In education, peer and group learning activities that integrate entrepreneurship and problem-solving skills can improve confidence and provide a good basis for young people to become active innovators and future entrepreneurs. Initiatives that integrate these skills into the secondary school curriculum are particularly successful not only in improving educational outcomes but also in helping young people to overcome poverty and unemployment by becoming economic providers for themselves and their families.

Through funding from HDIF and in partnership with the University of Minnesota, Fundación Paraguaya set up 45 business clubs in 30 government secondary schools in Iringa Region, Tanzania. The business clubs introduce entrepreneurship skills as a theory subject, complemented by hands-on field practice whereby students form their own business clubs that interact with the wider community outside the school.

The Fundación Paraguaya business clubs teach an innovative ‘learning by doing, earning and saving model’ that provides students with skills not typically covered in the national curriculum. The clubs offer students the practical knowledge, skills and competencies necessary for employment, covering financial literacy, business management, creativity, critical thinking and problem solving. With the support of the clubs, students become entrepreneurs, developing and managing businesses that sell products such as liquid soap, various snacks, shampoo and handmade bracelets. The business club curriculum is delivered using learner-centred teaching and learning techniques which teachers are encouraged to adopt in other subject areas.

The project recruited five Financial Literacy Advisors (FLAs) who were in charge of supervising implementation of the project in the schools, each covering an average of ten schools. Schools were responsible for providing a classroom for meetings, a time slot in the school timetable, and three volunteer teachers who were willing to mentor the school’s business clubs and trained in several workshops for the purpose. Student leaders known as business club managers were voted by fellow students to run the clubs. Business club members sold their products mostly within the school compound and sometimes in the community. A few times a year, the students sold to wider markets through events such as the national farmers day known as Nyerere Day in commemoration of Mwalimu Nyerere’s policy of education for self-reliance.
PROJECT RESULTS
During two years of the business club curriculum implementation:

- 5,313 students (2,970 girls and 2,343 boys) were trained.
- 51 schools in Iringa Region incorporated the business club programme in their school timetables.
- 204 teachers were trained as mentors and supervisors of business clubs.
- 255 students were empowered with leadership skills through club managerial training in general management, finance, marketing, human resources and production management.

KEY LESSONS

- Foster an environment where young people can be creative: The business club curriculum emphasises that students be the protagonists of their own learning and encourages self-determination. Using the skills learned from the project, students have been able to either start their own businesses at home or accelerate existing family businesses.
- Awareness-raising among parents is paramount: In the early days, some parents were reluctant to allow their children to be part of the project, mainly due to a lack of understanding of what it was about. Ensuring parents are on board from the beginning of the project would have lessened the efforts needed to sensitise them later.
- Effective implementation of the learning-by-doing approach requires continuous teacher training on both content knowledge and pedagogical skills: This training could be augmented by including staff with teaching expertise on the project team.
- Provide career guidance and counselling to young people transitioning from schools to further education or work: Many of the club’s participants expressed a need for career advice to help take their businesses forward into the community.

GENDER EQUITY AND SOCIAL INCLUSION

Although the project’s focus was on equal participation of girls and boys, the clubs witnessed particular benefits for girls from low-income households who, if they do not advance through secondary school, need skills to set up income-generating activities.

In the case of one club, members decided to focus their business on a problem facing their school community: girls needed sanitary pads to continue with their studies while menstruating. The club began producing reusable sanitary pads, which became both a business opportunity as well as an excellent way to open up conversation and understanding on gender issues. The pads made it possible for female students to stay in school, and the involvement of boys in making and selling pads made them aware of the importance of girls’ access to quality and affordable pads so they can continue with their studies while menstruating.

NEXT STEPS
Results from the two-year pilot implementation and evaluation proved that the project was ready and worth scaling up to more schools and youth in the country. During project implementation, efforts were made to present the business club model to other interested individuals and organisations. As a result, clubs were scaled up to 20 schools in Dar es Salaam and 20 schools in Arusha Region in September 2017.

Looking to extending school-based business experiences beyond the school gates: Provide young people not in school with opportunities to secure livelihoods, recognising that girls especially are typically the most vulnerable.

PRINCIPLES FOR DIGITAL DEVELOPMENT

Build for sustainability: Fundación Paraguaya trained three teachers and a head of school to ensure the business clubs ran after the project closed. Club manuals were also provided to each school so that training could be rolled out in-house. Fundación Paraguaya has committed to communicating with all the schools on a regular basis and providing occasional technical support.

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