



Delving into debt: exploring active methodologies through financial justice in the classroom

Debt and Development Coalition Ireland

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NUI Galway Development Education Day

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Debt and Development Coalition (DDCI)

- A global financial justice organisation – a fair and just society and financial system that serves the needs of all
- Lobby, advocate, educate, campaign
- Debt, Tax, and International Financial institutions (IFIs)





Debt and Development Coalition (DDCI)

- We focus on the **cause** of inequality, rather than the **symptoms**.
- Dev Ed work – HTWW, econowha.ie
- www.debtireland.org
- <https://www.facebook.com/DebtIreland/>
- [Http://www.econowha.ie](http://www.econowha.ie)
- https://twitter.com/debt_ireland



Workshop

- What are the causes of global inequality, and how can we find creative ways to talk about them?
- The workshop will focus in particular on debt and financial justice as development issues. The global debt crisis has been a very topical issue, but it can be challenging to discuss with students.
- This workshop is most suited to teachers of the following subjects:

Geography, English, History, Economics, and R.E.



Financial Justice

- There is a gap between the resources that many governments need for vital public services and the resources they can raise.
- Development aid often fills that gap.
- Debt (lost revenue); Tax (potential revenue) and the International Financial Institutions (IFIs) (policies that can dictate how revenue is managed).



Development Education

- Focus moves from charity to **justice**.
- Tackles **root causes** of poverty, injustice, inequality – not just symptoms.
- Helps us become more **active** in our lives and understanding of the world.
- Links the **local to the global**, and back again.



Development Education in the classroom

- Shift from teacher-led to student-centred learning.
- Students take more responsibility: for their learning and for being challenged to think for themselves.
- Shift from teaching content towards more emphasis on the development of students' skills.



Objectives of this workshop

- Explore different **methodologies** that enable students to engage with challenging issues creatively.
- Consider the characteristics of successful **democratic and cooperative learning**.
- Build your own **confidence** to use different types of methodologies in the classroom.



Introductions

- What subject are you teaching?
- What are the kinds of challenging issues you'd like to discuss in your class?



Pathways to citizenship: **Building democracies requires democratic learning**

To what extent

- are students active in their learning?
- making decisions?
- are their voices heard?
- encouraged to find solutions to real world problems?
- given opportunities to engage with power or effect change?

What are controversial issues?

- **Issues that deeply divide society** (*economic cutbacks, social welfare payments, immigration...*)
- **Issues that challenge personally held values and beliefs** (*strong political positions, racism, gay rights, civil partnerships...*)
- **Issues that generate conflicting explanations** (*historical events, conflicts such as Northern Ireland, Palestine and Israel...*)
- **Issues that evoke emotional responses** (*crime and imprisonment, education, abortion, disability...*)
- **Issues that may cause students to feel threatened and confused** (*where their families have strong views on an issue, where peer pressure is strongly in favour of one side of an argument...*)



Walking debate

The purpose of introducing a controversial topic into the classroom is to change students' perspectives on the issue.



Walking debate

When discussing a controversial issue, the teacher must remain neutral at all times.



Walking debate

A teacher must know as much as possible about a controversial issue before discussing it the classroom.



Walking debate

- In countries where governments always protect the wealthy, the poor shouldn't have to repay government debts



Walking debate

It is better to focus on the *public* rather than on the *personal* when discussing issues of global justice with students.



Walking debate

- allow students to position themselves and state a view without the pressure of having to speak;
- bring out the nuances of the issue;
- provide an opportunity for students to explore the grey areas of difficult issues and encourage students to confront ambiguity;
- give every student a voice regardless of whether or not they actually speak out.

Students should be allowed to stand in a neutral place and not take a position on an issue.



Delving into debt workshop...

- What is **debt**?
- What is the **debtor-creditor relationship**?
- **Conditional** lending (policy conditionality)
- How do **countries** become indebted in the first place, 'sovereign debt'?

History of Southern Debt Crisis

1940s, 50s, 60s: Independence. Many Southern countries gain independence from colonialism and took loans to develop their economies.

1973: The Oil Crisis: Oil producing countries increased their prices, made lots of profits, and deposited the cash in Western banks. Western banks lent recklessly and massively to Southern countries. Southern countries' debt spiraled from US\$ 70 billion in 1970 to US\$ 580 billion in 1980.

Between 1979 and 1981, America and the UK hiked up their interest rates in order to slow inflation, and other rich lenders followed suit. At this time, Southern countries witnessed a huge reduction in the prices of their commodities (like copper and coffee) and an increase in the price of oil.

Illegitimate Debt

When is a loan illegitimate or unjust? Includes loans:

- Knowingly given to *oppressive regimes* (Argentina)
- *Caused harm* to people, environment and communities (nuclear power plant in the Philippines)
- *Violating human rights* (cutting, privatising public services, West Africa)
- Violated basic notions and rules of *fairness* (Haiti's inherited debt as part of its independence, 1804)
- *Violated democratic principles* (Greek loans on condition of buying arms, warships, war planes from Germany and France)
- *Exploit vulnerability, impoverishment and misfortune* of others (eg, taxes within countries to service enormous debts)



Debt Solutions

- **Debt Cancellation** - In the case of **unsustainable** and **illegitimate debts**.
- There have been internationally agreed mechanisms that have sought to reduce the indebtedness of poor countries, such as **HIPC**, 1996, 1999, (Highly Indebted Poor Countries Initiative) and **MDRI**, 2005 (Multilateral Debt Relief Initiative).
- US \$130 billion debt has been cancelled; Some improvements due to these initiatives;

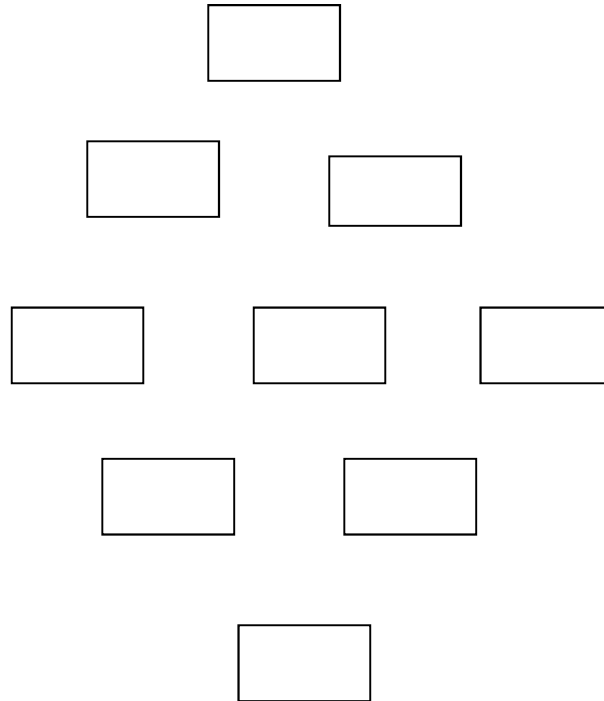
How does debt link to climate change?

- Increased likelihood of indebted countries exploiting natural resources
- Environmental consequences of Natural disasters, more likely due to climate change, lead to increased debt
- Also: emissions debt (carbon budget), ecological debt, adaptation debt



Diamond ranking

In groups of 3 or 4 work together to rank the cards





Diamond ranking (p 34 *HTWW2*)

- A thinking tool that allows students to
 - prioritise and make judgments
 - analyse and evaluate the criteria that they have used for making their judgments.
 - discuss and debate.
 - articulate how they think and feel.
- It is not about the *right* answer – it illicit a range of reponses, and seeks to avoid polarising positions of *right* and *wrong*.




Ranking Game (p 25 HTWW)

- Rank the issue according to how important you think it is (climate change, debt, gender rights, war, etc)
- Useful for encouraging students to think critically about causes of inequality and to challenge their perceptions of global inequality

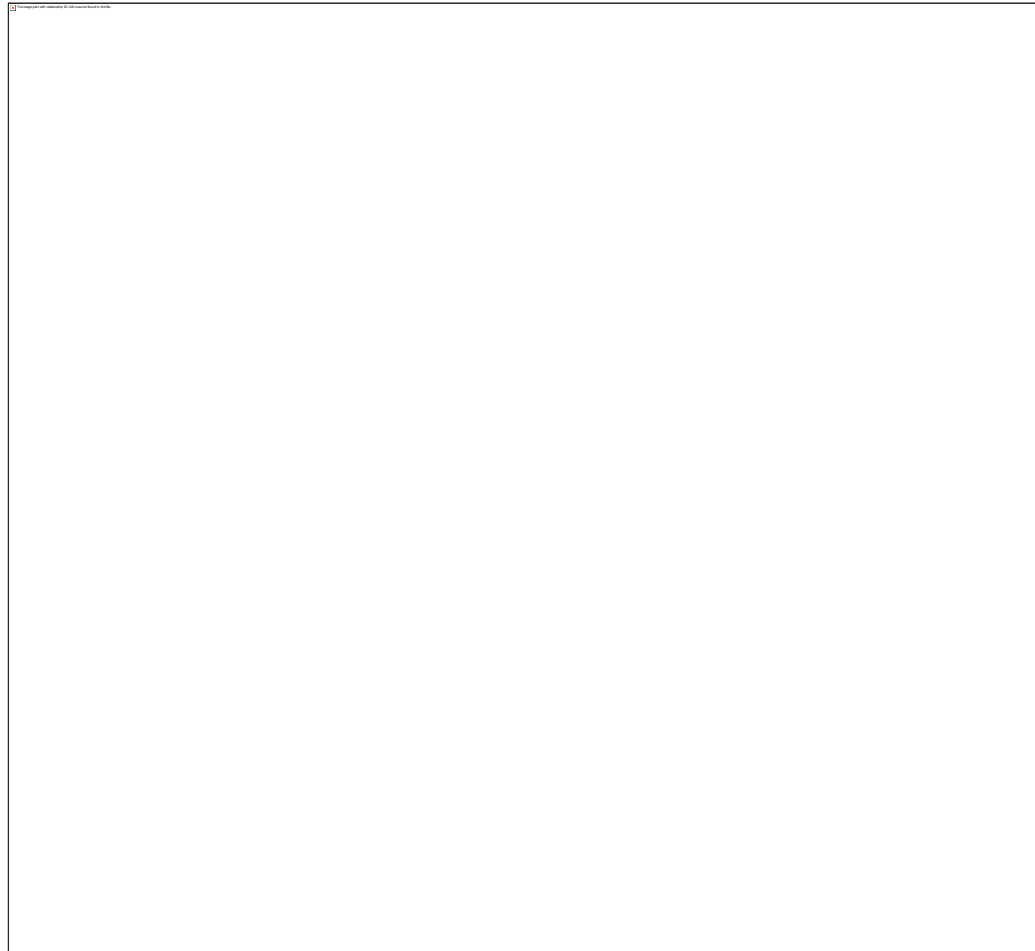


What is debt?

- Open page 38 of *How the World Works 2*.
- Take a few minutes to read 38 and 39.
- Then discuss the following questions in pairs:
 - *What is debt?*
 - *How did poor countries get into debt?*



Placemat activity (to encourage discussion)





What is unfair about debt crises?



Placemat activity

- Works well for groups of 3 or 4.
- Set 'higher order' question to consider.
- Base it on reading, video, or photograph, as above:

What is unfair about the debt crisis?

- Or, base it on a general topic:

Why is there so much poverty in the world?

- Adapt the difficulty of the question according to junior cycle / senior cycle.



Using text: Placemat activity

- Assign roles: Facilitator, time-keeper, person who feeds back, etc.
- 5 minutes; write / doodle your own thoughts in the box.
- Return to group discussion, share ideas.
- Agree on top 3 findings / thoughts.
- All groups feed back their top 3 things.



Placemat activity

Allows students to:

- Think by themselves
- Reflect and participate
- Discuss and feel that their ideas are valued
- Listen to each other
- Reach consensus



Active Learning

Suggests that students learn best when they:

- ‘construct’ their own meaning,
- are actively engaged in learning,
- engage in reasoning not just reproduction,
- check their own and each others learning/understanding,
- learn from each other, e.g. use peer explaining, peer teaching, think-pair-share, group work.



Using images: *Analysing Images*



Analysing Images

- Discuss the images:
 - Record what you can see and what you can tell from the images provided.
 - Record what you don't know and can't tell from the images.



Image 1





Image 2



Image 3





Using images: Analysing Images

- To employ creative and critical thinking with media images and reports, facilitating analytical thinking, creative thinking, participative citizenship.
- Challenges our assumptions.
- Challenges stereotyping.



Using cartoons (p17)



Two examples of using text

- Compass Rose (p 18)
- Jigsaw Learning

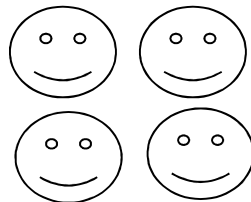
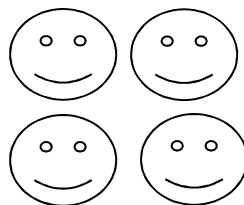
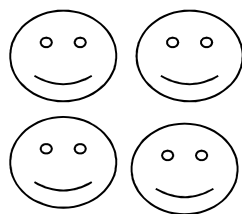
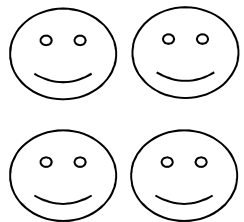


Compass Rose (p 18)

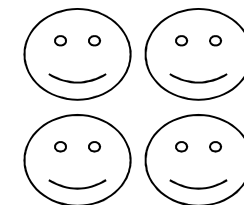
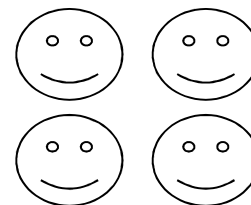
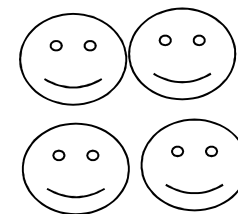
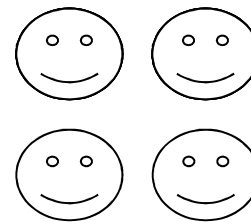
- Split class up into groups of three or four
- Assign roles to each student
- Discuss the reading from the following perspectives:
 - Power (who decides? Who benefits?)
 - Economic (where does the money come from? Is there any money?)
 - Natural / resource (what are the resources, where do they come from, impact on environment)
 - Social / cultural (impacts on everyday life, society, health, or culture)

Jigsaw Learning (more advanced)

Step 1: Students are arranged into groups. Students must be competent in the subject matter before they move on to step 2.



Step 2: Rearrange groups. Students 'teach' their area of expertise to the rest of the group.





Jigsaw learning

- Effective cooperative learning methodology.
- A different topic related to the same theme is given to 4 or 5 groups. Each group must study their topic and prepare to 'teach' it to the other groups.
- When they are ready, the groups are re-organised so that there is 'an expert' from each of the different topics in each new group.
- Within their new groups they each take turns teaching their topic.
- Take feedback and encourage discussion and debate.



Tips for successful group work

- Agree ground rules / group agreement
- Set clear tasks – provide ‘structure and guidance’
- Avoid friendship groups and keep groups small
- Ensure everyone has a role (no passengers)
- Create positive interdependence – mutual goals, shared resources, complementary roles, shared product/grade
- Allow time for group processing of both the task and process
- Create a classroom culture in which students feel that everyone has something to contribute.

See handouts or more help in organising group work and www.co-operation.org and www.action.ncca.ie (key skills toolkit)



Your role

1. Decisions – size of group, roles, arranging room, planning materials
2. Setting task – explaining the task, explaining criteria for success, reminding groups of desired behaviours/ground rules
3. Monitoring and intervening
4. Evaluating and processing feedback on the students' learning and giving them positive feedback



Tips on dealing with topical issues

- Make the classroom a safe place to ask questions and discuss ideas (e.g. agree values and ground rules)
- It can be useful to find out what students already think or feel about an issue before opening up a discussion
- Expose students to multiple perspectives
- Promote critical thinking – questioning and probing without fear
- Teach the skills needed for dialogue and active listening
- Model respect and fairness; know when not to share your own opinion on an emotive or controversial issue



Evaluation

Video: luckiest nut in the world

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