

Original Paper

A Competence Based Curriculum in Teaching Financial Education-What Happens in Classrooms?

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Abstract

This paper looks at the transformative pedagogy-changing from Knowledge Based Curriculum (KBC) to Competence Based Curriculum (CBC) in lower secondary schools of Rwanda, which was adapted in 2016 by Rwanda Education Board (REB) through the Ministry of Education. The emphasis of this paper takes bias on financial education that the new competence based curriculum made it compulsory to lower secondary students, which is from senior one to senior three. The government of Rwanda made a significant effort to change the way the curriculum is taught into teaching and learning that equips learners with competent skills, values and attitudes suitable for this 21st century. Financial education involves imparting values, skills and attitudes through teaching and learning that enables the learner to easily visualise viable entrepreneurial decisions in daily life, allocating resources reasonably, making career trajectory quite easy, save for the future, manage available resources in our daily life, and many other areas such as having the culture of paying taxes, preparing business plans that are quite viable and feasible. In this paper, we will explore how the transition is, it is still demanding and little have changed from what ought to be, explore challenges that involves competence based pedagogy.

This paper provides a critical review of the pedagogical practice of financial education, with an emphasis on the link between the theoretical practice and the ideal way of teaching and learning financial education. It being theoretical analysis, secondary data were used to analyse the challenges and possible strategies of transforming from theory to practice in the Rwandan schools.

Keywords

competence based curriculum, financial education, current practices, challenges, possible strategies

1. Introduction

According to REB, O_Level Entrepreneurship Syllabus, 2015, 17 explains a competency based entrepreneurship syllabus “that builds on active and participatory teaching methods as the pedagogical approach. The curriculum is about transforming learning, and ensuring that learning is deep, enjoyable and habit-forming”. Its main characteristics are the practical project based approach, the promotion of practical experience through workshops, cooperation with different organisations and enterprises (including learning settings outside school), and the hands on approach of setting up and running student projects. At the same time, each learner is an individual with their own needs, pace of learning, experiences and abilities. Teaching strategies must therefore be varied but flexible within well-structured sequences of lessons.

According to Marx et al., Project-based instruction often has a “driving question encompassing worthwhile content that is anchored in a real-world problem; investigations and art facts that allow students learn concepts, apply information, and represent knowledge in a variety of ways; collaborating among students, teachers, and others in the community so that participants can learn from one another; and use of cognitive tools that help earners represent ideas by using technology”.

I choose this definition simply because of its incorporated details that covers most of the characteristics of this pedagogy. The teaching of financial education should be guided by investigation of financial problems in learner’s society, family background, guided by the teachers delivering the content.

Learners should get involved in examining causes for financial constraints in their house hold, of their parents and guardians, elder sisters and brothers; and finally come up with possible solutions that for such financial constraints of their house which indeed suits their own situation.

The content taught should not be given in form of notes and handouts for revision, instead teachers or facilitators should design it in form of simple projects for learners to work on individually, in small groups, with peers; depending on what is suitable. The aim is for learners to develop new learning experiences, come up with their own notes and solutions, changing the habit of remote learning to gaining skills, values, and attitudes that help in improving our own way of learning and approaching situations slightly different from the old way of doing things.

2. Method

This study used a theoretical review, and it relied on review of secondary date and part of primary data to discuss the current practices, challenges and possible strategies to fully apply competence based curriculum pedagogically.

2.1 Theoretical and Philosophical Thought for the Study

This theoretical study is founded on the Project Based learning (BPL) which is frequently practised by Buck Institute for Education, (2020) and asserts that Project Based Learning (PBL) as a teaching method in which students learn by actively engaging in real-world and personally meaningful projects.

Teachers who use project based learning, learners are so much engaged and their learning is enjoyable, live and life changing.

The same institute (Buck Institute of Education) advances that students work on a project over an extended period of time—from a week up to a semester—that engages them in solving a real-world problem or answering a complex question. They demonstrate their knowledge and skills by creating a public product or presentation for a real audience. Under the same spirit, it is clearly stressed that modern teaching and learning of financial matters, active methods that rotate around projects should be used.

It is well known that there are strong correlation link between financial literacy and financial behaviour (Lusardi & Mitchell, 2014). Mounting evidence suggests that financial literacy is an antecedent to various financial behaviour. The literature shows that financial literacy is tied to more efficient behaviour such as retirement planning (i.e., Rooij et al., 2012), investment choice decisions (i.e., AL-Tamimi, Hussein A. Hassan, Bin Kalli Anood, 2009), accumulating wealth (Yoong et al., 2012) and responsible financial behaviour (Grable et al., 2009).

3. Result

There are many challenges some that step from policy makers, teachers, learners, school administration that do affect the methods of delivery of this new curriculum. Most of the challenges discussed here concentrate only on those that have a direct impact on the learner centred pedagogy as highlighted below:

Insufficient teaching and learning aids. The government has not yet provided adequate text books to schools' libraries and in some cases, textbooks, and manila papers, and others though in small quantities did not reach to schools in time. The ratio of few teaching and learning materials available to learners are not matching. Teachers find it hard to prepare aids which enable the learners to acquire and demonstrate the target skills and competencies still very hard. In this situation, teachers resort to the old way of teaching that is knowledge based, which does not provide learners with enough opportunity to search for their own knowledge and come up with their own meaning as far as financial education and money issues are concerned. Instead learners are quickly fed with some facts that may not be relevant to their current way of living. This affects the good will of the government of equipping young generation with skills and competencies to face the ever changing economy and market dynamics both locally and globally.

Student to Teacher ratio is very high. According to World Bank Collection of Development Indicators 2020 on June 2020: "Pupil-teacher ratio, secondary in Rwanda was reported at 28.25 in 2018, and slightly above 28 in 2019". The government has put in a lot of effort to increase enrolment in schools, a good thing to appreciate and to be proud of it. There is slightly more student teacher ratio and the increase in enrolment does not correspond with increase in teacher recruitment. This discrepancy makes close supervision and monitoring of student's activities quite very hard for the teacher.

Organizing learners activities in the classroom and other study areas is very hard, providing necessary guidance and active involvement of learners still poses a challenge for a successful implementation of learner centred pedagogy for teachers, and as well as learners. Teachers with fewer students in their classrooms are able to spend more time with students individually.

It has reasonably demonstrated that learners are more likely to learn better when personal attention is rendered to them, and especially in the case of a slower learner-this calls for ideal student teacher ratio. Unfortunately, not all school institutions have the required resources to afford the necessary number of teachers that matches their students.

Limited training offered to teachers on the new competence curriculum. Teachers and many school administrators have been working under the knowledge based curriculum, so changing to a new curriculum needed more and constant training and refresher courses in teaching and assessment are required. The implementation of the new competence curriculum seems to have been hurried, teachers and school administrators were not ready mentally, in terms of infrastructure to accommodate learner centred learning and teaching. The sitting arrangements in class, desks, chairs, location of the chalk board still does not cater individual learner to focus on his/her needs, rather still designed for collective learning which calls for knowledge based curriculum. Needless to say, it's the teachers and school administrators who are the main drivers in ensuring quality education and success of this new competence based curriculum.

Lack of sensitisation to learners about their roles in the success and implementation of the new curriculum competence based. In the design of the new competence based curriculum, learner's roles were clearly spelt out. Government and school administrators have not taken an initiative to involve learner's community and create awareness about their roles in their learning and teaching of this curriculum. All parties involved need to be involved before starting implementing a programme or a policy for it to succeed. Learners have an important role to play, and it requires an investment in creating this awareness to parents, learners on their role if the curriculum is to be implemented successfully and have a positive impact. There is no government intervention or from a non-profit organization to create awareness to parents and learners about their role in the implementation and success of the new competence curriculum, yet these are important parties that a big role to play. More effort and sensitisation from the government was for teacher's training especially teachers' representatives such as school based mentors, directors of studies with the aim of training fellow teachers. Other parties were left out yet they do equally matter.

Financial education skills, values and competencies cannot easily be achieved if the above conditions are not addressed. Teaching and learning financial education pedagogically requires using project based activities where learners will manipulate the process, test theories and assumption and come up their real learning experiences.

In the project based learning pedagogy the learner learns by doing; the learner changes the role from "learning by listening" to "learning by doing". This is only sure way of ensuring that a learner has

acquired some skills, attitudes, values and competencies, through practice perfection sets in, though it's not about perfection, but through experiential learning.

Due to the above factors discussed and seen, there is small change if any that is done in classrooms in regards to competencies, values, attitudes and skills attained. Lecture methods is still dominant characterised by writing notes on the chalk board for learners to take home, learners copy notes down from the chalk board and a teacher explains the content to learners.

Teaching and learning materials are insufficient in schools, due to limited resources available, it's the teacher who can access the few resources available and will deliver the prepared content to learners. Learners are passive, recipients of the learning materials- so learning is mostly by "listening" rather than "learning by doing" quite opposite as planned and suggested in the new competence based curriculum. However, small things happen in some schools, for example;

Group work. Some teachers have introduced a culture of making learners work in small groups on tasks assigned by the teacher. You can observe at least learners are open to contribute their own ideas in class and among fellow learners during presentation of their findings. This is limited by high student-teacher ratio, and the teacher only gives a task that is quite simple and can be answered in a few minutes; the teacher also samples a few groups due to many groups and has to finish within a limited time allocated. In some schools, there are internet connections, learners are given a topic to read on and develop their own notes. It will indeed require more training to teachers and directors of studies to improve on the quality of assignment given to not only test on knowledge and understanding, but rather move ahead to test on the application of knowledge, independent thinking and testing of theories about managing finances, budgeting processes, developing business plans and so many others.

4. Discussion

Implementation of Financial education in a Competence Based Curriculum (CBC) in Rwanda

According to Cambridge Dictionary the word transition is defined as "a change from one form or type to another, or the process by which this happens": Implementation of financial education in a competent manner requires changing from the old way of teaching and learning financial issues to a new way of teaching such issues by teachers, policy makers, and school administrators.

The role of the teacher in implementation of this curriculum was outlined clearly in the new curriculum syllabi where the teacher should stick to the learner centred approach in delivering the content. It's clearly explains the teacher's role as a coach/facilitator in order to value the learner's needs and expectations. This is a key phrase and principal role of a teacher to mentally transform his/her teaching practices as not as a master of the content, but as a coach/facilitator who inspires the learner to discover his/her own potential and change of behaviours.

The new pedagogy requires a teacher to use various teaching and learning aids to help learners acquire and demonstrate the target skills and competences, assign questions to students which gives them

opportunities to construct their own knowledge and solve problems rather than being fed with facts that might have changed or prove to be useless to this learner.

The role of the teacher pedagogically also involves designing active learning process and provide required guidance, grouping learners in classroom or study areas depending on the situation, and designing tasks to be performed throughout the process, and many other roles. The role of the teacher is quite challenging and demanding, which requires support of the school administration, government, non government organisation, religions organisation, individual experts and consultancies, and other necessary support available.

The role of the learner was also defined in the implementation of the new curriculum which positions a learner as a partner in teaching and learning interactions. According to Entrepreneurship Syllabus for Ordinary level (S1-S3), 2015, pp. 8-9: states the role of the learner as “The teacher shall act as a partner, a facilitator and a promoter of learning who organises classroom interactions”. Learning therefore shall be rooted in the concept of constructivism where learner get an opportunity to interact with their peers and the environment at large through well-organised activities such as individual reflections, peer discussions and execution of tasks.

Learners use textbooks, the internet and other resource materials to research and understand their findings which will improve their knowledge, skills, attitude and values.

A competency based curriculum cannot be successful without the learner’s full involvement in the learning process. “They should be ready and willing to work with their teacher in the delivery of the syllabus”.

The role of the learner resolves around attending classes regularly, working in group activities, seek for assistance and feedback from fellow learners and teachers, transfer the learning into their daily financial lives, search for more information from other sources such as libraries, internet engines, and social media.

5. Conclusion

The aim of this paper was to narrate and evaluate the introduction of competence based curriculum in Rwanda schools, more especially on the aspect of financial education on how it is taught in classrooms. The curriculum being new for the last few years in schools, there was needed to continuously evaluate the progress of teaching and learning. Because of that, the analysis is not based on a biased intention but to highlight the challenges and gained successes to its successful implementation.

The government’s intention was categorically clear to transform education system from just imparting knowledge in the minds of learners, but instead impart skills, values, attitudes and competences to learners to use to come up with home grown solutions to themselves, their country, continent, and globally. In this way of learning, youths would be in position to look at their own world and find solutions to their own problems using the available limited resources.

Rwanda is a small country not well endowed with many resources, but invests a lot in its citizens and considers citizens as the major resource the country owns in abundance. The country is also looking at becoming a knowledge based economy where capacity building is very important for the citizens to transform the few available resources to its full capacity.

The introduction of competence based curriculum to schools has faced so many challenges that range from policy to implementation in the classrooms. It's normal to face challenges along the path; the most important thing is how we respond to the problem. Most of these challenges are so common with developing countries where resources are so much limited. High student teacher ratio is not a Rwanda's issue alone because of limited resources to erect as many school buildings as possible and equally employ as many teachers as required, resistance to change from the teachers themselves is part of the colonial problem, the education system for most of the African colonies was to train administrators who would eventually take over. So, the education was knowledge based to grasp the theories and practices of religions, and other routinely administrative policies. These teachers were taught in the knowledge based curriculum and adjusting to competence based will be gradual.

What is happening in classrooms as far as competence based curriculum is still demanding to move to project learning-where learning about savings and investment, entrepreneurial opportunities, types of budgets, accounting and finance and many other financial education topics should be designed in form of projects or activity based learning. In this case learners should be involved in learning activities where a learner will come up with a tangible project and change in behaviour.

The government needs to increase on the teaching and learning materials, increase the training of teachers on project based learning, and where possible recruit more teachers to reduce student teacher ratio.

It should be noted that the way developing countries implement global education policies like other policies are quite unique depending on the context of the country. The way project based learning is understood and the ideal way to implement it is different between developed economies and developing economies.

Rwanda in particular needs to look into available resources and means and see how to teach and implement financial education to the youths of this country in the simplest and affordable way that will ensure that the target skills, values, attitudes and competences are achieved.

My proposal to handle and implement it given the current state of affairs among others would include:

- Set termly achievable targets on a few financial topics. The ministry of education can set termly targets that every school/sector/district/province should achieve. In this way uniform teaching and learning activities on some topics will be supported and set standards be achieved, instead of pre-assumption that things are taught as planned.
- Develop teaching and learning activities that are uniform to all schools in a term. As a pilot study, the ministry of education through Rwanda education Board can develop learning

activities on financial education, for every term and establish how the exercise will be conducted.

- Develop formative assessment at sector level/district/provincial level, whichever is affordable. Formative assessment of project learning is one of its characteristics so that learners are helped during the implementation of their assigned learning activities. Here, learners and assessors will be in position to impart skills, change attitudes and gain competences over time, rather than waiting for summative assessment at the end of the programme. Formative assessment would inform the Ministry of education and Rwanda education board on the challenges faced, and the success stories so far achieved.
- Design a monitoring and evaluation team (M&E) in schools to check on the implementation of competence based curriculum in classrooms. The classroom is the workshop of implementation, and its here that the target competences, skills, values and attitudes are imparted to the learners. The M&E team would closely monitor and give timely reports to the relevant authorities on the progress of the curriculum.

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