

SPECIAL ADDRESS
to the
Graduating Class
Northern Caribbean University's Computer Outreach
Programme
Monday November 20, 2006, 2:00 p.m.

Delivered by: Mr. William E. Clarke

President and CEO, Scotiabank Jamaica

GREETINGS

Let me first congratulate the graduating class on your efforts to successfully complete this very important programme. I understand that there were 150 students in all and that your course covered such topics as

- Introduction to Computers
- Word Processing
- Spread Sheets
- Presentation Techniques
- Internet and
- The World Wide Web

There is a lot of talk about the 'digital divide' in the world, which is the gap in information and communication technology between the wealthy and poor nations. To give you an idea of what this means: wealthy nations control 90% of Internet hosts but only 16% of the world population live in these countries

Additionally, if you look at the growth in Internet penetration versus population growth between

2000 and 2005. In the USA population the ratio of internet penetration to population growth was 68.5 to 112.5. In contrast, in Kenya that ratio was 2.1 to 465.

In 2005, the world rate for digital illiteracy was 80-85%. This ranges from 0% in a few developed countries to 80-90% in some developing countries. Today you can be proud that you have officially stepped out of the ranks of the digitally illiterate and joined the growing group of persons who have the skill required to use the computer as a tool in your daily lives.

Computers and the technology associated with them are essential to almost every area of modern life. The digital illiteracy that exists in most of the so-called Third world is one of the roots of under development in these countries.

While Jamaica has a long way to go to reach the status of digital literacy that obtains in the First World,

we are not among the worst off. According to the 2005 Economic and Social Survey of Jamaica, the Global IT report ranked Jamaica 54 out of 115 countries in terms of the readiness of individuals, businesses and governments to use information technology. This placed us ahead of Trinidad and Tobago and the Dominican Republic; the only other two Caribbean Countries in this list.

On the other hand, the Economic Intelligence Unit ranked us 41 out of 65 in terms of our Information and Community Technology infrastructure, broadband access, mobile penetration, security, transparency, innovation and skills. The top three countries in this list are Denmark, the United States and Sweden.

BARRIERS TO COMPUTER EDUCATION

Analysts identify three barriers that prevent persons from becoming digitally literate. These are:

1. **Financial:** many countries simply do not have the infrastructure to deliver communication and information technology to their residents.
And the truth is, many people do not have the funds to acquire personal computers.
2. The second obstacle is **education:** 2005 statistics show that persons who have tertiary education are three times as likely to get computer literate than persons with primary education.
3. The third challenge is **motivation:** many people are either afraid to try to learn to use the computer, or they feel that computer education is not relevant to them

This graduation ceremony is symbolic of triumph over all three barriers. The Scotiabank Jamaica Foundation is pleased to have contributed the sum of US\$75,000.00 to this Community Computer Literacy Programme, thus helping to overcome the financial hurdle.

We trust that we have set the example for our colleagues in the private sector to sponsor programmes like these. We also want to encourage entrepreneurs to explore the feasibility of opening cybercafés in communities to provide computer access for persons who cannot afford to buy a computer for their home.

In addition, we must congratulate the NCU for your foresight in introducing this programme. I understand that so far 500 persons have graduated from the course and that these include nurses, taxi operators, stay-at home mothers, primary and high students and attendees from the Mandeville Women's Centre.

By operating this programme, the NCU is making computer literacy available to persons who traditionally would not have had access to this material in their educational experience.

The NCU is therefore helping persons to overcome the educational barrier to computer literacy. This is a model that we must replicate all over Jamaica. But it is you the graduates who have cleared what is perhaps the most important obstacle in achieving computer literacy, and that is motivation.

You have overcome all the personal challenges and doubts about your ability to grasp the material and its relevance to your lives. You have stayed the course and your reward is your graduation today.

The skills and knowledge you have acquired are useful, not just to expand your own educational base, although this is important. You have started on a journey that has tremendous potential for you personally, for your community and by extension the nation. This evening I want to talk to you about three applications of your new skills.

THE WIDER RELEVANCE OF COMPUTER EDUCATION

Internet banking

Before I get into my three main points, I hope you will give me permission to tell you that you can now master Scotiabank's Internet Banking. This is available for both personal and business users. Our personal internet Banking provides a wide range of services. For example, you can view your account history, pay bills to over 115 merchants *(And I must emphasize that this includes utility companies, free of charge).*

In fact, you can even set up recurring payments on bills you pay regularly, so that you don't have to worry about remembering to pay these bills, especially when you travel. You can transfer also funds between accounts, including paying your Scotiabank credit card bill. And once you have your

ScotiaCard and have set up your Internet access, you can do this from any computer, anywhere in the world.

This year we also introduced Business Internet Banking which provides our commercial customers with the ability to perform a number of their banking tasks more easily. I hope you will forgive me blowing our own trumpet in this way, but the truth is, Internet Banking is a convenient tool that can save you a lot of time and free you to go about your other business. But let me turn now to the main points of my message this evening.

IT LEARNING CREATES NEW WORK OPPORTUNITIES

Some one once said: *at last the perfect computer. You just feed in your problems and they never come out again.* Unfortunately that computer has not yet been invented. And it probably never will.

Nevertheless, computers can help us to solve many of our problems and add value to our lives. For example, you can use the computer skills you have acquired right away in your current occupation, whether you are a taxi-driver or a stay at home mother. Spreadsheet programmes can help you keep track of your income and expenditure.

You can use your power Point presentation skills to impress an audience whether this is a PTA meeting or a group of people you want to invest in a new venture. And you can use your word processing skills to create more professional communication, whether to the Bank or to another institution.

For you students and ladies at the Mandeville Women's Centre, your computer skills can help you make the transition between school and work and convince a potential employer that you are a valuable prospective employee. And of course nurses will find

your new skills invaluable in keeping track of your patients' history. But computer literacy can also take you beyond your current occupation. The reality is, there are very few jobs you can get today that do not require some level of computer competence. Therefore by acquiring these skills, you have immediately made yourself more marketable.

If you're more interested in starting your own business, computers have a role to play there too. There are many small computer-based businesses that you can run from your home. For example you could provide spreadsheet and presentation applications for clients or even start a small desk-top publishing company by upgrading the basic skills you have acquired.

EXPANDING ACCESS TO KNOWLEDGE

And that leads me to my next point: perhaps the most important benefit of this computer programme

is that you have expanded your access to knowledge almost infinitely. The Internet skills you have acquired have opened up to you the immense knowledge base that is the World Wide Web. The possibilities are endless. For example if you love to cook, the Web is a huge resource of up- to date recipes from every culture.

If auto mechanics is your thing, then you can find information on the web about every aspect of your hobby. Your children already know that the Web is source of music; and music producers are now making songs available at a small fee or establishing free sites that are paid for by ads. In fact for our teenagers even CDs, which old people like me thought were the ultimate in music storage, are old fashioned. Nowadays teenagers can store up to 15,000 songs on their I Pods, a phenomenon which is still mind boggling for most of us over 35.

The web also offers you the opportunity to keep up with developments in your occupation at your

convenience and comfort. But the web is not just about informal learning. Many well established universities and schools are now offering programmes via the internet that receive the same certification as residential programmes. This means that you can stay in Jamaica and earn a degree from England or the USA. The fact is that once you have become computer literate, you have started on a journey of lifelong learning, and age, or mobility is no barrier. All you need for the journey is access to a computer.

FACILITATE AND ENCOURAGE SOCIAL INTERCHANGE

Finally I want to talk to you about the potential that computers have to help in building your communities.

One of the main hindrances to national development is the basic illiteracy that exists in many segments of our population. I'm not talking about computer literacy

now, but the ability to read and write at a functional level.

Computers are an effective and fun way to teach literacy skills and I'm happy to see that the former JAMAL has revised its approach to take this into consideration.

Community leaders need to be proactive in using computers to teach or boost basic reading, writing and arithmetic skills in community centres and church outreach groups. If we do this all over Jamaica we will eliminate the 500 pound gorilla that we face as a nation: that of a population that is largely unskilled.

That's because we will have prepared our population to access more learning and training and opened up new job opportunities.

Another way to use information technology is in the formation of co-operatives. We are all aware of the many attempts at co-operatives that have started and

either failed or are just limping along. It is often said that Jamaica is a nation of samples: we are very good at creating things but unable to sustain production.

Communities can use computers to:

- identify markets for their products, both here and overseas;
- learn about what other communities in other parts of the world are doing in similar ventures
- establish control and communication mechanisms to run co-operatives.
- Advertise and market products, both here and abroad, through community websites.

For example, it is one of my pet peeves that many of the fine furniture craftsmen of this country are not reaping the full economic potential of their talent. Similarly, most of the chips, preserves and other valued added agricultural products created in farming areas are not realizing their possibilities to

develop the communities that produce them. There is power in numbers: and information technology is a tool to harness that power. In fact it should be one of the main prongs of national development.

CONCLUSION

In closing, I want to once more congratulate the NCU on establishing this programme. I also laud you graduates for your interest and commitment in starting and completing this programme. This is a progressive move but it is just the beginning of the journey.

Computer learning is a process:

- in the first place, computer technology is constantly changing, so you must keep abreast of development
- On the other hand you have just opened the door to a new world and you must exploit its potential to the fullest.

Find the ways that this new knowledge can help you to improve in your present occupation or launch you into new ventures or jobs. Share the knowledge you have acquired in your families and communities and encourage others to follow your example.

Become ambassadors and champions for computer literacy in your community and show the ways that it can improve the quality of life for everyone.

Management guru Peter Drucker said computer literacy will become a redundant phrase, similar to saying telephone literacy.

Jamaica has a long way to go before we reach that stage; but you can us get there more quickly.

Commit yourself to this effort and watch as the rewards unfold personally, in your communities and in our beloved Jamaica.

Thank you!

