

1: Addressing the Challenge of Financial Inclusion in Nigeria - THISDAYLIVE

Addressing the Challenges of Multicultural Education and Training Many of the challenges to practicing education and training in multicultural contexts have been put forth in the preceding pages with few direct recommendations for changing practice.

August 8, The buzz around the Internet of things IoT is as alive now as it was a decade ago when the concept first captured the attention of the entire tech world. Connecting objects from the most trivial ones like a juice packet to automobiles, IoT has the potential to impact the world in exactly the same way the internet did. While technologies like Artificial Intelligence AI have generated immense interest currently and will undoubtedly have a revolutionizing impact in future, IoT is the key towards ensuring a complete digital transformation for AI to unleash its true potential. Hence, connectedness will unarguably be the biggest thing in the near future, where things like smart clothes, smart appliances or connected vehicles become the defining elements of the modern world. While IoT can open up a plethora of opportunities, implementing the concept on the existing objects for smart interaction is not an easy task. Lack of internal expertise and improper IoT integration were among the reasons cited for the failure rate. This does not come surprisingly since IoT comprises a wide domain of fields such as embedded software development, app development, analytics, hardware development and etc. As a result, there is a huge lack of relevant IoT skills, this in turn slows down the pace of IoT development. Additionally, there are other challenges such as security, hardware and connectivity that hinder its development. A brief look at these challenges can be instructive: Security Security is one of the most significant challenges in IoT. As internet forms the backbone of the IoT network, it is vulnerable to hacking and other cyber attacks. While companies are looking to capture the market with innovative gadgets by rolling them out before their competitors, the issues of security are often neglected in the rush. Connectivity If IoT devices experience issues relating to connectivity, such as latency or poor network reception, the whole purpose of employing IoT becomes futile. Connectivity and transmission of data in real-time is the essence of IoT. Its value lies in its ability to connect devices and provide useful insights into the front-end which was previously not possible. This becomes a great challenge in cases where a large number of devices are employed, such as sensors in oil rigs or in places that require extensive monitoring. In addition, decentralizing the data processing in such a network is essential because, in the event of a server breakdown, the entire network becomes unavailable which again understates the purpose of IoT. Hardware and Device Compatibility In order to set up a full-fledged IoT network, there are various hardware elements to be made use of; such as sensors, development boards, gateways, and more. Hence, enterprises need to make sure that they source their hardware from the same manufacturer to avoid compatibility issues. Besides, most of the IoT solutions are integrated into legacy systems, this becomes a challenge due to different firmware and non-standard M2M protocols. This can especially be a significant barrier for a large scale IoT implementation. Also in addition, hardware or devices should be able to function even when manufacturers discontinue their device or hardware support which means that the systems need to be upgraded regularly. This grave state of affairs regarding the shortage of right talent, therefore, hampers IoT development. Addressing the Challenges While there are companies already trying to address the issues related to security, connectivity and hardware compatibility, there are no immediately applicable solutions that would entirely solve the problem of skill gap. To address this skill gap, a short-term solution could be to upskill employees through training programmes or workshops, and a long-term solution could be to incorporate courses relevant to IoT in the educational system and creating an awareness campaign about this technology to get people motivated for working in this domain. In order to address the issue of security, KrypC is a startup that utilizes blockchain to secure IoT device communication, therefore, taking away one of the major concerns in IoT implementation. Additionally, Hurify is another startup that provides a global hardware marketplace for IoT hardware where anyone can purchase IoT products from anywhere around the world utilizing a token system. With a variety of options available, developers or enterprises can get a wider knowledge of the IoT hardware available, this further helps in determining device compatibility with their existing systems. Both Sigfox and LoRaWAN, by virtue of the

technology they use, are suited for small packet data transmission such as those from sensors. Conclusion As IoT is in its early phase of adoption and the technology has not yet grown to accommodate a superior level of connectedness, as popularized by tech enthusiasts or the mainstream media, it is imperative to keep realistic goals for implementing successful IoT solutions. While there are many challenges in developing a feasible IoT solution, the rapid advancements in technology can propel the IoT development.

2: address a challenge/meet a challenge | WordReference Forums

another Grand Challenge: how to modulate such R&D and innovation system changes so that Grand Challenges can be addressed productively. 11 The evolution of R&D and innovation systems is the result of many interfering forces, among them the introduction of.

WhatsApp The huge volume of physical cash in circulation, despite efforts by the Central Bank of Nigeria to build a cashless economy through financial inclusion, has become a source of worry to Nigerians, writes Emma Okonji In Nigeria, the majority of citizens still rely heavily on physical cash transactions, as against digital cash transactions, where money is transmitted electronically via the Internet, mobile phones, Point of Sale PoS machines, and other mobile devices, for the payment of goods and services. It also seeks to encourage Nigerians to do more of electronic transactions for payments of goods and services. To achieve its aim, CBN set a target to reduce the number of financially excluded Nigerians from 46 per cent in to 20 per cent in But it has only succeeded in reducing the number to 41 per cent as at the last count in , which is a five per cent reduction in eight years. The situation is already giving the CBN serious concern. Just as CBN is worried about the slow pace in achieving financial inclusion, financial industry stakeholders are also worried that Nigeria is still heavily dependent on physical cash transactions, in spite of the efforts of the apex bank. Trying to find a lasting solution to the problem, which is becoming worrisome to all, InterMarc Consulting, in its Digital PayExpo, which held at Eko Hotel, Lagos, last week, brought together financial experts from within and outside Nigeria to discuss the challenge of financial inclusion in Nigeria and the rest of Africa, in order to proffer solutions. Aside the issue of poor infrastructure that could have accelerated the process and its acceptability, industry stakeholders have identified lack of trust, poor training, poor awareness, inadequate consumer protection, high cost of transaction, distance, and complexities in payment system as some of the challenges hindering the speedy development of financial inclusion in Nigeria and across African countries. Adeyemi believed InterMarc had crafted an exceptional programme that reflects the intensity of the current climate and responded to the demands of the moment. Chizoma Okoli, in her presentation, explained what Diamond Bank was doing to take banking to the rural communities and to boost financial inclusion among those that are financially excluded. Other products introduced by Diamond Bank according to Okoli, are the Diamond Beta account and ADA, which allows customers to interact with robotics and could open bank accounts, initiate bill payments, and buy airtime for customers. Isaac Ondieki, tasked regulators to come up with policy and implementation measures that would address trust among the people, in order to achieve financial inclusion. He listed factors like trust, poor training, poor awareness, inadequate consumer protection, and complexities in payment system as some of the risks that could mar financial inclusion and support financial fraud. While some countries have made significant headway, others are struggling to keep up. If we want technology to be an engine for inclusive growth and development, we must understand its challenges and address them in a way that ensures better access and better opportunities, particularly for those who are behind. No wonder, therefore, that financial inclusion is becoming a priority for policymakers, regulators and development agencies globally. In fact, it is identified as an enabler for seven of the 17 Sustainable Development Goals. Digital payments are actually an entry point for financial inclusion. Integrating digital payments into the economies of developing nations is crucial for broad economic growth and individual financial empowerment. Infrastructure innovation is being led by emerging economies who are finding smart ways to leapfrog the current infrastructure and in many cases bureaucracies to meet the demand for inclusion. Developed countries are playing catch up. Many believe events like the annual Digital PayExpo should be encouraged because they present a veritable platform for experts to exchange information, learn from national experiences, interact with different stakeholders, and look at how to better engage in discussions, with the ultimate aim of promoting financial inclusion.

3: Challenge | Define Challenge at www.enganchecubano.com

Welcome to www.enganchecubano.com Here, members of the public compete to help the U.S. government solve problems big and small. Browse through challenges and submit your ideas for a chance to win.

We do this through the promotion of competition. More vigorous competition helps all consumers, and particularly the most vulnerable, by giving businesses the incentive to supply goods and services at affordable prices and with better value for money. It means that a supplier risks losing customers and therefore revenue if it prices too high or supplies low-quality goods or services that are poor value for money. But where competition is weaker, the pressures and incentives to supply products which are affordable and value for money are correspondingly weaker. Competition leads to good consumer outcomes. And within this context, we recognise that some particularly vulnerable consumers, may need additional consideration. But what do we mean by consumer vulnerability? Well, in a broad sense, the term encompasses a circumstance or situation in which consumers are prevented from being able to make informed choices to engage effectively in a competitive market, and can struggle to get a good deal as a result. In this sense, many consumers who would not usually be considered vulnerable, may experience vulnerability in certain contexts or points in their lives when making important decisions. For example, when we need to make a purchase at a stressful time such as choosing a funeral provider or a residential care home for an elderly relative at short notice, or if we feel under pressure to make a choice with limited time to consider other options. But we are also interested in understanding to what extent groups of consumers with certain characteristics face enduring problems across markets. Because understanding these challenges is the key to developing interventions that will be of greatest help to vulnerable consumers. The CMA has, through its work, sought to improve outcomes for vulnerable consumers in a range of different markets. And I think there are some very good examples of action we have taken that has made and will make a real difference to the lives of many vulnerable consumers. Our consumer enforcement cases into online gambling websites are helping to clamp down on practices that risk exploiting those with a gambling addiction, most recently resulting in two firms agreeing to make it easier and fairer for consumers to withdraw their money. Several of the projects we have currently under way, notably our market study into funeral services, are also focussed on addressing consumer vulnerability. But I acknowledge that there is more for us to do. As part of this work we have held, jointly with leading consumer groups and charities, four roundtables to explore different dimensions of consumer vulnerability. With Citizens Advice we considered vulnerability in digital markets, with the Joseph Rowntree Foundation we organised a session on the challenges facing people on low incomes, and with the Money and Mental Health Policy Institute [who are also here this evening], we discussed the issues faced by those suffering from mental health problems. And only yesterday, with Age UK we discussed the challenges of identifying and addressing vulnerability for older consumers. We will be holding a fifth roundtable later in the autumn with Scope, the disability charity, and we will also be visiting the devolved nations to understand and explore the issues in Scotland, Wales and Northern Ireland. In summer we hosted a Symposium, focused on the challenges facing vulnerable consumers and the potential solutions to these challenges. In his opening speech, our new Chairman Andrew Tyrie talked about new and continuing forms of consumer detriment, and considered the role of the CMA in helping to address this. We welcomed insights on these matters from a wide spectrum of contributors - from representatives of government departments and regulators, to consumer groups and think tanks, to business to academia. Not to mention the most recent Nobel prize winner for economics, Professor Richard Thaler. We discussed the challenges for vulnerable consumers in regulated and digital markets, and the wider implications of thinking about and addressing these challenges for competition policy and the political economy. Our work has also involved research. And we have recently commissioned qualitative research with consumers on low incomes and other characteristics associated with vulnerability, to capture insights and learn more about their experiences in key markets. This research will add an extra layer of insight into the experiences of vulnerable consumers to our work. These various strands of work have been tremendously valuable to us, in improving our understanding of the problems. We have started to build up an informed picture of the challenges that

vulnerable consumers face in different markets. So, what does this picture look like? Well, it is decidedly complex and wide-ranging. First, it shows us that existing areas of challenge for consumers become particularly pronounced for those who can be considered vulnerable. Our energy market investigation found that those on low incomes, with low qualifications, living in rented accommodation or aged above 65, were more likely to be disengaged with the market across a range of indicators, and to get a poor deal as a result. For example, those on low incomes or living in rented accommodation were less likely to shop around and switch suppliers, and subsequently ended up paying more for their energy. Such consumers may therefore require additional support. In doing so, it is important that we do not weaken incentives for consumers to shop around. As I mentioned earlier, a competitive economy is beneficial to all. If consumers stop shopping around and switching, the pressure on suppliers to provide competitive deals is reduced. The result - higher prices for all - can be particularly detrimental for the types of consumers I have identified as being vulnerable, such as those on low incomes. Second, we see that whilst new developments create opportunities, they also create new challenges and exacerbate existing ones. For example, online and digital transactions represent a large and growing part of the economy. We welcome the benefits to consumers which digitisation can bring, including increased choice, convenience, lower prices and the increased spurs to efficiency of companies trading online. We must, however, ensure that less digitally literate consumers are not left behind. Others may be at greater risk of getting a poor deal because they lack the skills, confidence or capacity to navigate these new digital arenas. And third, our work has highlighted that there are new challenges that arise for vulnerable consumers because of their different, and sometimes unique, needs. Taking the example again of switching to get a better deal - in addition to the barriers all consumers face relating to inertia and behavioural biases, consumers with mental health problems can experience severe anxieties at even the thought of having to speak with someone to switch, or be unable to concentrate for the length of time required to complete the relevant forms. Such individuals may also be reluctant to disclose that they have a mental health condition because of fears that they will be stigmatised. This creates particular challenges for businesses - how do you identify such individuals? How do you provide support in a way that maximises the chance that those who need it most will use it, without weakening incentives for switching generally? These and other considerations have potentially significant implications for how we might go about supporting vulnerable consumers to get better outcomes. Let us now turn to the matter of solutions, or remedies. Because as important as it is to understand the experiences of vulnerable consumers, it is equally important to use this understanding to identify what problems need addressing, and how to address them. I would like briefly to set out what I see as the three main themes and considerations, before opening up to a wider discussion. First, we need to focus on what works. This may sound obvious, but in practice it is incredibly challenging to know what this is. We need to ask ourselves - What does effective intervention in markets look like? How is remedies design different when thinking about vulnerable consumers? And to what extent do we and other bodies charged with protecting consumers such as sector regulators, need to go beyond behavioural nudges and information remedies, to more interventionist remedies? A lot of good work has been done over the years by sector regulators to seek to improve outcomes for consumers, including the particularly vulnerable. The CMA regularly engages with sector regulators, for example through the UK Competition Network, to share experiences and lessons learned. This has allowed approaches to remedies to develop over time, and we see ongoing dialogue with regulators as key to producing increasingly effective remedies. We have made some good progress recently through testing and trialling of remedies. Ofgem has conducted trials of a number of remedies we recommended in our energy market investigation - some of the prompts to consumers that we designed in energy increased switching rates four-fold for some of the most disengaged consumers. These initial positive results take us a step closer to knowing what works. But there is still more to learn. In understanding better what works, it is essential that we - regulators, business, Government and others - do not work in isolation. We need to share our experiences and the lessons learned. Second, increased data-sharing offers significant opportunities to help vulnerable consumers to engage in markets. Advances in digital technology and data science mean that businesses are increasingly able to capture and use data about their customers and the wider world to develop different business models and approaches to pricing. The CMA welcomes many of the changes which technology and

increased digitisation of commerce brings to address market-wide problems. In energy, we introduced measures to enhance the role of third party intermediaries including price comparison websites and intermediaries that help with switching such as Flipper. In the retail banking sector, as a result of our market investigation, the CMA has introduced Open Banking. This enables consumers to share their data with third parties such as via apps to help them find better deals. Open Banking also has the potential to help vulnerable consumers, including offering opportunities for users to grant permission to family members for support in managing their finances. The potential benefits of these approaches can be significant. So we need to ask ourselves - how can we better use data portability - to develop innovative solutions that improve outcomes for vulnerable consumers, in a secure and effective way? Because there are also new risks and challenges that arise from data-sharing - such as digital exclusion and the potential for new types of abuse through greater access to consumer data. The third and final theme is the extent and nature of intervention by regulators and other bodies charged with protecting consumers, to incentivise firm behaviour. There may be a potential role here for further principles-based regulation, which has the advantage of avoiding the need for complicated, prescriptive rules and can therefore generate changes relatively quickly and flexibly. The FCA has highlighted key outcomes it would expect to see from businesses putting the principle into practice, rather than prescribing how it should be assessed and implemented. This allows businesses to uphold regulatory requirements in a way that works for them whilst also setting a standard against which the regulator may enforce. What is the role for regulators to play in enhancing reputational incentives? What does it look like? How far does it go? We know from the consumer Green Paper that there is Government support for regulators to play a role in incentivising firms to support consumers, and particularly the vulnerable, by drawing on reputational risk. There are also considerations and potential trade-offs here for businesses who need to make sure that supporting vulnerable consumers is commercially viable. I am keen to hear your views on the potential for regulators to use these and other ways to shape business behaviour to get better outcomes for vulnerable consumers. What are the key challenges here? What are the risks? What are the alternatives? In setting out the main themes, I have raised a number of questions for thinking about potential remedies for supporting vulnerable consumers. As I said at the start, we know there is more to be done to find out the answers. One thing that is clear, that is crucial, is for regulators, businesses and others to work together to address effectively the challenges that vulnerable consumers face. This needs to happen one way or another. If businesses do not address it, a combination of legislation and regulatory interventions will follow. And that is why I am delighted to be here this evening, to consider the different dimensions of vulnerability and explore what businesses and regulators can do to help vulnerable consumers.

4: Global Challenges Research Fund - UK Research and Innovation

Addressing Social Determinants – “The Measurement Challenge” By Monica E. Oss Last week, my colleague Sarah Threnhauser wrote about the issue of loneliness as a social determinant of health – citing recent research findings and the very interesting fact that the United Kingdom created a new position, the “Minister Of Loneliness” (see Is.

University of New Mexico, USA Abstract The growing multicultural nature of education and training environments makes it critical that instructors and instructional designers, especially those working in online learning environments, develop skills to deliver culturally sensitive and culturally adaptive instruction. This article explores research into cultural differences to identify those dimensions of culture that are most likely to impact instructional situations. It presents these in the cultural dimensions of learning framework CDLF , which describes a set of eight cultural parameters regarding social relationships, epistemological beliefs, and temporal perceptions, and illustrates their spectrums of variability as they might be exhibited in instructional situations. The article also explores the literature on instructional design and culture for guidelines on addressing the cross-cultural challenges faced by instructional providers. It suggests that these challenges can be overcome through increased awareness, culturally sensitive communication, modified instructional design processes, and efforts to accommodate the most critical cultural differences. Finally, it describes the use of the CDLF questionnaire as a tool to illuminate the range of preferences existing among learners and to discover the potential range of strategies and tactics that might be useful for a given set of learners. Distance education; online learning; pedagogy; multicultural education Why Multicultural Education and Training is a Growing Concern Numerous factors are converging that make teaching and learning in cross-cultural and multicultural contexts more commonplace. Expanding world trade and globalization of industry, finance, and many professions are creating a world in which cross-cultural interactions occur more frequently than at any time in the past Friedman, As well, increasing specialization within many professions has led to a widely dispersed audience for targeted education and training. Professionals wishing to stay current or students wanting to develop specialized skills that match the needs of a rapidly changing world demand access to proper educational opportunities, even if this requires international travel or distance learning approaches Berge, Simpler and cheaper telecommunications, in particular, fuel a growing willingness to teach and learn across cultures. Advances in Internet technologies and applications make open and distance learning a fully viable alternative to traditional education, creating a natural environment for the development of effective virtual learning communities. But contrary to the growing flatness that Friedman reports, cultural diversity remains apparent among learners, perhaps owing to deeply rooted cultural values and modes of thinking that are difficult to separate from learning processes Nisbett, A growing appreciation of cultural diversity is demonstrated by more than its acknowledgement and tolerance, but also by a desire to preserve that diversity as a valuable asset for addressing the many challenges faced by the global community now and in the future. Additionally, one can recognize a strong desire to preserve diversity in response to the threat of loss of cultural identity in the face of globalization and because of the benefits of community cohesiveness through unique cultural expression Mason, The growing need for educational access leads students rightly to demand culturally adaptive learning experiences that allow full development of the individual Visser, As noted by Pincas , students entering into professional education in a multicultural context not aligned with their own culture can experience significant conflict. This article provides a summary and consolidation of useful existing literature to aid in developing these skills. For instruction to do the most good for students, instructional providers must be cognizant of the cultures of their learners and how those cultures manifest themselves in learning preferences Nisbett, Cultural sensitivity is not just one-way, however. They should become cognizant of how their own cultural perspectives are represented in the design decisions they make. Furthermore, instructional providers should examine the assumptions they hold about how learners will and should respond, keeping an open mind for potentially unexpected responses. Moreover, they must balance the need to help students adapt to specific professional, academic, and mainstream cultures which instructors, by proxy, represent and the need to embrace the culture in which the student is embedded Henderson, This is no

small challenge. When people demonstrate differences or similarities, it is easy to confuse these levels because their influences combine, making them difficult to distinguish. The resulting uncertainty can lead to false assumptions and difficulties in interactions with others. This is just as true in education and training as it is in other life situations. Hofstede and Hofstede present these levels as a pyramid, with human nature as the base all people share, and personality as the peak, being unique to the individual. Culture forms an expansive middle portion of the pyramid, reflecting its multiple layers of group interactions e. The authors have chosen to represent these influences differently in Figure 1 to highlight an increased complexity and to emphasize the nature of these constructs as mutually influencing sources of thought and behavior. Human nature comprises the assumed commonalities all humans share because they are members of the same species “ Homo sapiens. People inherit these ways of thinking and behaving because they result from our genetic makeup and the constraints this places on how they respond to the world. These constraints come in the form of sensory capabilities and other physiological traits, as well as predispositions toward socialization, for example. But one can, in practice, see commonalities across the human species. Among many other things, culture includes, There are many layers of culture, from work and family cultures to community and regional cultures up to national and even international cultures based on shared heritage and language. Culture is learned but is also constrained by human nature. Unlike human nature, which is inherited, and culture, which is learned, personality is both learned and inherited. Individuals within cultures vary in ways that are as dramatic as the variations across cultures, and one can map similar personality variations across different cultures. This suggests that personality is in part a reflection of the natural variability within human nature and cuts across cultures. But, also, there is no one-to-one correspondence of personalities across cultures due to the blend of cultural and natural influences on personality. Together, culture and human nature have a monumental influence on individual personalities, yet people are also willful and creative in their responses to the world, frequently stretching or transcending their natural and cultural inclinations. And even though they are products of their cultures, some individuals ultimately have a profound influence on their cultures; consider the ongoing influence that individuals like Confucius or Plato have had on civilizations over thousands of years. Through processes of natural selection, individuals and cultures may even be seen as influencing human nature over time. Deep-rooted as culture may be, a description of any culture is merely a snapshot of a continually evolving matrix of beliefs, values, and behaviors developed through the creative interactions of its constituents as well as through interactions and clashes with other cultures. In addition, while culture is reflected in arts and technologies, it is also influenced by them. The fact that culture is created by the accumulation of historical experience is well acknowledged in education literature through its embrace of cultural-historical activity theory Cole, However, the inevitability of cultural evolution does not suggest that how practitioners carry out cross-cultural interactions in instruction is unimportant. In other words, prioritizing culture in education and training goes beyond wanting to be effective in promoting knowledge acquisition. It is also an ethical concern. Fundamentally, when we teach, we are teaching culture. Knowledge, skills, and attitudes are all manifestations of culture and are not somehow immune to it. Moreover, when we teach, we are passing along not only what we know, but how we come to know it as well as the basis for accepting it as useful knowledge, and the values these represent. Teaching and learning are not only embedded in culture, they are cultural transmission in action “ the means to culture. In multicultural settings, in particular, this leads to the conundrum posed in the first section that educators must take responsibility to both acculturate students and in the process avoid cultural bias that could impede instructional goals. Potential approaches to this challenge are posed in the upcoming sections. A Framework for Cultural Differences The cultural dimensions of learning framework CDLF Table 1 , adapted from the work of Hofstede and Hofstede , Nisbett , Levine , Hall , and Lewis , is useful for understanding the spectrum of cultural differences that impact the teaching and learning enterprise. Where individuals fall along these dimensions impacts both how instructional providers approach their roles and how students view their own roles and expected behaviors. Accordingly, no end of the spectrum should be unrecognizable to the reader, regardless of cultural background. Because humans share a common nature, each person is capable of the entire range of thoughts and behaviors that can arise along each of the dimensions. Research shows that cultural differences can be usefully described along these dimensions

but that within any culture individuals will differ in how strongly they display these tendencies. This framework differs in scope from the framework offered by Reeves, as cited by Henderson, which begins from the perspective of pedagogical differences; however, the frameworks reach many of the same conclusions. The CDLF touches upon nearly all the dimensions described by Reeves but includes several new dimensions due to its broader starting point and the benefit of new research performed in the intervening years. It also describes these cultural dimensions in more detail. Even so, the CDLF does not pretend to address all potential cultural dimensions that might be useful to consider. For example, gender roles and differences in non-verbal communications are treated only indirectly. Cultural complexity and the fundamental role of education and training in the transmission of culture make a comprehensive framework impractical to describe in a single article. In presenting their model of cultural dimensions, Hofstede and Hofstede discuss the difference between values and practices as layers of culture. In their terms, cultural values are acquired early in life and are the deepest and most enduring aspects of culture. Cultural practices, on the other hand, are the superficial rituals and norms that are more easily observed. While practices may be reflections of cultural values, they are more subject to change. The most superficial practices are not inevitable outcomes of values; they are often mere trappings that can change without challenging underlying values. In this framework, the eight cultural dimensions represent values. Consequently, the manifested learning behaviors described are more than superficial practices. Instead, they are direct reflections of values, and challenging them may conflict with those underlying values. More research specifically focused on cultural aspects of learning environments is required before this claim can be asserted with full confidence, although compelling research already exists for many of the aspects. The descriptions of eight key cultural dimensions in the CDLF are offered so that culturally based learning differences can be recognized when they manifest themselves. It is not suggested that each of the dimensions needs to be considered and addressed in every instructional design project. However, those involved in a large multicultural instructional undertaking for the first time may find it useful to study the framework to prepare for the potential differences they might encounter among learners. Parrish and Linder-VanBerschot offer a survey on culturally based learning preferences, derived from the CDLF, which can also aid in the analysis phase of projects or in the early phases of a course. Another important use of the CDLF is as a tool for instructional providers to understand better their own cultural biases and to account for them in their practice. However, because the framework, even with its numerous dimensions, does not begin to capture the cultural diversity that actually exists, unanticipated differences are likely. Note that while no attempt is made here to classify cultures according to these dimensions, the works cited provide substantial demonstration of how specific national and regional cultures vary. This article instead stresses the spectrums of variability rather than the generalized differences between cultures. Cross-Cultural Challenges for Instruction People make false assumptions when they attribute ways of thinking and behavior to the wrong source of influence human nature, culture, or personality. They may wrongly assume that a particular behavior is a manifestation of personality, perhaps making a value judgment about that individual, when the behavior is actually driven more from the cultural level. Conversely, they may over-generalize conclusions about a particular culture from a few individuals when actually their behaviors are strongly personality driven. For example, instructional providers may assume that they need to teach those from other cultures to adopt new learning behaviors to think and learn properly. The CDLF may aid in avoiding such false assumptions. Humans are highly adaptable, and the situational influences on thought and behavior are significant Lemke, So observing how a person behaves in one situation is not necessarily indicative of how they will behave in another. In addition, people are able to compensate for their cultural conditioning when they find themselves participating in another culture by adopting the behaviors they begin to see as appropriate to that culture. These cases can also lead to additional false assumptions that are more difficult to avoid. The unique challenge for instructional providers is to understand which learning behaviors are based on deeply entrenched cultural values that should not be challenged and which behaviors are more superficial practices that can be challenged for the sake of promoting learning. In addition, other challenges include accepting that research-based instructional strategies are also culture-based and may be at times inappropriate, knowing which instructional activities will be most effective for a particular group of

students, and c deciding how instructional strategies should be adapted in cross-cultural and multicultural situations. The existing literature that will aid in addressing these challenges is growing but still limited. Addressing the Challenges of Multicultural Education and Training Many of the challenges to practicing education and training in multicultural contexts have been put forth in the preceding pages with few direct recommendations for changing practice. The challenges, restated more succinctly, are these: The CDLF can be used to help address the first three challenges.

5: Addressing Social Determinantsâ€™The Measurement Challenge | OPEN MINDS

Global Challenges Research Fund. The Global Challenges Research Fund (GCRF) is a Â£ billion fund announced by the UK Government in late to support cutting-edge research that addresses the challenges faced by developing countries.

6: Addressing the Challenges in IoT Development | IoT For All

Addressing the Challenges While there are companies already trying to address the issues related to security, connectivity and hardware compatibility, there are no immediately applicable solutions that would entirely solve the problem of skill gap.

*Bridging the services chasm Exclusion of relevant evidence on grounds of prejudice, confusion, or waste of time
Material requirement planning advantages and disadvantages What do we mean when we say China? The fairly
innocent little man Part Two: Formation Hundred years of fiction Raja perigai Summer days and summer nights Plane
geometry and other affairs of the heart Halmos finite dimensional vector spaces full Billy Budd, Sailor Other Stories
(Bantam Classic) Black men and divorce Cant take my eyes off of you piano Mobile phone bullying Paper making and
bookbinding Jumper the Brave Mouse that chased the grizzly bear Toyota spare parts price list Nomination of Bill Lann
Lee of California, to be Assistant Attorney General, U.S. Department of Justice Garth nix seventh tower above the veil
scribd American Navy, 1865-1918 Historical Fabrication, Ethnic Fable and French Romance in Twelfth-Century England
(Edward C. Armstrong M Skins of the fathers A new cycle of resistance : the future of Latin America and global society.
Simple Button Jewellery Management of neonatal hypoglycemia The state boys rebellion Occupational health and
safety in ghana Benefits of technology in business Peace and disputed sovereignty Address delivered by Lord Selborne
before the Congregation of the University of the Cape of Good Hope, on Dreaming in code 963 cat loader parts manual
Pt. 2. States. Indonesia : the IMF as a reformist ally The Philosophy of Rudolf Carnap, Volume 11 (Library of Living
Philosophers) The bobolink minstrel The AngelFire Chronicles Touching the Eternal India Retreat Beyond bodybuilding
Managing state in asp.net*