it since there was a need for someone to fetch the sands and then I can have money to buy things that I need. (boy, rural)*

These children do not see the money they earned from this work as their own. The money from this work was for the household.

None of the children (including the rural children) saw the work they did as too much in the sense that it got in the way of schoolwork or that they did not have time to play with friends.

Some children mentioned that their parents were careful to make sure they had time for schoolwork.

*But my mom doesn't let it (work) get into the way of my schoolwork. She says my schoolwork comes first. (girl, suburban)*

None of the children, apart from children in the rural groups, appeared to be doing work that was potentially harmful to their health. The work done by rural children was not perceived by them to be too hard but in all cases it appeared to be quite heavy work such as carrying loads of wood or moving sand.



All children in township groups did household work; many were rewarded with money for this work.

- *Maybe my mother gives me R1 then I ask her for an extra 50c from the money for the chores.*
- *I am given money for the chores and 50c for pocket money. (girls, township)*

*All of us have got things to do after school, my sister cleans, I wash dishes, I also go help my aunt to clean and fetch water. (girl, township)*

*Boy: I sweep the leaves on the yard, do the garden, and wash my school uniform. They pay me R2.*

*Boy: When I sweep the yard they give me R1, 50c for washing my school uniform and R1 for watering the plants.*

*Girl: When I wash the car they give me R10. I wash Monday, Tuesday, Wednesday, Thursday then they pay me on Friday – R10. (township)*

Usually they decided to do this work themselves, most often to help their parents.

- *Who decides you must work?*
- *It's me. (girl)*

*My mother. She comes home tired. (girl)*

*It's my mother who tells me - but I also want to clean. (boy)*

*Other children clean after work (school work), so I do it. No one has told me to clean. (girl)*

There were children, however, who suggested that they had no choice and would get into trouble if they did not do their chores.

*Girl: I do not work. I just fetch water. If I don't want to, I can go and play.*

*Researcher: Can others do that?*

*Girl 2: Yoo! Never, my mother will klap me. (girls, township)*

*There is no way I can't work. My mother can be very angry. (boy, township)*

Children saw this work as an important preparation for life.

*Girl 1 - When I do not want to do something I do not do it.*

*(Two other girls in the group look at each other)*

*Girl 2 - Her mother is spoiling her.*

*Girl 3 - How will you know work?*

*Girl 2 - She is mama's baby. She (your mother) is condemning you.*

### 3. Findings from participatory groups

The findings are summarised under 6 themes:

- What money do children have and where do they get it?
- What do children do with their money?
- Saving
- Credit
- Money and values
- Relationships and money

#### **Theme 1: What money do children have and where do they get it?**

All of the children who participated in this research had access to some money. Obviously the amount they accessed depended on their socio- economic environment.

Children in the suburban groups and in the Chatsworth group were given a range of amounts each month. Some children reported that they were given as much as R350 a month; others received R50. These children tended to be given money monthly as opposed to weekly. About half the children received this as pocket money while the rest did household chores for the money. Only one child in these groups did work outside home for money.

In the suburban groups the money children were given was often linked to their behaviour or good grades at school.

*I mess my room up and don't bother to clean it up and then my mom forces me to clean it up and then she gives me like a R100 extra pocket money for the next month plus that month's pocket money for keeping my room tidy and making sure everything's neat.*

*My lowest, if I get bad marks, I get R120. If I have good marks I get R350. (boy, suburban)*

This linking of money to behaviour and performance at school shows that parents use money to teach values. In this case, hard work and money are linked.

Not all children at suburban schools received pocket money

*I don't get tuck money but I get if I need it. I ask. But out of my transport money, 'cos she (mother) gives me R20 per day so out of my transport money I can use some. (girl, suburban)*

In township areas children received small amounts such as R2 or 50c every day or once a week and sometimes on special days (like a birthday) R10. Often the 50c they referred to as 'their money' was money given for school lunch as opposed to pocket money for their own use.

		Town, an area classified 'coloured' under apartheid	
Limpopo	11-14	Ga-Maja, traditional rural village 60 km from Polokwane	Sepedi
Limpopo	8-10	Suburban Polokwane	English
KwaZulu-Natal	8-10	Chatsworth, Durban English speaking group	English/Zulu
Northern Cape	11-14	Barkly West, small town	Afrikaans
Eastern Cape	11-14	Nompompolelo, shack area outside East London	Xhosa

In addition, 6 case studies were researched and written. Young people who had started and sustained their own businesses were interviewed. Most of these young people were accessed through the South African Institute for Entrepreneurship, an organisation that provides training and support for entrepreneurial projects.

### **Data analysis**

Group discussion took place in the children's home language. All the discussion during the participatory workshops was taped, translated and transcribed. These transcripts formed the data that were then analysed. The transcripts were analysed using a standard qualitative data analysis tool, thematic analysis.

We also attempted to reduce the power relationships between children and adults in the research process by playing games with children before we began the work and by working in a space where children felt comfortable.



### **Research aims**

The audience research on the Financial Management theme aimed to understand:

- Children's knowledge of a number of core concepts central to the theme such as savings and credit
- What money children accessed and how
- How they used this money
- Their values around money
- How children could start and sustain their own entrepreneurial projects and the value of doing this.

### **Research groups and activities**

The research consisted of a series of participatory discussion groups held with randomly selected children aged between 8 and 12 from a diverse range of environments in 6 provinces around South Africa.

The following table outlines the range of groups who participated in the research around financial management.

<b>Province</b>	<b>Age group</b>	<b>Area</b>	<b>Language</b>
Gauteng	8-10	Sebokeng, township outside Vereeniging	Sesotho/Setswana
Gauteng	11-14	Blairgowrie, suburban area in Johannesburg	English
Western Cape	11-14	Factreton, Cape	Afrikaans

Practically this meant that researchers made it possible for children to withdraw at any stage, were sensitive about issues which might have caused shame or embarrassment, did not challenge the child about answers given, and did not ask questions which could have been upsetting. They also created an environment in which children could tell just as much of their story as they felt safe to tell. They did not probe about the details of a painful event, nor ask about a child's feelings. What the child offered was accepted, even if not all the details were present. Note that this applies only to information that was potentially painful. In other situations the researchers used secondary questions to probe for details.

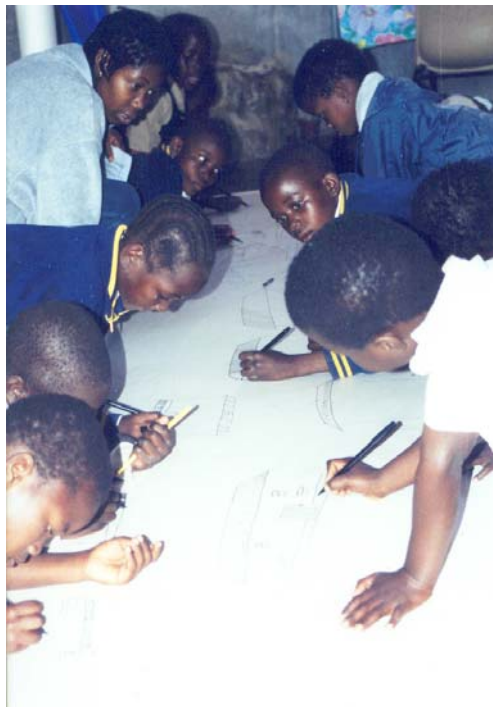
In addition, ensuring complete confidentiality of data was another way in which we sought to minimise harm. Particular schools are not named in the research report and descriptors are used to identify quotes.

***Appropriate activities***

To make sure the research was truly participatory group activities were devised in such a way that

*...children's ideas and perceptions could be expressed in their own terms without being blocked or misrepresented by the ways adults think and talk. (Boyden and Ennew, 1997, p45).*

This meant that we used techniques that were less dependant on words, for example mapping and drawing.



*[or media] that will address their concerns, and will constantly be struggling to make sense of the world without some of the vital information we need. (Ivan-Smith and Johnson, 1998, p299)*

This last argument is perhaps the most important in the context of the creation of *Soul Buddyz*. If we want a media vehicle that educates while it entertains, it must take into account the real problems and issues that concern young people. We can only do this if we allow them to participate in the making of the media at an early stage in the process.

Boyden and Ennew (1997) point out that if children's participation is to be more than token it needs to be devised in such a way as to take particular ethical issues into account and to make sure the activities are suited to the ages and stages of development of the children and youth. Both these issues were taken into account in this work.

### **Ethics**

An adapted form of the ethical guideline for research work with children reproduced in Boyden and Ennew's (1997) publication on research with children (see Appendix 1) was applied in this work.

In addition another key ethical principle was applied in this research.

*It is not ethical to expose a child already vulnerable to any additional risk through an investigation that carries no benefit for the child. Interviews about painful subjects should be performed with the principle of 'least harm' (Boyden and Ennew, 1997, p43).*



Researchers who ran the focus group discussions were aware that some of the topics we were exploring could touch on sensitive and difficult issues for many children. The principle of 'minimising harm' was applied throughout.

*States parties shall assure to the child who is capable of forming his or her own views the right to express those views freely in all matters affecting the child... (Article 12 of the Convention on the Rights of the Child)*

Clearly, within the context of the CRC children have a right to participate in the creation of media such as *Soul Buddyz*. It is not enough, however, to say that children have a right to participate. It is also important to understand why they should participate.

Children's participatory rights are legitimated in a number of different ways. The most common arguments are summed up in the following three points (adapted from Kj rholt and Qvortrup, 2000).

1) The first argument for children's participation suggests that participation is in the best interests of children. It contributes to a positive development of individual identity, competence and a sense of responsibility.



2) The second argument for children's participation emphasises the way in which children's social participation constitutes an important area for social democratisation insofar as it represents the extension of some democratic rights to a disenfranchised group.

3) The third argument is that children's participation in social processes gives us access to essential information that we could get from no other source, thereby making society a better place for all of us. The following quote sums up this argument:

*Developing better methods of working with children and enabling their participation is beneficial not only to children. By including some previously invisible groups we are making our research, our programmes and our communities [and our media] more inclusive, more functional and effective. Omitting a large sector of society means that everyone loses and fails to see the bigger picture. If we are unaware of the problems and issues that concern children and young people we cannot hope to devise strategies or solutions*

# 1. Introduction

## Introduction to *Soul Buddyz*

*Soul Buddyz* is a multi media edutainment vehicle created for 8 to 12 year olds. It consists of a television drama, radio drama and a book for use in the Grade 7 Lifeskills classroom. The first television drama series was aired on SABC 1 and the book was distributed around South Africa during 2001. The second series was aired on television in 2002 and the book distributed in 2003.

Based on the success of *Soul Buddyz* and *Soul Buddyz 2* Soul City is presently developing *Soul Buddyz 3*. *Soul Buddyz 3* will deal with the following issues:

- Financial management
- Gender and masculinity
- How schools are dealing with children affected by HIV/AIDS
- Nutrition

This report covers the financial management theme.

## The Soul City research and development process

Over the years Soul City has developed a particular approach to the creation of a mass media vehicle such as *Soul Buddyz*. This includes an extensive consultation and research process that ensures that all stakeholders and target groups have input into the materials. The research reported on here is part of the target audience research for *Soul Buddyz 3*.

This research, along with a literature review and input from stakeholders, will be discussed at a message design workshop. The messages will inform the script writing process. Once the scripts have been written they will be tested with the target audience and only then finalised.

# 2. Research approach

## Child participation

Children participate throughout the creation of the *Soul Buddyz* series. This strong commitment to child participation is motivated by a number of factors.

Firstly, the right of children to participate in issues that will affect them is enshrined in the Convention on the Rights of the Child (CRC), to which South Africa is a signatory.



- *Soul Buddyz 3* should role model children's involvement in an entrepreneurial project that is sustained over a period of time. It should be made clear that entrepreneurial projects are a possible way that children can earn money that they and the family need.
- The ongoing commitment and hard work that is needed in such a project needs to be made obvious.
- It would be important to show that the money earned from the project is a real source of empowerment for the children involved.
- We should also see children seeking out adult support and advice, technical advice in particular.
- Candace (case study 2) presents a wonderful story opportunity. A young person with a disability running and sustaining their own business presents an ideal opportunity to break down stereotypes about disability.
- It would be important to show how running a business can build a sense of self worth and confidence and teach many other lifeskills.
- *Soul Buddyz 3* should link the story of an entrepreneurial project to sharing positive values with other young people in the way that Candace (Case study 2) does.

## **Recommendations for *Soul Buddyz 3***

- *Soul Buddyz 3* should show reality by presenting children as important actors in 'financial affairs'. It needs to show that children earn, use and manage money.
- The role that work (both in the household and out of it) plays in the lives of children needs to be emphasised. It is particularly important that this work is shown to be a positive thing in children's lives. They see it as giving them important life skills and as a way that they can contribute to the family. It should be presented as something that increases children's self worth.
- At the same time it would be important to point out that work can be hazardous when it affects health or takes time away from education or normal activities like play.
- The responsible role that children play in terms of their contribution to the family income should be celebrated through *Soul Buddyz 3*. This will also begin to counter the myth of child dependency.
- *Soul Buddyz 3* should acknowledge that children are saving but also reinforce the value of saving. While acknowledging the pragmatic need to save for everyday needs in poorer homes it should also be possible to highlight the importance of saving (even small amounts) for the future. Educating children about interest would be important if one is to build a commitment to long term saving in financial institutions rather than saving informally.
- Coupled with this is the need to lobby financial institutions about the need to make banks more accessible to children both in the geographical sense and in the sense that they are accessible to those who have only small amounts to save.
- Group savings is obviously a concept that many children understand. One possible way of exploiting this existing strategy is to encourage children's involvement in organised group savings schemes that would seek to harness the economic power that children have as a large percentage of the population. In promoting group savings *Soul Buddyz* would need to take into account that some children have sensible misgivings about group saving as a strategy.
- Role modelling men handling financial and home affairs would contribute to boys learning about sound family and money values.

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## Audience Research

### *Soul Buddyz 3*

# Children's understanding of financial management and the role money plays in their lives

*This project was really tiring but I learned a lot. And if I don't ever get a job then I can start my own business using these skills.*



**SOUL**  
**Buddyz** ours  
tomorrow is