

# Celebrating the International Year of Microcredit

This year, young students from Reception to Year 2 at Magill Junior Primary School in South Australia have been learning about 'microcredit' – how small loans as small as \$100 can help people in poor countries start a business so that they can provide for their families.

To help the students understand the concept of microcredit, classes looked at several examples, like the story of a woman who took out a small loan to buy a sewing machine. With the money she made from sewing clothes she was able to pay back the loan and start up a small business so that she could care for her family.

Through the School Image Action Team and Student Council, students decided to raise money for a microcredit project by having casual days in Terms 1, 2 and 3.

To further develop an understanding of microcredit, the school borrowed a microcredit kit from Global Education. The resources enabled students in their classes to participate in activities and discussions using pictures, stories, money and games.

Over a number of weeks, classes began to talk about setting up their own microcredit businesses and to participate in selling goods and services at a whole school Fun Day. Each class decided on a theme and wrote a business plan and applied for a loan to the School Council, which provided the money for each class.

Learning was integrated into many areas of the curriculum. For example students learned about providing services and a parent was invited in to teach the students about hand massage. One group worked on applying hair gel and colour spray and others practised their skipping skills so that they could instruct others.

Another class thought of fruit jellies because people like food. They carried out a survey throughout the school to find out which fruit people liked best. (They found it was peach, pear and strawberry.)

Students were busy making magnets, pet rocks, friendship rocks, honey rock bracelets, necklaces and book marks in art. Students made packs of playdough, home-made lemonade and fruit jellies.

Students in a reception class learned about why they needed to advertise products, what advertisements need to say and what would encourage people to buy their products.

Prior to the Fun Day, each student took home a list of all the goods and services and prices. They were encouraged to discuss these with their parents and make choices about what they would like to buy and about how much money they needed.



*Young students having fun colouring and gelling hair on Fun Day at Magill Junior Primary School*

On Fun Day, the whole school was abuzz with students setting up their stalls and selling, as well as going around buying all kinds of goods and services including hot Milo!

Some of the classes continued selling goods and services during the week at recess and lunch times.

Many of the children made comments about Fun Day like:

'We helped people in poor countries to get jobs by raising them some money. We sold minibeast magnets.'

'We learned how to give change and goods.'

'I learnt about people who lent other people money.'

'I learned that it's nice to help people without a job and that it's not hard to help them. Another thing I learned was that it's easy to run a business.'

'I learned that it is fun to go shopping at school and to sell.'

Following Fun Day, classes had to count the money collected, pay back the loans from the School Council and work out how much profit had been made.

The profit, together with the casual day money, raised a total amount of \$1391. A cheque for this amount was presented to Save the Children at a special assembly celebrating Children's Week on Friday 28 October. The money will be used for microcredit projects in a village in Indonesia.

The school hopes to keep in touch with the people in that village as they take out their loans to set up small businesses.

This whole school project was an excellent opportunity for young students to participate in real and meaningful activities showing that they can make a difference in someone's life. Students also learned many life long skills and developed an understanding how they can help people in other parts of the world.

**Patricia Lutz  
Heather Davies**

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*Students made fruit jellies to sell on Fun Day at Magill Junior Primary School*

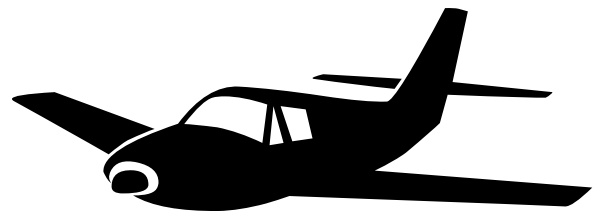
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# assessing your progress: *incorporating and sustaining* **INCLUSIVE STUDENT VOICE** *across your school*

How well are we progressing in ensuring that active and inclusive student voice is embedded in our schools? How do we know? To make any sense of that question, we need to have some vision of what sustainable student voice and participation might look like.

This inventory is a first step in developing a tool that could assist schools to reflect on their current work and on their progress in incorporating Active and Inclusive Student Voice in schools in a sustainable way. This could also help set goals and priorities for future work.

The inventory is categorised into five areas: **Teaching and Learning, Resource Provision, Staff Professional Development, Whole School Policy and Decision-Making, and Formal Student Structures.** In each of these five areas, five levels are described, with **level 5** being rated as exemplary and **level 1** indicative of little or no progress. Spend a few minutes to see how your school rates. You could assess where you were when you started an initiative, where you are now, and where you think you could be in 12 months.

*The concept for this inventory is based on the Studies of Asia School Inventory (SASI) developed by Professor Neil Baumgart and Dr Christine Halse of the University of Western Sydney as part of the Evaluation of the Asia Education Foundation (AEF) in 1998. It was adapted for work in Civics and Citizenship Education in Victoria in 2002 and further adapted for use within the South Australian Inclusive Student Voice initiative. Feedback on its use is welcome.*

## **TEACHING AND LEARNING**

### **Level 5: Sustained Implementation**

- Student input to curriculum decisions and implementation is sought and supported systematically across the whole curriculum, at all year levels.
- All** students are able to share in determining their learning programs.
- Student views are taken seriously, listened to and acted upon.
- Diverse means exist for student contribution to learning decisions.
- The curriculum is relevant to the needs of students and enables them to investigate and act on issues of concern to them.
- The school is known for its work on Inclusive Student Voice and other schools seek advice from the school's teachers.

### **Level 4: High Level of Implementation**

- In several year levels, students have the opportunity to have their voices heard on curriculum issues that affect them.
- Most students feel that their voices are listened to when the curriculum is designed.
- Student input to curriculum decisions and implementation is sought and supported across at least three learning areas.
- There are some special projects that enable students to investigate and act on issues of concern to them.

### **Level 3: Some Implementation**

- Many teachers make an effort to gain student feedback on curriculum content and on teaching/learning approaches.
- Students with particular interests are often able to influence the direction of their studies.
- Several classes have studies topics/units/activities that they have helped to design.

### **Level 2: On the Way**

- Teachers gain student views informally (and sometimes formally) about their learning.
- Some students with strong motivation and interest are able to influence what they study and how they learn.
- Some different ways of teaching and learning are being developed.

### **Level 1: Just Starting**

- There is some dissatisfaction with student motivation and engagement with school, and a willingness to examine this.
- There are plans to consult students through surveys of satisfaction.
- At least one project is being planned to engage students in some form of curriculum-based decision-making.

## **RESOURCE PROVISION**

### **Level 5: Sustained Implementation**

- All students are provided with training and other support to form and negotiate their views.
- Materials to support Inclusive Student Voice are available and used across the school.
- Diverse examples of best practice in Student Voice are sought and available to students and teachers.
- The school documents and shares its Student Voice practice.

### **Level 4: High Level of Implementation**

- Programs are being implemented at some levels to support and train students to form and negotiate their views.
- The school has purchased some materials specifically to support increased and inclusive Student Voice.
- Teachers are generally aware of current best practice examples in this area.
- There is some stored documentation of current and past approaches to Student Voice in the school.

### **Level 3: Some Implementation**

- The school is planning and trialing approaches to support and train students in the area of Student Voice.
- The school has identified the need to gather support materials, has allocated a budget and ordered some materials.
- Some teachers can cite current examples of good Student Voice practices being implemented elsewhere.
- Some teachers have documented what they're doing re Student Voice.

### **Level 2: On the Way**

- Some students receive training in specific areas of Student Voice.
- The school has identified a need to gather key resources.
- Teachers have heard of some possibilities for enhancing and supporting Student Voice that they could investigate.

### **Level 1: Just Starting**

- Provision of resources to support Student Voice is not a school priority at this stage.
- The library has broad reference material that includes some references to Student Voice.
- Little is known of possible or good practices elsewhere in this area.

## **STAFF PROFESSIONAL DEVELOPMENT**

### **Level 5: Sustained Implementation**

- Regular professional development about Inclusive Student Voice, including reflection on current practices, is provided for all new and continuing teachers.
- A team of teachers has designated responsibility for leading staff development in Student Voice.
- Some school staff have carried out specific studies in this area.
- Some school staff provide leadership to others in professional development courses around Inclusive Student Voice, including acting as cluster or network coordinators.

### **Level 4: High Level of Implementation**

- At least one staff meetings each year is devoted specifically to issues of Inclusive Student Voice, including opportunities for reflection on current practices.
- A staff responsibility position exists in the area of Student Voice.
- Several teachers have completed substantial external professional development in this area.
- Some staff regard themselves as qualified to lead in-school and inter-school professional development on Inclusive Student Voice.

### **Level 3: Some Implementation**

- The school administration has allocated some staff professional development resources to the area of Inclusive Student Voice.
- Some teachers have participated in workshops on Student Voice related areas or have some experience with a range of related professional development activities (eg network meetings etc).
- Teachers report back to staff meetings on their professional development experiences in Inclusive Student Voice.

### **Level 2: On the Way**

- The school administration supports the need for some teacher professional development in Student Voice.
- Staff are aware of issues of Student Voice in general terms.
- Two or more teachers have participated in local workshops or network meetings on issues related to Student Voice.
- Professional development related to Student Voice is planned for next year.

### **Level 1: Just Starting**

- An initial orientation on Inclusive Student Voice has been held.
- At least one teacher has taken an interest in Student Voice issues and has begun developing knowledge on the topic.

## **WHOLE SCHOOL POLICIES AND DECISION-MAKING**

### **Level 5: Sustained Implementation**

- The development of Inclusive Student Voice is consciously seen as a whole school priority and plans and practices are continually reviewed and up-dated.
- There are specific commitments in school policy to consult with, listen to and involve students in all appropriate school decisions.
- Specific references are made in school policies to include the views of **all** students.
- Students are represented on all school decision-making bodies.
- Diverse ways exist for students to contribute to school decision-making, policy and programs.

### **Level 4: High Level of Implementation**

- School policies acknowledge the value of student contribution to teaching and learning approaches and to school operations and identify strategies to implement this.
- School policies and practices recognise the need for diverse forms of student input to decision-making.
- Students are represented on several appropriate school bodies.
- Representation is taken seriously by most students.

### **Level 3: Some Implementation**

- School policies commit to the inclusion of student perspectives in the development of school operations.
- The school is working to broaden the existing forms of Student Representation and Voice.
- Students are represented on some school bodies.
- Student representatives report back to other students on their work.

### **Level 2: On the Way**

- A draft Action Plan for consultations to gain student feedback on some areas of the school has been prepared.
- A Student Voice coordinator has been appointed.
- Concerns have been expressed at traditional governance arrangements.

### **Level 1: Just Starting**

- No mention of Student Voice is made in school policies.
- The school has begun to audit its current Student Voice arrangements.
- Some student views are taken by teachers to the school's governing bodies.

## **FORMAL STUDENT STRUCTURES**

### **Level 5: Sustained Implementation**

- There are many different opportunities for students to work as groups within the school and contribute to decision-making.
- Active participation comes from a broad range of students.
- Effective and inclusive student structures are strongly supported by the school and regularly evaluated and reviewed.
- Student representatives are supported to consult with other students.
- Student participation in decision-making is seen as part of the curriculum, and training for the required skills is available for all.
- Students lead in inter-school networking with other students.

### **Level 4: High Level of Implementation**

- An active Student Council exists with enthusiastic representation, regular reporting, and strong support from most students.
- All students are aware of a Student Council and what it can do.
- At least one other form of student organisation is available.
- Some skill development in organisation is provided for all students.

### **Level 3: Some Implementation**

- Students are able to express opinions to and through representatives on a Student Council that meets regularly.
- There is some skill development provided for elected student representatives.
- There is concern from some students and staff about tokenistic roles for student organisations.

### **Level 2: On the Way**

- A Student Council exists with some active students and a focus principally on fund-raising.
- There is some focus on skills for active citizenship, even if they are incorporated in other subjects.
- There is concern from some staff about whether structures are inclusive or tokenistic.

### **Level 1: Just Starting**

- A Student Council has just begun but has had little significant impact and is not regarded seriously.
- Sometimes classes discuss representation but there is no systematic approach to this or the development of associated skills.

# Charting your school's current overall progress in incorporating **Active and Inclusive Student Voice**

**DATE OF COMPLETION:**

	Level 1	Level 2	Level 3	Level 4	Level 5
<b>Teaching and Learning</b>					
<b>Resource Provision</b>					
<b>Staff Professional Development</b>					
<b>Whole School Policies and Decision-Making</b>					
<b>Formal Student Structures</b>					

**Mark in:**

- A: where we were when we started this initiative;**
- B: where we are now;**
- C: where we think we could be in 12 months' time.**

*NB: Different groups (eg students and teachers; teachers at different year levels) can complete this, compare and discuss their views.*

*Materials adapted by Roger Holdsworth, October 2005*

## Some Ideas for Using This Tool

It should firstly be noted that this is a 'tentative' or draft form of such a tool. I don't know whether I've got the language or levels right, or whether the criteria are appropriate. As we use it, we'll be able to better determine how relevant or realistic it is. You can always change items if you have strong reasons to do so. However, I think that the structure of the tool is about right.

Work through each item and tick the boxes that apply to your school; note that there are sometimes subtle differences between similar items for the different levels, so tick the one that most closely defines what happens. Then look at the overall pattern of ticks. In each of the five areas, which level has most ticks and mainly describes your school's position?

As noted above, you could do this at the start of taking some change initiatives (though it would be better if you used it **at** the start, rather

than having to 'think back'), to determine where you think you are **now**, and also as a planning tool to set some goals for, say, 12 months' time. (Then you'll have to specify some strategies to achieve those goals.)

The tool could also be used by different individuals or groups within the school eg by different teachers, by teachers and students, by administration etc. A comparison of the charted results would form the basis for discussions about 'whether' and 'why' and 'how'. Responses are simply perceptions of where you're at - and it's how you use these to reflect, discuss and plan ... and how you change - that is most important.

I would be very interested to get some feedback on this tool: its usefulness, how you have used it, how you have changed it and so on.

**Roger Holdsworth**

# Running a discussion

- 1 Call the meeting to order**  
Wait until everyone is paying attention

Er... can we make a start?

- 2 Remind everyone about the ground rules for meetings**

- No moaning allowed
- Positive suggestions only
- Discussion rules apply
- No put-downs

- 3 Tell everyone to look at their agenda**

You can see that we are going to discuss ... and we have allowed ... minutes for the discussion.

- 4 Discussion**  
Make sure people speak one at a time. Give everyone a chance to speak and don't overlook quieter ones.  
Some people have different ways of communicating, such as sign language, so you may need someone to help you understand what they are saying.

Points of view, please

- 5 Decision time**

Does anyone want to make a proposal about what we should do?  
Does anyone want to second that?

- 6 Let's vote**  
Check that the secretary has made a note of the decision

How many agree?  
How many disagree?  
How many don't know?

- 7 Action plan**

Now we've agreed to ....  
How are we going to get started?  
What steps do we have to take?  
Who will offer to do it?  
When must it be done by?

Begin again at point 3 for each new item on the agenda.

From **VoiceBox** Issue 7 (Summer 2005), published by School Councils UK, London: [www.schoolcouncils.org](http://www.schoolcouncils.org)

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# News and Reviews

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## News from ruMaD?

The Education Foundation and Amcor have announced a corporate-community partnership around **r.u.MaD?** to make a difference to even more students across Australia. Read what David Brookes, General Manager, Corporate Affairs and Environment at Amcor has to say about this exciting partnership at the Education Foundation website:

[http://www.educationfoundation.org.au/full\\_program.asp?programID=58](http://www.educationfoundation.org.au/full_program.asp?programID=58)

## ruMaD? Empowering Rural Neighbourhood Renewal Areas

One of the challenges faced by rural schools is a lack of resources and capacity to access many of the educational programs on offer. As a result, students can miss out on the exciting connection between what they learn in school and its relevance to the real world. ruMaD? helps them to see the connection between school learning and the real world and to be inspired by what they achieve. See the website news cited above.

## MaD (Make A Difference) Day, 2006

MAD Day is a chance for students to go MAD by taking on a local community issue and researching the solution. MAD Day is the focal point of the ruMaD? program. It celebrates student creativity and showcases outcomes. To participate in MAD Day on Thursday April 6th 2006, see:

[http://www.educationfoundation.org.au/view\\_news.asp?newsID=48](http://www.educationfoundation.org.au/view_news.asp?newsID=48)

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## NSW Student Leadership Site Updated

After many months of redevelopment and hard work by a number of staff, the updated student leadership website is now live.

To have a look, go to:

<http://www.schools.nsw.edu.au/studentsupport/studleadsrc/index.php>

There are photos, quotes, and even video footage. New features include:

- the Charter for SRCs;
- New Directions in Student Leadership;
- Effective practice stories from schools;
- Video of students telling their own stories (you may need to install Quicktime - it only takes three minutes);
- Resources for SRC advisers such as the SRC Toolkit, 'student forum bingo', 'the mock forum', the anti-bullying resource for student leaders and much much more!
- Quotes from principals and students;
- Links to quality sites related to student leadership.

And there's an invitation for students and schools to tell their own stories about student leadership through an email address:

[student.leadership@det.nsw.edu.au](mailto:student.leadership@det.nsw.edu.au)

**Noel Grannall**

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# Clearinghouse

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### *Australian:*

**Education Views** (Department of Education and the Arts, Qld) Vol 14 Nos 16-20; September-November 2005

**How Young People Are Faring: Key Indicators 2005** (Dusseldorp Skills Form, Glebe, NSW)

**IDEAS Newsletter** (University of Southern Queensland, Qld) Issue 4, Term 4 2005

**Leading the Way: The Victorian Government's Strategic Framework on Mentoring Young People 2005-2008** (Office for Youth, Vic) 2005

**Research Developments** (ACER, Vic) No 14, Summer 2005

**Student Engagement Project Report** (Wodonga District Inter-Agency Team, Vic)

**Student Leadership Framework for Primary Schools** (Department of Education and Training, Sydney, NSW) 2000

**Student Voice Expo Kit: Partners in decision making** (Department of Education and Children's Services, Adelaide, SA) October, 2005

**Student Voice Portfolio: Partners in decision making - Our Stories** (Department of Education and Children's Services, Adelaide, SA) October, 2005

**VicSRC: First Annual VicSRC Conference Report** (VicSRC, Melbourne, Vic) August 2005

**Wodonga Youth Show the Way Project** (Wodonga City Council and ANU, Wodonga, Vic): pamphlet

**YACVic Strategic Plan 2005-08** (Youth Affairs Council of Victoria, Melbourne, Vic)

**Youth Action Plan: South Australia's Action Framework for Young People** (Office for Youth, Adelaide, SA)

**Youth Participation Handbook** (Office for Youth, Adelaide, SA): a guide for organisations seeking to involve young people on Boards and Committees, 2003

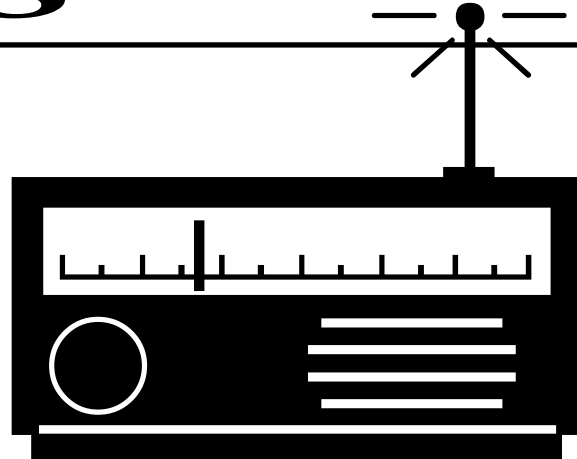
### *International:*

**Education Revolution** (AERO, New York, USA) Issue 42, Autumn 2005

**Personalised Education** (Bramcote, Nottingham, UK) Issue 3, Summer 2005

**Rebuilding Engagement Through the Arts** (John Finney, Richard Hickman, Morag Morrison, Bill Nicholl and Jean Ruddock; Pearson Publishing, Cambridge, UK)

**Voice Box** (School Councils UK, London, UK) Issue 8, Autumn 2005



## Documents

The documents listed in this column may be of general background interest. A photocopy is available for research purposes. The length and cost (to cover copying and postage) is listed. Please order by code number.

A full, computerised index of these documents is now available from **Connect** for \$3; this can be accessed and printed by topic, key-word etc or simply sequentially.

### Code Description/Pages/Cost

- |     |  |
|-----|--|
| 569 | <b>Student say on how their schools are run</b> (Laura Anderson, The Advertiser - SA, 5 September 2005, page 15) - article on Student Action Teams<br>(1 p; \$0.50)  |
| 570 | <b>Student Voice Portfolio: Our Stories</b> (Student Voice/Learners' Partnerships Project, Department of Education and Children's Services, SA): A practical guide: making the links between student voice and retention; October 2005 (80 pp; \$8.00) |

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- Cross-referenced index to contents of *Connect* back issues (\$3) \$ .....
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**Miscellaneous Resources:**

- **NEW!** Student Councils & Beyond (\$30; \$25 for *Connect* subscribers) \$ .....
- Democracy Starts Here! Junior School Councils at Work (1996) \$ .....  
Case studies of Primary School SRCs (\$7 or \$12 for two copies)
- Students and Work - 1985 *Connect* reprint booklet #5 (\$5) \$ .....
- Youth Radio Cram Guide - 1985 (\$1 - or FREE with any other order) \$ .....

**Foxfire Resources:**

- Sometimes a Shining Moment (Wigginton) (\$25) \$ .....
- *Foxfire: 25 Years* (Doubleday) (\$25) \$ .....
- *A Foxfire Christmas* (Doubleday hardcover) (\$25) \$ .....

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