

Dikgwebas@OWLA

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The Oprah Winfrey Leadership Academy for Girls, South Africa (OWLA) is a boarding school hosting 372 students enrolled in Grades 7–12.

The Academy aims to develop the academic and leadership competences of girls who come from economically disadvantaged backgrounds, so that they grow into confident women well equipped to assume positions of leadership in South African society and beyond.



The Academy provides students with all their school and daily requirements. Within a few months of opening, we realised that the students were not looking after these items, and that they expected lost or broken articles to be replaced by the school. The Business Science Department decided that we would open various shops to sell the girls items that they were currently receiving free of charge. The girls would be given a monthly allowance to pay for their purchases.

A project to encourage entrepreneurship

Following extensive research into the available options, Dikgwebas@OWLA was launched in October 2008, with the opening of the Stationery Gift Bizarre. Moda la Vista (school uniforms), Sunset Beauty (toiletries) and Go-Gettas (tuck shop) opened shortly thereafter. A mixture of the Sesotho words *Dikgwebo*, meaning 'businesses', and *Basadi*, meaning 'women', gave the venture its name. Dikgwebas@OWLA entails teaching our girls the value of financial skills, whilst giving the Business Studies students real entrepreneurial experience.

The project forms an integral part of the entrepreneurship section of the Grade 10 Business Studies syllabus. Each of these businesses are owned and managed by Grade 10 Business Studies students, with the names and ownership of the shops changing annually. The girls prepare comprehensive business plans prior to 'purchasing' the businesses from the previous year's Grade 10s. This project also gives the Accounting pupils practical experience as they audit the books for the various shops. The owners earn a share of the profit from the business, and other pupils have an opportunity to be employed and earn extra money as a salary.

We'd like to share with other schools our thinking behind this initiative. We wanted to:

- teach students budgeting skills and encourage them to be responsible for their belongings
- provide opportunities to earn 'O-Bucks'
- facilitate the lesson of fines, where required
- help reduce wastage of resources
- save the Academy money.

"One of our challenges at OWLA is to help students negotiate the path between arriving with very little and suddenly being given everything."

Show me the money

Students are allocated their own barcoded debit card during their first week at OWLA. These cards are used to make purchases at all the on-campus businesses – a photo can be called up on a computer screen to ensure that students do not use each other's cards. Replacement costs where cards are lost, purchasing of airtime and fines come out of the tuck shop allowance.



The allowance (called Moola) is deposited into each student's account on a monthly basis. Besides this, there are many opportunities to earn Moola on campus. Students can learn about these opportunities by registering with the on-campus employment agency.

Moola can be converted to O-Bucks at a ratio of 2:1. These O-Bucks can then be used to fund off-campus outings and other rewards, including visits to the ballet or the movies.

To encourage girls to take responsibility for their possessions, students

are charged for the replacement of lost/broken items via their tuck shop allowance; for example, to fix or replace spectacles, or pay for lost or damaged library books. Our school wellness team has reported a dramatic reduction in claims.

Critical life skills

The Dikgwebas@OWLA initiative forms part of our larger financial literacy programme. In Grade 8, girls are taken to a local bank to open a savings account. The initial amount required to open these accounts is provided by the Academy. Thereafter, it is each girl's responsibility to keep her account active. Education around managing a savings account in the 21st century is provided on campus by the bank manager. We also assist girls to obtain their identity documents, so that they can be legally emancipated at the bank when they are 16 years old. Girls are encouraged to budget for monthly expenses, save up for expensive items, earn O-Bucks rewards to be redeemed for off-campus events, be responsible for their possessions to preserve their resale value, and foster a sense of responsibility and accountability. To date, Dikgwebas@OWLA has saved the Academy around R200 000 and counting!

Teaching the value of money

One of our challenges at OWLA is to help students negotiate the path between arriving with very little and suddenly being given everything, and then expecting more. We are trying to help the girls understand the value of money, and the things that it can buy. At the same time, we encourage our young entrepreneurs to take risks similar to those in the real world, and remind them that failure is an integral part of the learning process. What better way to learn some hard business lessons than in the relatively safe environment of the school campus.

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