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Liberty with Partners for Possibility: Contextual leadership in public-education impact

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On a crisp winter’s morning in June 2017, Frank Terblanche, a bancassurance director at South Africa’s Liberty Group Limited (Liberty), was making his way to George Khosa Secondary School, a public school in Soweto, south of Johannesburg. Liberty was an insurance company in South Africa and part of Liberty Holdings, a leading financial-services group with representation in 24 countries across the African continent. As he drove along the highway, he was aware of the ramshackle housing that lined the tarmac. He felt grateful for his recent exposure to this side of the city that had less privileged communities living there, and wished more people could have exposure to these communities. He was considering the dilemma of how to encourage more business leaders at Liberty to get involved and ultimately contribute to improving the country’s public-education system.

Traditionally, the budget for community development would come from his company’s corporate social investment (CSI) budget. In Terblanche’s case, however, the opportunity to partner with a secondary school principal in an underprivileged school was less like CSI and more like a unique leadership and personal-development journey. Terblanche wished that more of his colleagues could have access to this opportunity for personal growth through the non-profit organization Partners for Possibility (PfP).[[1]](#footnote-1) He realized that he could encourage business units to use their marketing budget to sponsor individual managers to participate. That would mean using the schools’ infrastructure for brand-marketing purposes to justify the investment. He considered the implications (particularly the ethical implications) of using the schools in the company’s corporate marketing strategy.

Background

On arriving at the school, Terblanche was greeted with smiling faces and felt welcomed. He noticed the well-kept lawn and colourful flower beds, not at all what he had expected from a township school. Terblanche remembered his apprehension before his first meeting with the principal, Lindiwe Ginya, with whom he had partnered during the leadership-development journey of PfP. He had been surprised at how dynamic she was. He had expected a grey-haired career educator behind the desk, but Ginya was energetic, youthful, and determined. Terblanche felt privileged to have been her cheerleader over the previous 18 months and was impressed by what she had accomplished. With Ginya as principal, the school had achieved a pass rate of 84 per cent in 2016 and 93.9 per cent in 2017—compared to 69.9 per cent before her arrival. The achievement was all the more remarkable knowing that 30 per cent of these pupils came from child-headed households in the poorer Soweto communities.

Ginya had been a teacher for over 20 years. She explained that when she started teaching, she was employed after very little study. Later, she was inspired to further her education and became interested in management. She likened her educational experience to a veil being lifted from her eyes, as she began to realize that the way the school she worked in was being run was not how it was supposed to be. She completed both a master’s degree and a PhD, focusing on the strategies employed by female school principals in disadvantaged areas. By the time she joined the PfP program and met Terblanche, Ginya was running George Khosa Secondary School, determined to make a difference to 1,200 children, the school’s teachers, and the community in which she found herself.

In one of his previous roles, Terblanche had had an opportunity to expand STANLIB’s investment management business on the African continent.[[2]](#footnote-2) At the time, STANLIB was jointly owned by Liberty and Standard Bank Group Limited (Standard Bank). In his role, Terblanche visited 13 African countries. He experienced this role as if he were on a great safari, dealing with the products and customer needs of these emerging and undeveloped economies. He considered it a unique opportunity, which not many people would receive, and continued to benefit from the experience. Standard Bank had extensive presence through its retail-banking business across the continent. Liberty, having an interest in STANLIB, also had aspirations in Africa, and therefore eventually pulled Terblanche from STANLIB into Liberty’s head office.

Terblanche was currently responsible for the relationship between Standard Bank and Liberty. There was a myriad of Liberty products that were being sold through Standard Bank channels. In turn, Liberty had several bank products that the insurance company was offering through its own channels. With a high percentage of Liberty’s customers having relationships with Standard Bank, bancassurance was a growing model.

South Africa’s Liberty Group Limited

Based in Africa, Liberty was a wealth-management group established more than 50 years earlier as the Liberty Life Association of Africa. The company had a reputation for developing and implementing innovative products and services that assisted customers with building and protecting long-term wealth. These included life insurance, health insurance, retail insurance, pension plans, funeral plans, endowment plans, income-protection plans, provident-fund solutions, and employee benefits. Liberty operated across South Africa, Nigeria, Namibia, Swaziland, Botswana, Uganda, Kenya, and Lesotho and was headquartered in Johannesburg. In 2017, Liberty had 2.5 million policies in force. The company reported revenues of R62,744 million[[3]](#footnote-3) for the fiscal year (FY) 2016, with operating margins of 10.2 per cent.[[4]](#footnote-4)

Liberty aimed to be the preferred supplier of wealth-management services in Africa. The company operated according to five key guiding principles: involvement, which reflected Liberty’s humanity and empathy; innovation, which revealed the organization’s ingenuity and curiosity to find a better way; integrity, which involved a commitment to fairness and the honouring of promises; insight, which was the product of knowledge and understanding; and action, which indicated a commitment to making things happen. Liberty was a subsidiary of Standard Bank.

Standard Bank Group Limited

Standard Bank was a financial-services organization, offering a broad range of transactional-banking, savings, borrowing, lending, investment, insurance, risk-management, wealth-management, and advisory services to individuals, businesses, and corporate clients. The bank operated in 17 countries in sub-Saharan Africa and was also headquartered in Johannesburg. Standard Bank reported interest income of R108,060 million for FY 2016, an increase of 18.1 per cent over FY 2015. The bank operated through three business units: personal and business banking, corporate and investment banking, and the wealth business represented by Liberty.[[5]](#footnote-5)

Terblanche’s personal leadership journey

During the Apartheid[[6]](#footnote-6) years, Terblanche grew up in the affluent suburbs in Johannesburg in a typical white middle-class home. He went to the Randse Afrikaanse Universiteit (named in Afrikaans, one of South African’s 11 official languages), later renamed the University of Johannesburg. Terblanche received a law degree and completed his articles to qualify as an attorney. He started his corporate career in Standard Bank in project finance and later moved to investment management. Terblanche described his interest in social issues as a process that came with age and maturity. He had been building his career for just over 20 years and expected to further his career for about 15 more years. For a long time, he had felt that his career was about what he could extract personally from his employer. More recently, he had found himself looking back on what he had achieved and beginning to believe it was time to give something back. He had thought that his future career success would not only be measured by his paycheque but also by the contribution he would be making in the organization he had been part of for more than 20 years. He had set out to play a more meaningful role in the organization he served and to assist in moulding the next generation of leaders.

The role of mentors

Terblanche had benefited from a mentor relationship he had with Johan Minnie, to whom he had reported a couple of years earlier and who was currently head of sales and distribution for Liberty. Minnie had funded his own participation in a PfP program and was enthusiastic about the benefits for his own leadership development, his organization, and the education system as a whole. Minnie’s passion for PfP sparked the interest of Terblanche. Meanwhile, Terblanche also had the benefit of meeting several of the leaders and principals who were on the PfP program at a workshop he attended. The energy and the special relationships between the partners touched him, and he realized that this was something he really wanted to be involved in. Terblanche contacted Minnie and inquired about whether Liberty could sponsor him. Through Minnie’s lobbying, Liberty sponsored Terblanche and four other partnerships in 2016. Once Terblanche had experienced the program’s value—not only for himself but also for the management team in the longer run—he presented the benefits of the program to the Liberty CSI team, which subsequently agreed to fund five additional programs for the 2017 year.

an Industry with heart

Terblanche did not plan for a career in life insurance. It was only after he joined Liberty that he realized the importance of the industry in a developing economy. Every day, millions of rand would flow into the economy due to life insurance claims being paid. These claims were often used to maintain the lifestyle of policy holders who would otherwise have been destitute after a catastrophic event affected them or their family. In 2016, Liberty paid out more than R3 billion in claims to policy holders. This money went straight into people’s pockets to support them in achieving their life goals. Terblanche bought into this higher purpose, to the extent that he was able to see past the industry’s history of mis-selling and overhyped marketing. For him, the value was delivered in the claims that the industry paid and in ensuring that they honoured their commitments to their clients.

To illustrate his belief, Terblanche remembered a story about witnessing an interaction between a manager and his claims team. The team had received a claim from the family of a long-standing client who had recently committed suicide. According to the policy terms, suicide was excluded as a claim event under the particular circumstances. However, the manager made an executive decision. Based on the company’s relationship with the client, the manager instructed the team to pay the large claim. Terblanche felt that this demonstrated the heart of the industry and Liberty’s culture in particular.

This incident encouraged Terblanche’s buy-in to the benefits of life insurance and helped him understand the importance of life insurance in society, specifically in the lower market segments of South Africa and the rest of Africa. Terblanche realized that life insurance was a mechanism for wealth creation, particularly for the creation of what he called “generational wealth.” For example, Liberty sold simple life insurance products via Standard Bank to the lower market segments, where clients would pay a premium of approximately R100 per month. In return, clients would receive up to R200,000 in life insurance coverage. Often, when a client died, the family lost a breadwinner. In such cases, the R200,000 payment would be the single largest asset that that family would ever have. If managed carefully, it could benefit the next generation as well. For example, this money could allow children access to tertiary education, help pay off a home, or enable the purchasing of a business. For Terblanche, this phenomenon exemplified the culture of Liberty as a business with heart. Employees at Liberty believed that they were fulfilling a very important function in the life cycle of South Africa, particularly in the country’s fight against poverty.

Liberty’s ethos and Partners for Possibility’s objectives

Education was important to Liberty. This interest went back as far as the founder, Sir Donald Gordon. His philanthropy had founded the Liberty Foundation, which supported education, and a separate company called Mindset Network, which was an educational-media non-governmental organization chaired by his son-in-law, Hylton Appelbaum.[[7]](#footnote-7) Liberty’s CSI objectives had been focusing on education for several decades.

Therefore, Terblanche was sure he could elicit support from Liberty’s CSI business unit for the PfP funding, as well as from Liberty’s executive committee. It was important to Terblanche to convince them to support PfP, because he believed that it went to the heart of Liberty’ values, the CSI unit’s objectives, and the general challenges South Africa faced in education. In the past, Liberty had funded the publication of exam papers in the national press to prepare students for the exam, but if the groundwork in the schools was not in place, it would be all in vain, because the results would not be achieved.

Terblanche thought that if the CSI budget of corporate South Africa could be consolidated, it would be a substantial amount that could be used in a meaningful manner. Maybe the example of publishing past exam papers in the national press was of some value, but was this the most impactful way to spend the CSI budget, and could its financial effectiveness be measured? Was it truly meaningful to the kids writing exams? On the other hand, the PfP program allowed him to get truly involved, in accordance with Liberty’s guiding principles. For Terblanche, the program actually faced the enemy—the educational challenge. He was grateful for the opportunity to help improve things alongside others in the trenches of the educational war. To him, this was far more meaningful and satisfying than, for example, writing a cheque to a media company to publish past exam papers.

Alignment of purposes

At Liberty, the message was consistent—the intention of the organization was to secure clients’ financial freedom. This value proposition was pushed down the organization to everyone who worked at Liberty. For example, whether cleaning windows or developing products, all employees were part of the value chain. They enabled the company to deliver products that would pay a benefit to someone when it was most needed and that would allow the clients to maintain or improve their quality of life, pass wealth on to their family, or educate their children. It touched a heart string. For Terblanche, it was a spiritual experience; he was in a place where he fitted in and had purpose. He was driven not only by what he did for the organization but also by what the organization allowed him to do for himself and for his community. He wondered whether he would have managed to get involved with PfP without having been at Liberty: he liked to believe that PfP was fulfilling a growing personal need, and that he would have eventually found a way to make a difference.

The experience and the support Terblanche had been given by his many bosses and mentors at Liberty could now be plowed back. Terblanche did not think that this was the type of dialogue he would have had many years earlier. It was only when he realised how he had changed that he fully understood the culture of the organization. He was in the fortunate position of being able to explain the organization’s purpose to the younger generation. He had been mentoring several young people in recent years, which he had found incredibly fulfilling. It felt like a switch from pure capitalism into something that was a bit more social in nature. Therefore, Liberty was the right place for him because of the culture, value proposition, and values that the organization stood for.

The partnership

The PfP opportunity had created a link between the educational burden of the country and the culture at Liberty that represented a higher calling to address massive social challenges. The social challenges started with a poor education system, which led to chronic unemployment and, ultimately, to poverty. The education system was a key factor; it would produce better learners who, in turn, would produce better tertiary students and a healthier society. Terblanche did not see resource constraints as the challenge facing the education system; adequate funds were available. However, the management of these funds was flawed. His own experience had showed him that with few resources and little management experience, school principals were nevertheless responsible for shaping thousands of lives.

For example, Ginya, Terblanche’s partner in the PfP program, had 1,200 teenagers in her school and 35 educators, which meant that approximately 35 kids were relying on one educator. Terblanche perceived dysfunction in the school system, which somehow expected the principal and educators to deliver results without adequate support.

The first meeting between Terblanche and Ginya was spent talking about their personal lives and what had led them to this point in their careers, as well as sharing their joint objectives for the PfP program. The commitment they made to each other on day one was that the program was mainly about the children. It was also about delivering a better product for them, so that when they walked out of the school gates at the end of their grade 12 year, they would be better prepared for the real world. When the two partners met, Ginya had been in the role of high school principal for just over six months.

South African public education

In January 2017, *The Economist* rated South Africa’s education system as one of the worst in the world.[[8]](#footnote-8) The magazine reported that in 2015, South Africa was ranked 75th out of 76 by the Organisation for Economic Co-operation and Development’s league of education systems. In 2016, the Trends in International Maths and Science Study, a quadrennial test taken by 580,000 pupils in 57 countries, consistently ranked South Africa at or near the bottom on various criteria, despite some improvement since 2011. South Africa fared worse than countries that were generally regarded as less developed on the continent. Of all children who had attended school for six years in South Africa, 27 per cent could not read, compared to 4 per cent in Tanzania and 19 per cent in Zimbabwe. Of all children starting school in South Africa, 37 per cent went on to pass the matriculation exam, and only 4 per cent eventually earned a degree from a university.[[9]](#footnote-9)

These poor results occurred despite public spending on education being at the comparatively high level of 6.4 per cent of gross domestic product.[[10]](#footnote-10) Ginya explained that children in the most disadvantaged areas did not pay school fees. In a government school like hers, the government paid the school R1,177 per child per year. Therefore, for a school of 1,200 children, there was a budget in 2017 of R1.2–1.3 million to pay for textbooks, stationery, and service maintenance of the school’s facilities. The government also paid to feed the children twice a day and paid teacher salaries directly.

Teachers were generally underskilled to deal with the social and economic challenges of the communities they served, as were school managers. Principals were usually appointed without any regard for their managerial experience or expertise. Ginya’s PhD recommended that beyond the seven years’ teaching experience currently required, each potential school principal should attend a management course, rather than being placed in a management position without any preparation, as was currently the case.

Terblanche’s contribution

Ginya soon experienced the benefits of her partnership with Terblanche, which offered her more structure and created more capacity around her. For example, one of the first changes Terblanche and Ginya initiated was to raise the skill level of her immediate support staff. Liberty sponsored a basic course for Ginya’s personal assistant (PA), which allowed the PA to spend time with that of Terblanche’s and other PAs of Liberty executives. Another educator was offered an opportunity to learn from a high-level project manager at Liberty to better understand how a project was managed, including defining a project’s scope and monitoring its progress. One of Ginya’s staff members spent time at Liberty’s human resources department to better understand key performance areas and career management. Although it was generally a simple concept for a corporate institution, the process was not common in public service education. Ginya was responsible for developing career paths for her staff, with limited support from the Department of Education and little preparation for the role. To make matters worse, the department often called meetings at the last minute and without notice, which hampered the schedules of the educators.

Historically, the school had a very poor pass rate record. In September 2015, when Ginya started work at the school, the pass rate was 69 per cent. Through her efforts, passion, and strategy, the school managed to increase the pass rate to 84 per cent in 2016 and aimed for a 95 per cent pass rate in 2017. The goal was going to be incredibly difficult to achieve, but the school had a program in place. The most important intervention was a one-week revision exercise for all students. The school had raised funds to host all of the students in a guest house in the Magaliesburg area for that week. The educators dedicated their time, and the school governing body was also involved. The event was very successful. The learners were in a focused environment, patiently supported by the educators to prepare them for the final exam. It was the catalyst needed for the students to develop the confidence and motivation to study.

In the community where the school was situated, there were problems with teenage pregnancies, drugs, and assault—even the practice of Satanism had emerged within the school. Ginya, who was often the only adult in the school children’s lives, offered support and encouraged them to pass exams and lift themselves out of their poverty-stricken environment. With his involvement in PfP, Terblanche initiated several school programs including sports days, a garden project, and career days, which also involved some of his colleagues.

Partners for Possibility’s intervention

The award-winning social change initiative PfP was the flagship program of the global non-profit organization Symphonia Leadership Development (Symphonia). The South African wing of the organization, Symphonia for South Africa, had been in operation for only six years and had already tapped into the knowledge and skills of business leaders to help school leaders develop their skills. By focusing on enhancing the leadership skills of principals, the PfP program was expected to alleviate one of the major problems facing the South African school system. The ultimate goal was to achieve quality education for all children in South Africa.

Business leaders and school principals at under-resourced schools partnered in a year of carefully designed leadership-development processes that aimed to develop the principal’s capacity to lead the school, with the goal to improve education outcomes at the school. Individual business leaders, or their companies, paid approximately R80,000 per partnership for the costs of the program, which included the school principal’s involvement for one year. In the six years since its inception, over 500 partnerships had been established—in most cases, with measurable benefit. But PfP program supporters argued that it was not simply the school leaders who benefited from the partnership; participating companies observed that their leaders had grown and honed their own leadership skills by learning more about how to do business in a South African context, how to influence without direct authority, and how to act and lead in complex situations where answers were not apparent. In other words, both members of the partnership were learning new skills that helped to lead change in complex and ambiguous environments.[[11]](#footnote-11)

Robyn Whittaker, the stakeholder engagement lead of Symphonia for South Africa, recalled that the PfP program was founded in 2010, when Louise van Rhyn, the director and founder of Symphonia, became the first business leader to partner with a school principal in an effort to improve a school’s education outcomes.[[12]](#footnote-12) Symphonia was licensed to deliver a range of the world’s best leadership programs, which were also used to develop participants in the PfP program. These programs included Nancy Kline’s Time to Think and Peter Block’s Flawless Consulting and Community Building workshops. Van Rhyn believed that it was the responsibility of organizational leaders to engage and harness the collective intelligence of people around them and to engage their workforce with a sense of enthusiasm and possibility. This philosophy drove the structure and process of PfP.[[13]](#footnote-13)

Although a primary goal was to ensure that the principal left the program with the energy and confidence to lead the school through a change process that would enhance the quality of the education it delivered, PfP went one step further: it aimed to create readiness for change through an aligned and cohesive management team within the school that was capable of energizing the community of teachers and engaging the parents and community that surrounded the school to achieve the vision of quality education for all school children.

Once the business leader and the school principal had established a relationship, they attended a range of interventions together, which both cemented the relationship and enabled each partner to develop new skills. They came together for three to five hours each month to grapple with real challenges at the school in an action–learning format. Eight to 10 partnerships commencing at the same time were then linked together in an activity called Community of Practice, which met frequently during the year-long program to share experiences and provide mutual support. The participants also participated in monthly leadership coaching sessions and were expected to provide reports and complete journal entries.

As a result of these interventions, the principal and the executive developed techniques to enhance their thinking and the thinking of those around them. The partners developed the ability to create generative relationships and the skills to deal with challenging people and difficult situations in a complex and ambiguous environment. They also developed skills and tools that enabled them to mobilize stakeholder support for the vision of improving the quality of education at the school level.

Making a difference

According to the PfP program, over a period of two years, a participating school could expect to see a confident and competent principal, effective management of the school, and more motivated teachers. The teachers would be able to achieve better coverage of the school curriculum as a result of reduced absenteeism and more involvement in professional development activities. Parents would be more engaged and would attend school meetings more regularly, while the broader community would support school initiatives.

By June 2017, PfP had involved 500 school principals and 500 business leaders. This meant that the program had reached 12,700 teachers and enhanced the lives of 406,000 school learners and their 180,000 families. Schools had received new resources and had access to a broader range of cultural enrichment and sporting activities as a result of their participation in the PfP program. In many schools, like Ginya’s, there had been measurable improvements in the academic results that were achieved.

Interestingly, the positive impact of the PfP program was not limited to the school principals in the partnership; the executives also reported positive enhancements to their leadership skills because of their exposure to more ambiguous and complex environments than they were accustomed to. The executives experienced the process of building stronger and deeper relationships with stakeholders they had little or no formal power over. They also gained a much deeper understanding of the value of diversity.

Growing the partnerships in Liberty

In 2016, five partnerships were funded by Liberty; in 2017, another five were funded. Assuming that favourable feedback was received, Terblanche intended to grow the number of partnerships in future years. In 2017, the cost was R85,000 for an executive’s involvement, which also covered the cost of the partner principal’s participation in the program. Because Terblanche’s role was based in the organization’s head office, the people he had nominated and later been accepted into the program were all based in Johannesburg and Pretoria. However, there was great interest from other South African provinces, including KwaZulu-Natal, Free-State, Eastern Cape, and Western Cape. Several Liberty leaders indicated their interest in participating. Some of them would receive funding from other sources, but central institutional funding through the CSI team would resume at the end of the year, after budgets were confirmed.

Terblanche’s aspiration was to grow the number of partnerships and build a body of evidence around the program’s benefits. He wanted to assemble colleagues internally to discuss the experience and, in the process, hopefully motivate other people. He believed that the CSI funding for these partnerships was only one possible source; the business units could fund the partnerships, he thought, specifically those that had a marketing budget. Great benefits for the Liberty brand would potentially result from participating in PfP, as he had discovered. In particular, benefit was felt through the schools and the school infrastructure and surrounding communities, which represented markets that Liberty had yet to tap into.

Terblanche considered contacting the branding team to suggest installing Liberty brand banners at the schools, hosting information days, selling products, and providing services to clients directly from the school locations. If successful in making the initiative more nationally represented, the Liberty footprint could reach areas that were currently not available. Coincidentally, Liberty’s emerging consumer-market team, which focused on the lower market segments, was closely aligned with the areas where these previously disadvantaged schools were located and where the partnerships were established.

Going forward

Despite the lack of support from her superiors, Ginya had used her own efforts and credentials to rise above her peers. Other principals were contacting her for advice on how to better manage their schools and districts. Ginya was invited to Harvard University and to Atlanta, Georgia, in the United States to share her research and experiences. She was a bright star and would probably rise above her current environment. Thanks to her personal achievements, growth opportunities were opening up for her, and she would invariably move up. However, there were several questions to consider.

What would happen to the school after Ginya’s eventual departure? Would Terblanche stay with the school, or would he follow Ginya? Was his partnership with the individual principal or with the school? How would he motivate even more of his colleagues to get involved? How could branding and social responsibility projects relating to the schools be better managed?

1. Partners for Possibility was the flagship leadership-development program of Symphonia for South Africa, a national non-profit organization. “About Us,” Partners for Possibility, Symphonia for South Africa, accessed August 15, 2018, www.pfp4sa.org/index.php/about-us. [↑](#footnote-ref-1)
2. STANLIB operated in nine African countries. On June 30, 2017, the company managed and administered over R593 billion (US$45.4 billion) in revenue for more than 500,000 retail and institutional clients; ”About Us,” STANLIB, accessed August 15, 2018, www.stanlib.com/AboutSTANLIB/Pages/Home.aspx. [↑](#footnote-ref-2)
3. R = ZAR = South African rand; all currency amounts are in R unless otherwise specified; R1 = US$0.08 June 21, 2017. [↑](#footnote-ref-3)
4. “Company Profile: Liberty Holdings Limited,” MarketLine, Progressive Digital Media, database, accessed November 26, 2017, www.marketline.com. [↑](#footnote-ref-4)
5. “Company Profile: Standard Bank Group Limited,” MarketLine, Progressive Digital Media, database, accessed November 26, 2017, [www.marketline.com](http://www.marketline.com). [↑](#footnote-ref-5)
6. Apartheid was the South African policy of segregation and discrimination against non-whites. This system ended in 1994, when the country held the first democratic election. [↑](#footnote-ref-6)
7. Sir Donald Gordon’s philanthropy included the founding of the Gordon Institute of Business Science and the Wits University Medical School. “Sir Donald Gordon,” The Donald Gordon Foundation,” accessed August 15, 2018, www.donaldgordon.org/sir-donald-gordon.html. [↑](#footnote-ref-7)
8. “South Africa Has One of the World’s Worst Education Systems: Why It Is Bottom of the Class,” *The Economist*, January 7, 2017, accessed July 11, 2018, www.economist.com/middle-east-and-africa/2017/01/07/south-africa-has-one-of-the-worlds-worst-education-systems. [↑](#footnote-ref-8)
9. Ibid. [↑](#footnote-ref-9)
10. Ibid. [↑](#footnote-ref-10)
11. Interview by the case authors with Robyn Whittaker, stakeholder engagement lead, Symphonia for South Africa, May 2 and 21, 2017. [↑](#footnote-ref-11)
12. Ibid. [↑](#footnote-ref-12)
13. “About Us,” op. cit. [↑](#footnote-ref-13)