

# Schoolkids learn to make money

By [Ssemujju Ibrahim Nganda](#)

21 Feb 2007

Uganda wants to teach its children lessons in finance and in doing so hopes to create a generation of entrepreneurs, Ssemujju Ibrahim Nganda reports from Kampala. The implications for businesses planning on going into the Ugandan market could be very significant in years to come.

Mayinja Muhammed teaches at Kawempe Muslim, one of Kampala's most prestigious secondary schools. His subject is not among the established, academic topics taught at Uganda's schools. Mayinja Muhammed teaches entrepreneurship. "Some of my students," he says, "are now running small businesses such as restaurants, hair-salons, fashion shops or bricklaying businesses."

Students did not necessarily take to the topic straight away. "We used to look at business as useless, full of losers and only fit for the uneducated," wrote a 20-year-old student in a national essay competition which invited young people to describe their experience of learning to run a business.

A number of teachers and parents also voiced fears about the introduction of business skills, or 'entrepreneurship', in schools. "Some parents said their children must first complete their education before thinking about money. Others said it is their responsibility to fend for families," says Grace Baguma, from the National Curriculum Development Centre. Ms Baguma develops the content of the lessons in Uganda's schools. Parents also worried that children might become "big-headed" if they had access to money, and it would become hard to control them.

School education was designed during Uganda's colonial rule under Britain to prepare students for higher education and to produce workers for the government sector and private employers. Preparing pupils for self-employment was not seen as a priority.

## Issa's sure

The spokesman of the Kampala City Traders Association, Issa Ssekitto, is clear why he thinks business skills ought to become a priority. "Many Ugandans don't know that when you slaughter a cow and sell it, the \$120 you might get is not all yours," he said. Students, he says, "need to be taught that before you go to the bar, you must first deduct money to buy another cow, and taxes, and then you feast on the balance."

These days, entrepreneurship lessons are spreading fast. According to the United Nations Industrial Development Organization, UNIDO, more than 300 out of roughly 2000 secondary schools in the country now offer such lessons and there are plans to introduce the topic in all schools countrywide. What is more, UNIDO is advertising business start-ups as

a way of helping young people avoid poverty.

School pupils were not the target when the idea of teaching young people the tricks of the business trade first arose. Rebels from the Lord's Resistance Army in northern Uganda and the Allied Democratic Movement in the western part of the country had successfully targeted unemployed youths as recruits. This coupled with high levels of youth unemployment compelled the Ugandan government and the UN to help young people make a living.

The first group of unemployed school leavers joined the pilot entrepreneurship programme in 1998; they learned about the right business "attitude" and how to spot business opportunities, and gained hands-on experience as apprentices. When UNIDO's Kampala office evaluated the project, it discovered that 63 per cent of the youths had started their own small businesses.

### **Why the delay?**

"The question then was why the government should wait for the youths to go through the education system and become unemployed before they could be equipped with skills," remembers UNIDO's Billy Butamanya. As UNIDO's National Expert on Entrepreneurship Curriculum Development, he was involved in the introduction of the subject into schools. After consultations with the Ministry of Education and Sports, entrepreneurship was introduced initially as a pilot project in 10 secondary schools.

At the moment, students in secondary schools are introduced to issues like career opportunities, capital markets, marketing in a small enterprise, personnel and administration, selling and buying shares, bookkeeping, business laws and taxes. In primary schools, children are taught practical skills such as sewing, cooking, baking, decoration, brick making and pottery in addition to basic financial skills.

In an attempt to establish the impact of the subject on poverty reduction and the progress made by the students, UNIDO and the Ugandan government sponsored a national essay-writing competition. The essays came from all over the country.

"It is very true that entrepreneurship in five years' time will have helped many unemployed youths in Uganda if they study it," writes a 17-year-old from Lira district. "I say this with the experience I have got. I am now able to earn income. In the third term holidays of the year 2004, I made bricks which I sold for Shs 50,000 (\$27). I opened an account into which my father now deposits money for school fees and I have promised to generate over Shs 200,000 (\$108) this holiday. This will help to pay my school fees."

"I no longer disturb my guardians for small personal items," writes another student from Kumi. "Instead, I supplement in providing some of the home needs."

### **Scratching and provoking thinking**

Mr. Yusuf Nsubuga, Commissioner for Secondary Education, is happy that soon every student will be introduced to entrepreneurship. "There is a business transaction in every field," he says, "doctors, lawyers, statisticians – they all conduct business. That is why we are giving students this experience." But, he cautions, it is too early to judge the impact of this particular entrepreneurship programme on overall poverty levels in the country. The subject is still new and the majority of its students are still in the education system.

Sarah Namuli Tamale, Assistant Commissioner for Business Education in the Ministry of Education and Sports, believes there are a number of challenges to overcome before entrepreneurship education can reap results. HIV, which is hitting young people hard, is one of them. "The potentially most productive age bracket is unfortunately the most affected. Those who manage to save some initial capital for their innovations end up utilising it on drugs and special diets," she said. Added to this Uganda still faces a high number of school drop-outs, especially among poor children and girls, a high rate of illiteracy (two thirds of the labour force are illiterate), and a lack of access to soft loans for business start-ups.

Entrepreneurship teacher Mayinja Muhammed from prestigious Kawempe Muslim secondary school has taken the curriculum to heart. Teaching this topic, he says, has given him ideas. "In a way, teaching entrepreneurship scratches and provokes your thinking," he says. "I am now myself looking into the possibility of setting up a small business to get more independent from my moderate salary."

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