

Stream B: Day 2.

Summary:

The main theme was to explore the trends in e-learning inside and outside the classroom than can be applied to financial education programs for youth.

Speakers from Taiwan, China and Singapore spoke to how their companies use Information Communications Technology (ICT) to promote financial education.

Key Takeaways:

- ICT should be very interactive. An animated interactive visual is more powerful than a written word.
- Teachers are key for capacity building. Recognize their role and guide them in the transition of roles from knowledge-keepers to knowledge sharing facilitators.
- There is no substitute for physical presence. Online interactions should be supplemented with offline. The purpose of ICT is not to replace, but to enrich.
- One of the key challenges is to bridge the digital divide and make ICT available to all; to the rich and the poor, to the urban areas and the rural areas.

Detailed notes (can be read in conjunction with the related PowerPoint slides)

Speaker 1: Dr. Chiu Pin Lin, Research CEO, EduCities, Taiwan

Dr. Lin spoke to how EduCities promotes financial education for youth through interactive on-line learning and national school competitions. Educities is an open online education platform that allows the participants of education, including scholars, teachers, parents and students, to jointly create and share online educational resources. There are more than 2700 educational institutes and 2 million+ students in EduCities.

EduCities has collaborated with Citigroup Taiwan for > 5 years and has adapted Citigroup's US curriculum. Its objective is to promote financial education through learning technologies. The younger generation in Taiwan tends to earn less but borrow and spend more than their parents. Thus, it is imperative that they have good financial education.

The program implementation was in three stages – localizing the international curriculum from Citigroup, running pilot teaching programs and physical/virtual teachers' workshops, and organizing online teaching and practical activities in schools and national school competitions.

Using pre-test and post-test scores, studies have shown that the financial programs have positively helped students improve their financial knowledge.

Promotion of the website is also very important. EduCities accomplishes this first with a face-to-face workshop where the website is introduced. It also works with websites of leading newspapers in order to gain visibility.

Speaker 2: Cliff Meyers, Regional Education Adviser, UNICEF, China

Cliff Meyers spoke about how UNICEF is working with ICT to enhance education, thus providing new opportunities for rural children in China. Unicef is guided by the Convention of the Rights of the Child, one of whose main covenants is that it is the right of every child to go to school (Education for All).

Education for all focuses on disparities in education – in access and in quality. As an example, in Vietnam, the national average for education is 92%. However some provinces have 100% while some provinces have only 71% enrollment. The objective is to make sure that the rate of enrolment in rural areas is improved.

Two case studies of Unicef's involvement in education through ICT in China were covered:

Case study 1: Multimedia training packages – strengthening foundation skills for teachers working with distance education.

Unicef provides the software for these packages. The hardware is provided by others. The program develops training packages and trains teachers on ICT. It is focused on remote areas with low access to ICT. It involves children by organizing national competitions and publishing their works. Even the classroom dynamics have changed – students sit around a table in groups rather than at individual desks.

The program has been quite impactful – 1700 teachers from 180 project schools have obtained basic computer operational skills. Teaching aids and materials prepared by teachers and students are shared and used as classroom materials.

Issues to be addressed - need government buy-in in order to make it sustainable; need to prepare materials that suit needs of different regions; teachers teach for tests – not for financial education – so it is difficult to get teachers to devote sufficient time.

Case study 2: Sister School project – piloting tele-collaborative learning. The project is funded by Citigroup as a Ministry of Education – Unicef project. A university in Singapore helps to tie up with the schools in China.

The objective is to strengthen educational quality and bridge the digital divide between schools in the East and the West. Take modern schools in the East and sister (partner) them with poorer schools in the West.

Modes of collaboration. – In-classroom, online, polls, group projects, research. Children are not allowed to go to Internet cafes so schools are good place for ICT education.

There has been a positive impact of this tele-collaborative learning – it has improved access to IT for rural students and has improved their communication and writing skills. Teachers are also excited about the developments.

However, there are some issues too. ICT should decrease disparities but this is not happening fast enough – richer schools/students have more access to ICT than poorer schools/students. Boys have more access than girls. The program also is in need of government support as it cannot be continued indefinitely on its own.

Speaker 3: Anthea Ong, CEO, Knowledge Director, Singapore

Knowledge Director is a Singapore-based e-learning provider. Anthea Ong spoke about the ICT projects that the organization has been involved in. The organization aims to enable change in education through ICT. It has worked on advanced school initiatives in countries such as Indonesia, Taiwan, and China. It prepares teachers, policy planners and administrators for the changes needed in education to cater to the new youth.

Learning preferences have changed in the youth. There is a need to make learning more visual and interactive. The new student is very digitally literate. S/he grows up with ICT and is always connected to technology. Students now are also very community oriented – such as in virtual communities. They are very discovery oriented too. Therefore we need to move into a new teaching model – from a passive one to an active one. Students are now digital citizens as opposed to teachers who are digital immigrants. In many cases, students know more about information technology than teachers.

Few projects that Knowledge Director has worked on:

1. empowerICT: It infuses ICT into subjects such as Languages, Social Studies, Maths and Science. It complements the teaching of the teachers. Has a tie up with Ministries of Education in Thailand, Philippines and Indonesia and Chinese Smart Schools in Malaysia. It has been implemented in partnership with Microsoft.
2. GlobalSOF & School of the Future – Promotes innovation and change in schooling. These are advanced schooling initiatives undertaken in concert with national/regional infrastructure and development efforts. Current projects are in Singapore, Taiwan and Indonesia.

The education through ICT is integrated into the core curriculum. Therefore even the teachers are pleased that they do not have to teach anything new. The organization also works with the Ministries of Education to give incentives to teachers to get them involved with the ICT educational initiatives.