



## MIT China Educational Technology Initiative Microfinance Entrepreneurship Team

By Xiaomin Mou, Christy Eng, and Aaron Sokoloski

### Introduction

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*The Planet  
Finance CETI  
Team (from left):  
Xiaomin Mou,  
Aaron Sokoloski,  
and Christy Eng*

The current restructuring of the Chinese economy has meant major job losses for those formerly employed by State Owned Enterprises (SOEs). Many of these former workers have turned to entrepreneurship as a means to support themselves. It is hoped that knowledge of computer basics can help these new business owners manage and expand their new enterprises. CETI Team members Xiaomin Mou, Christy Eng, and Aaron Sokoloski from MIT CETI worked together with local students and Planet Finance to educate these entrepreneurs in computer skills relevant to the operation of their businesses. More than just a one time training session, the mission of this program was to develop a sustainable computer education initiative. All of us participated in a mutually beneficial cultural exchange, while also preparing local students to carry on the project after our team had left.

### Program Specifics

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The summer program started in Beijing where we developed the computer modules for training volunteers, as well as for the trainees.

We familiarized ourselves with our training materials and methods, and together with a group of local volunteer students from the Beijing School of Architecture and Engineering, we spent the second week teaching a class of approximately thirty migrant workers at the local library.



*MIT CETI Team Members with students from  
the Beijing School of Architecture and Engineering*



*Xiaomin teaches a class of migrant workers in Beijing.*

During the third week, we traveled to Tianjin to teach at the Tianjin Women's Promotion Association for Venture Creation Development. This organization provided us with all the necessary training space and equipment as well as housing. The trainees consisted of both microfinance loan officers and entrepreneurs who have received loans. Our students were thirty-five women who were all interested in applying computer technology to facilitate their work, such as calculating loan repayments or creating advertising for their businesses. We instructed the trainees in five basic areas: computer basics, computer maintenance, Microsoft Word, Microsoft Excel, and basic internet usage, including search engine and email. Our training modules were quite unique from what the Chinese were familiar with, for our curriculum was very interactive. It included hands-on activities and exercises that enhanced the trainees' understanding.



*Xiaomin leads an exercise demonstrating the network of links that forms the Internet.*

After the training, we returned to Beijing for debriefing at PlaNet Finance. There, we discussed future plans and recommendations for future programs and curriculums.

## **Reflections**

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The first two weeks working with Planet Finance in Beijing was a great experience for many reasons. We worked with other college students from Berkeley and Stanford and

were able to experience the atmosphere of a non-profit governmental organization (NGO).



*Planet Finance Group (from left to right): Sarah Tsien (Executive Director), Dennis Wu (Berkeley), Aaron Sokoloski (MIT), Xiaomin Mou (MIT), Christy Eng (MIT), John Chen (Stanford), Han Leah (Training Director), Victor Yu (Berkeley)*

Although the two weeks spent in Beijing preparing the modules were of utmost importance to the success of our project, what really impacted us was the time spent in Tianjin with the thirty-five women students. In so many ways, they were our teachers. They refused to be left behind during this economic transition and their courage truly impressed us. They have taken the initiative to gain more knowledge to better their own lives for themselves, as well as for their families. Most of these women were our mothers' age, and indeed they treated us like their children. When we left, the women of Tianjin sent us away with little tokens of affection.



*Our gifts of appreciation from the loan officials of Tianjin.*



*The students of the Tianjin Women's Federation*

We were very glad to be a part of this program. One woman's words will always stick in our minds. When she exclaimed, "Even I understood and I was a computer illiterate!" we knew we had done something right.

In addition, it was good to see that the government of China actually cared about these women, as reflected in the words of the director of the women's federation, "If our country is doing development, we cannot forget about the women." The education of these women will pave the way for their children's education.

### **Recommendations**

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At the end of our summer session, we had a brainstorming session for what to do on a MIT-CETI mission next time and how to make the formula of computer training and microenterprise work more effectively. Clearly both sides (PlaNNet and MIT-CETI) were learning how to manage the joint experience this time around.

From the volunteers experience in Beijing at the migrant worker computer training, it seems that cultivating local (Chinese) volunteers would be a great thing to do. "Training of trainers" became a theme that future MIT-CETI students could take up. We discussed the idea that if foreign students come in the future they should be matched up as mentors to local volunteers.

Our experience in Tianjin, brokered by PlaNNet Finance, and welcomed by the Tianjin Womens Federation is certainly replicable and could be encouraged for future MIT-CETI volunteers. Students would need one week (two days to get orientation in Beijing plus three days to give training seminar in Tianjin with small business entrepreneurs plus two days for debrief, report writing, and fun in Beijing) would make a good program for any CETI teams that are willing to spare a week in their summer itinerary.

## **Requirements**

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Each team of volunteers should have good Chinese language skills, including at least two fluent speakers. All members should also be familiar with the usage of Microsoft Word, Microsoft Excel, and web-based email clients. The speakers should be prepared to learn basic computer terms in Chinese. Since cultural exchange is an integral aspect of the program, volunteers should be willing to adapt to differences in customs and styles of interaction.