

## Exploring Authentic English Learning Tasks in the EFL Classroom With KIVA

Michael Johnson, Hamamatsu University School of Medicine, Japan

The Asian Conference on Education 2024  
Official Conference Proceedings

### Abstract

This study set out to explore the efficacy of authentic online instructional materials and tasks in promoting engagement, critical thinking, and international awareness in a small sample of Japanese EFL learners majoring in medical science. The study measured student impressions of, and attitudes towards, tasks related to providing microcredit loans to borrowers in developing countries through the English-medium website of the non-profit organization KIVA. In a modularized CLIL (Content and Language Integrated Learning) unit, students assessed pools of potential borrowers and extended loans on four occasions. Data related to these tasks were collected using an instrument comprised of ten semantic differential scale items and open-ended items. Results of the semantic differential scale items indicated that students were positively oriented towards these materials and tasks, with participants endorsing their global orientation and meaningful content, as well as their overall importance, positive value, and appeal to interest. The open-ended items further supported positive attitudes towards these materials and tasks, with students finding them an interesting, practical, and novel way to learn about the world while helping others. Open-ended item results also indicated that the process of learning about the situations of people in developing countries while extending loans fostered feelings of personal growth in terms of an appreciation of the hardships faced by people in developing countries, and a newfound desire to be involved in helping others in the future. These results suggest that real-world online philanthropic tasks can offer students rich meaningful educational experiences that transcend the traditional foreign language classroom.

Keywords: Authentic Learning, Authentic Online Instructional Materials, CLIL, Microcredit, English as a Foreign Language

**iafor**

The International Academic Forum  
[www.iafor.org](http://www.iafor.org)

## Introduction

With advances in information and communications technologies, language teachers have been presented with an opportunity to orient learning tasks in a direction which enables learners to interact with the world and connect with others in target language communities in authentic and meaningful ways. Central to this opportunity is the ubiquitous and ever-developing corpus of target language authentic materials being continually produced and readily available online. Increasingly, over the past two decades, these new technologies and materials have been innovatively adapted and applied to expand the classroom beyond their traditional boundaries (Herrington et al., 2010; Warschauer, 2002). The result of this communications technology-embraced reimagining of the classroom is the real opportunity for learners to interact with target language communities in authentic and meaningful ways. Rather than being tied to textbook or teacher-presented simulations or scenarios of target language interaction, learning tasks can be offered which require the learner to be immersed in authentic interaction in target language contexts (albeit online). This approach has been expanding in language education where, in addition to language development, it has been demonstrated to promote higher level cognitive skills particularly in terms of inductive learning (Wurdinger & Carlson, 2010). Additionally, learning in authentic contexts reflects how knowledge is actually used and promotes active and collaborative learning (Herrington et al., 2010).

While there is a seemingly endless number of authentic materials and tasks available online for adoption into the language learning classroom, one area that has proven effective in a wide variety of educational settings is microfinance. Microfinance gained wide attention when Muhammad Yunus won the 2006 Nobel Peace Prize for his work with Grameen Bank in Bangladesh where he pioneered the concept of microcredit loans in providing small loans to impoverished women who would otherwise not qualify for traditional bank loans. The practice of helping people in developing countries through the provision of microcredit loans has grown in popularity in recent years, and is now being carried out online through a number of international NGOs who connect borrowers and loan providers around the world.

The provision of microcredit loans as an authentic learning task in experiential learning has found broad application in a number of educational contexts. Due to the inherent nature of extending microcredit loans to individuals in developing countries, microfinance has become particularly appealing in authentic learning approaches in business education. Through extending loans internationally learners can connect business knowledge theory with practice while also learning about real world socio-economic conditions and practices around the world (Coelho & Griffin, 2015; Dick et al., 2021; Grotrian-Ryan et al., 2016; Humphrey, 2008; Reed et al., 2012). For some students, these experiences can be transformative in terms of their personal ongoing approaches to business and philanthropy (Fitzpatrick, 2015).

Microfinance has also been demonstrated to bring a range of benefits to other areas of education. In a study of algebra and world literature students, microcredit loans were shown to be effective in encouraging interdisciplinary analysis while promoting awareness of developing countries, community engagement, subject matter awareness, and collaboration (Staats et al., 2013). Similarly, in computing classes, microfinance has been shown to be an effective way to teach interdisciplinary topics and social responsibility whilst showing how people live and work in other countries around the world (Cannoy, 2015). In foreign language education, students of Spanish working within the microcredit process as volunteer translators showed improvements in motivation and cultural and linguistic competence due to

the opportunity to actually interact with Spanish speakers in facilitating the loan application process (Faszer-McMahon, 2013).

While there has been little specific research into the benefits of microfinance in English as a second or foreign language instruction, Kaduce (2019) has outlined the potential benefits of microcredit loans in the English learning classroom particularly in terms of promoting engagement beyond the classroom and providing authentic learning experiences for students. Drawing on the conditions for authentic learning outlined by Herrington et al. (2010), Kaduce suggests that microcredit has particular utility in making language learning relevant, improving language knowledge and skills, and motivating learners beyond traditional classroom-based approaches. The study described in this paper set out to explore the benefits identified above through administering and evaluating a unit of microcredit instruction with English as a Foreign Language (EFL) learners, with an evaluative focus on their attitudes towards authentic learning and self-reported benefits associated with the experience.

The microfinance NGO KIVA was chosen for this study due to its broad proven utility in authentic and experiential learning approaches (Cannoy, 2015; Coelho & Griffin, 2015; Grotrian-Ryan et al., 2016; Humphrey, 2008; Staats et al., 2013). The website offers a portal to thousands of microcredit applicants from around the world, providing applicants' profiles and socioeconomic data for their respective countries. As authentic instructional materials, KIVA provides a rich amount of language for students to read through and discuss, as well as sociological, economic, psychological, and philanthropic considerations that require nuanced and critical consideration.

In order to guide this exploration of EFL students' attitudes towards, and self-perceived benefits from, authentic learning through the provision of microcredit loans through KIVA, the following research questions have been devised:

- RQ 1: What are EFL students' attitudes towards providing microcredit loans as a language learning task?
- RQ 2: What self-perceived benefits are associated with microcredit tasks in the EFL classroom?

## **Methods**

### ***Class Procedure***

A microfinance/microcredit instructional unit was created to introduce students to the KIVA platform and offer the opportunity to actually take part in the provision of microcredit loans to borrowers in developing countries. This was designed to be a Content and Language Integrated Learning (CLIL) modular unit due to this instructional design's flexibility and ability to be inserted into a regular course as an independent unit which students could focus on and draw engagement and motivation from (Baetens & Beardsmore, 2002; Baetens & Beardsmore & Kohls, 1988).

The instructional unit was comprised of four ninety-minute sessions, the first of which began with a short lecture on the history of microfinance, and an orientation to the KIVA online platform. In each of the four sessions, students were divided into small groups and provided with ten profiles of KIVA loan applicants. Students were then required to read the ten profiles with their group members, and complete an information table recording the applicants' names, countries, national average income, loan purpose, loan amount, and other important

considerations for each individual applicant gleaned from their provided profiles. The groups were then asked to rate the borrowers according to need from most to least needy. The groups then came together for a whole class discussion where each groups discussed and advocated for their choices based on the reasons arrived at within their groups. Following a whole class discussion, a single agreed upon borrower was provided a KIVA loan of \$25 within the class. In subsequent classes students monitored the status of outstanding loans, using these experiences as an additional factor in informing subsequent loan decisions. Over the four class sessions of the unit, a total four loans were given on the KIVA website.

### ***Instruments and Analysis***

Data were collected with a questionnaire comprised of two parts. The first section was comprised of ten semantic differential scale items. Each of these items was constructed with adjectives of opposite meaning at the opposite ends of a seven-point scale. This approach was chosen due to its utility in quickly and efficiently collecting attitudinal data (Dornyei, 2002). The second section of the questionnaire was comprised of four open-ended questions. The purpose of these questions was to add deeper more descriptive insights into students' attitudes towards the materials and task used in the unit. The semantic differential scales were recorded and analyzed using SPSS v.24 to derive descriptive statistics. The open-ended items were analyzed using two-step content analysis involving initial grouping of responses into general themes, and a further recursive round of classifying into more refined thematic areas (Saldana, 2009).

### ***Participants***

A total twenty-three (n=23) medical science students participated in this study. The participants were all first-year Japanese university students with upper-intermediate to advanced English skills. The microcredit unit in which students participated was part of a general study skills class that included international understanding and English language study as a broad general component of the course.

### **Results**

Results of the semantic differential scale items and open-ended survey questions indicated that students had positive attitudes towards the authentic English instructional materials and learning tasks examined in this study, and derived a number of self-perceived benefits from the experience.

All ten of the semantic differential scale items used in this study were positively endorsed (see Table 1). Most strongly endorsed were scales asking about the value students placed on the materials and task (not valuable / valuable  $m=2.69$ ) and the degree of global orientation (local/global  $m=2.69$ ). The second most strongly endorsed scale was that measuring students attitudes towards the meaningfulness of the authentic instructional materials and tasks, with the results indicating students strongly found these to be meaningful ( $m=2.6$ ). The third most strongly endorsed scales were those measuring the degree of value (not valuable / valuable  $m=2.49$ ) and relative positive orientation (negative / positive  $m=2.49$ ) of the materials and tasks. The scale with the weakest endorsement was that measuring the degree of difficulty. With a response slightly skewing in the "easy" direction (difficult/easy  $m=1.13$ ), this indicates while the students did not find the task particularly difficult, they did not find it particularly easy either.

Table 1: KIVA in the Classroom: Semantic Differential Scale Results

Variable	N	m*	sd
boring / interesting	23	2.39	.78
unimportant / important	23	2.47	.79
not valuable / valuable	23	2.69	.47
not helpful / helpful	23	2.21	1.0
negative / positive	23	2.47	.79
passive learning / active learning	23	2.13	1.1
local / global	23	2.69	.55
old / new	23	2.13	.96
difficult / easy	23	1.13	1.63
meaningless / meaningful	23	2.6	.65

(\*7-point scale: -3 to +3)

Results of the first open-ended item provided an overall general indication of students' attitudes towards using KIVA (see Table 2). All responses to this first item, "How do you feel about being introduced to KIVA in this class?", were positive. The most frequent responses categories to this item were "it appealed to my interests" (n=11); "it provided an opportunity to help others (n=7); "non-specific positive" (such as it was great, it was good etc.) (n=7); "it provided an opportunity to learn about other countries/people" (n=6); "it was a new / novel experience" (n=6).

Table 2: Open-Ended Item 1 Results

<i>Thematic category</i>	<i>N</i>
(1) appealed to interest	11
(2) opportunity to help others	7
(2) nonspecific positive (good, great etc.)	7
(3) opportunity to learn about other countries/people	6
(3) new experience / novelty	6
(4) KIVA/MCL system appeal	4
(5) positively challenging	2
(6) real, practical	1

The second open-ended item in the questionnaire was "How did you feel about giving loans through KIVA in this class?" This item was specifically focused on students' experience of giving microcredit loans to people in developing countries on the KIVA online platform. The responses to this question also were all positive (see Table 3). The most frequent thematic categories included: experienced the opportunity to help others (n=10); experienced personal growth (n=7); felt global reach/connectivity (n=6); positive opportunity to problem solve with classmates (n=3); and, gained insight into situations around the world (n=3).

The third open-ended item was "What did you like best about the KIVA activity? As this was a positively-oriented item, understandably all responses were positive (see Table 4). The most frequent responses to this item were: the opportunity for discussion (n = 8), learning about others' lives around the world (n=8); helping others (n=7); and the process of choosing loans with classmates (n=4).

Table 3: Open-Ended Item 2 Results

<i>Thematic category</i>	<i>N</i>
(1) opportunity to help others (n = 10)	10
(2) experienced personal growth (n = 7)	7
(3) felt global reach/connectivity (n = 6)	6
(4) opportunity to solve problems with classmates (n = 3)	3
(4) gained insight into situations around the world (n = 3)	3
(5) positive challenge (n = 2)	2
(5) motivated by task (n = 2)	2
(5) nature of task (n = 2)	2

Table 4: Open-Ended Item 3 Results

<i>Thematic category</i>	<i>N</i>
(1) opportunity for discussion (n = 8)	8
(2) learning about others' lives around the world (n = 8)	8
(3) helping others (n = 7)	7
(4) process of choosing loans (n = 4)	4
(5) sense of appreciation (n = 1)	1
(5) opportunity to present (n = 1)	1
(5) medical themes (n = 1)	1

## Discussion

This study set out to examine the utility of microcredit online lending tasks as an authentic learning approach for students learning English as a Foreign Language in Japanese higher education. To evaluate this objective, students' attitudes were assessed following a unit of instruction focused on learning about microcredit and microfinance and actually providing loans to borrowers around the world. These tasks required students to interact with English language medium websites providing them with an authentic immersive experience in the online philanthropic community using the target language of English.

The results of this study indicated that students had positive attitudes towards the microcredit materials and tasks presented. The results of the semantic differential scale items indicated that students strongly thought the experience was valuable, meaningful and expanded their global perspectives. They also found the materials positive, interesting and important while promoting active learning. More detailed information on the students' attitudinal orientation towards the microcredit unit was detailed in the results of the open-ended items. These results endorsed the notion that students found the materials interesting and relevant, but also further indicated that students saw these materials as a new opportunity to help others, to learn about other countries, and positively challenge themselves in an authentic learning environment. These positive results reflect other educational studies where students developed positive attitudinal orientations towards authentic learning through the microcredit loan experiences (Cannoy, 2015; Dick et al., 2021; Grotrian-Ryan et al., 2016).

A second objective of this inquiry was to identify what self-perceived benefits students associated with the microcredit tasks undertaken in this study. Results of the open-ended items indicated that students particularly found the discussion opportunities afforded by the KIVA tasks and materials beneficial. They also indicated that they found value in learning about the lives of others, and helping people, in various countries around the world. Some students further identified the transformational nature of the experience as beneficial in that it taught them to appreciate their present situation more, and better understand the need to help

others in the future. The benefits identified here are similar to the academic, personal and civil dimension observed by Grotrian-Ryan et al., (2016) in their study of business majors using KIVA in service learning programs. The academic benefits identified by students including problem solving, and discussion and debating while trying to agree on loan recipients, reflect the findings of Coelho and Griffin (2015) where provision of KIVA loans promoted higher level thinking and decision-making, and encouraged students to explore alternative viewpoints and test their own critical reasoning. The potential transformational value of extending microcredit loans in the classroom was also observed by Fitzpatrick (2015) and Staats et al., (2013), where these educational experiences changed learners' perspectives and inspired them to carry the lessons learned into their ongoing lives.

The CLIL KIVA microfinance unit design utilized in this study demonstrated flexibility in delivering an experiential learning experience that delivered on a number of levels. Importantly, the results reflect many of the key principles of authentic language learning laid out by Herrington et al. (2010) in which they explain that authentic learning must (among other things): have real world relevance, be complex and allow for a diversity of outcomes, require students to develop their own approach to problem-solving, encourage different perspectives, provide opportunities for collaboration and reflection, promote normative values, encourage communication and motivate learners. According to Warschauer (2002), when using technology in the language classroom the goal of instruction should be not only language development, but development of the person. The multiple areas in which authentic language learning through the provision of microcredit loans through a platform such as KIVA benefited students in this exploratory study suggests it has a great deal of potential not only for meaningful language education, but for the development of the student as a person.

## **Conclusion**

The purpose of this paper was to explore the value of microcredit online lending tasks as an authentic learning approach for learning English as a foreign language. The results indicated that students positively endorsed these materials and tasks, particularly using language authentically in real-world online target language communities. Participants also expressed satisfaction with the opportunity to work collaboratively with their peers in learning about the situations of people in developing countries around the world. This experience appeared to have had transformational value as students expressed a deeper appreciation for their own situation as well as gaining a philanthropic orientation towards helping people in the future. While these benefits strongly indicate a number of potential benefits for students engaged in microcredit tasks in the EFL classroom, the exploratory nature of this study and small sample size suggest that broader in-depth inquiry is necessary to gain a deeper understanding of the full impact these microcredit authentic materials and tasks have on the teaching and learning of English as a foreign language. As the broader education field increasingly embraces authentic learning opportunities presented in the virtual world, moving forward language teachers too must strive to find ways to leverage these opportunities to expand the classroom and provide our students with opportunities to connect with target language communities in authentic and meaningful ways.

## References

- Baetens Beardsmore, H., & Kohls, J. (1988). Immediate pertinence in the acquisition of multilingual proficiency: The European schools. *The Canadian Modern Language Review*, 44(4), 680-701.
- Baetens Beardsmore, H. & Marsh, D. (2002). The significance of CLIL/EMILE, *CLIL/EMILE the European Dimension*, University of Jyväskylä.
- Cannoy, S. D., (2015). Integrating social responsibility and social studies for an interdisciplinary approach in business computer class, *Journal of Applied Research for Business Instruction*. 13(4), 1-8.
- Coelhoso, P., & Griffin, M. (2015). *Using Kiva.org to develop critical student employability skills*. 2015 International Conference on Information Technology Based Higher Education and Training (ITHET). 11-13 June 2015, Lisbon, Portugal.
- Dick, N., Ciletti, D., & Dick, R. (2021). Bridging the gap between service and learning within business curriculum through community voice and reciprocity. *Journal of Service Learning in Higher Education*. 13(1), 71-88.
- Dornyei, Z. (2002). *Questionnaires in second language research: Construction, administration, and processing*. Routledge, New York.
- Faszer-McMahon, D. (2013). Social networking, microlending, and translation in the Spanish service-learning classroom. *Hispania*. 96(2), 252-263.
- Fitzpatrick, T. M. (2015). Designing foreign direct investment assignment employing microlending as an experiential learning platform. *Journal of Higher Education Theory and Practice*. 15(2), 44-55.
- Grotirian-Ryan, S., Ryan, K., & Jackson, A. (2016). Instilling service learning to undergraduate business students: A case study approach to understanding business-related concepts with the use of Kiva, *Journal of Education and Learning*, 5(1), 104-113.
- Herrington, J., Reeves, T. C., & Oliver, R. (2010). *A Guide to Authentic e-learning*. Routledge, New York.
- Humphrey, S. *Two-dollar challenge: Learning how the other half lives*. Available at SSRN, <https://www.ssrn.com/abstract=1153568>, (June 24, 2008).
- Kaduce, R. (2019). Exploring Kiva.org: A communication-focused introduction to microlending. *MIDTESOL Journal*, Vol. 2, 1-8.
- Reed, L., Alderidge, D., Smith, N., & Patrick, M. (2012). Difficult times call for innovative measures: Microfinance as experiential learning in higher education. *Developments in Business Simulation and Experiential Learning*, 39, 223-231.
- Saldana, J. (2009). *The coding manual for qualitative researchers*. Sage.

- Staats, S., Sintjago, A. & Fitzpatrick, R. (2013). Kiva microloans in a learning community: An assignment for interdisciplinary synthesis. *Innovative Higher Education*, 38, 173–187.
- Warschauer, M. (2002). A developmental perspective on technology in language education. *TESOL Quarterly*, 36(3), 453-475.
- Wurdinger, S. & Carlson, J. (2010). *Teaching for experiential learning: Five approaches that work*. Rowman & Littlefield.