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PREFACE

Developing sound financial management skills is one of the most powerful ways that people with limited income can attain and maintain economic security. In 1994, The Women's Institute for Housing and Economic Development (WIHED), responding to a group of program participants who wanted to learn more about personal economic planning, developed our economic empowerment program for people transitioning from homelessness to economic stability. The curriculum is based on popular education principles and is especially designed to meet the needs of adult learners from a range of ethnic, economic, and educational backgrounds. It can easily be adapted to meet the needs of any group. Our staff has delivered this curriculum to hundreds of participants, and learned a lot along the way. Our revamped and upgraded curriculum, consisting of five modules (Budgeting, Banking, Credit, Taxes and Benefits, and Career Choices), was released on September 25, 2002.

Our Niche

We call our program Economic Empowerment because we aim to give participants the information and skills they need to make informed choices about their finances. Because we want our participants to explore the external forces that create economic insecurity in the first place, our curriculum emphasizes skill building within a greater societal context. It includes information about the relationship between personal finance and politics and about the barriers to financial security.

Our curriculum is based on the following principles:

1. All of us, regardless of our income, can benefit from the information in this curriculum and use it to make better choices about our finances.
2. Financial management is based on individual choices, values, and priorities. There are no absolutes and no magic answers. This curriculum presents financial institutions and services as tools for building a secure financial future. Participants know best which tools are most useful and beneficial to them.
3. Homelessness and poverty are *not* caused by poor financial management alone. Societal forces (soaring housing costs, absence of a living wage, inadequate access to benefits) and choices that lead to harmful consequences are the real culprits. Neither society nor behavior will change as a result of one workshop series. EEP teaches information and skills; it's up to participants to change behavior and habits, and up to all of us to create a society that makes economic security attainable for all.
4. Knowledge is power. By understanding the barriers to economic security, we can surmount them and eliminate some of the self-blame and stigmatization that stands in our way.
5. Workshop participants and facilitators are part of a greater community of learners struggling to end poverty. We learn from each other as equals and share our learning.
6. People learn best when their experiences are explored, honored, and respected. We value the diverse wisdom and experiences that participants bring into the room.



INTRODUCTION

WIHED is pleased to offer you this Economic Empowerment Program (EEP) resource guide and curriculum. The materials don't tell you everything there is to know about this subject, but it's a start. We've included: an introduction on economic inequality, update on the impact of welfare reform, suggestions for facilitation and evaluation, list of books and publications to read, and names of relevant organizations, and web sites. Disseminating this curriculum, and offering the Training of Trainers program solidifies our belief in the importance of expanding the reach of our economic empowerment approach.

After completing EEP Training of Trainers, facilitators equipped with this resource guide and curriculum can customize the EEP program to their participants' requirements and provide a series of workshops to their program participants. Facilitators are not certified to counsel but to provide participants with a range of techniques from which they can choose what is best for them.

The Economic Realities

“Economic factors related to employment, wages and attainment of skills necessary for productive participation in the labor market are the primary causes of poverty in the United States.”

With the U.S. labor market in a recession, unemployment on the rise, and subsidies for the poor on the chopping block, low-income families face increasing threats to their security. In the 21st century, it is becoming harder and harder for families to meet essential needs like food, rent, and utilities. Since the majority of family incomes come from earnings, the loss of jobs pose real hardships, especially since fulltime jobs are becoming scarcer and corporations are utilizing a more temporary, part-time workforce.

According to a 1994 report by the Center on Hunger, Poverty, and Nutrition Policy, economic factors are the primary cause of family poverty in the United States.¹ With one in six kids living in poverty today, poverty is more widespread now than it was at the end of the 1960s. The Children's Defense Fund observes that “many poor families manage by cutting back on food, jeopardizing their health and the development of their children, or by living in substandard or sometimes dangerous housing. Some do without heat, electricity, telephone service or plumbing for months or sometimes years. Many do without health insurance, health care, safe childcare, or reliable transportation.”² According to author and researcher Holly Sklar, “If the United States were a parent, it would be guilty of child abuse.”³

Overall, we are experiencing economic apartheid where low-income families are shut out, intimidated and exploited by the poverty industries of pawn shops, check cashing outlets and rent to own stores. Economic inequality is now so extreme:

¹ Center on Hunger, Poverty, and Nutrition Policy, “Two Americas: Comparison of U.S. Child Poverty in Rural, Inner City and Suburban Areas, a Linear trend Analysis to the Year 2010,” (Somerville, MA: Tufts University, September 1994), p. 3

² Children's Defense Fund and Northeastern University's Center for Labor Market Studies, *Vanishing Dreams: The Economic Plight of America's Young Families* (Washington, DC: Children's Defense Fund, 1995), p. 22

³ Holly Sklar, *Chaos or Community: Seeking Solutions Not Scapegoats for Bad Economics* (Boston, MA: South End Press, 1995), p. 15



- From 1977 to 1999, the income disparity between rich and poor has widened. The top twenty percent had seen a 43% growth in after-tax income while the poorest 20% had seen a 9% decrease in income.⁴
- Within that top 20%, the highest paid 1% had seen an increase in income of 115%. The richest people are getting richer, while the poor are getting poorer.⁵
- In 1980, the US CEOs earned 42 times that of the lowest paid workers in their companies. In 1999, the CEOs earned 475 times the lowest paid workers in their companies.⁶
- This income gap is much wider than in other developed, industrialized nations. In Japan the ratio is 10 times- in Germany it is 11 times. There are no laws capping or restricting compensation in these countries, just different sets of values.⁷
- The wealthiest 1% of the population owns almost 40% of the entire household wealth in the nation.⁸ Wealth is private assets minus liabilities, so it includes the value of all things that people own (stocks, bonds, real estate equity etc) less their debts.

Another recent study by the National Coalition Against Domestic Violence and National Coalition for the Homeless shows the link between poverty and domestic violence and the fact that women who improve their economic condition increase their likelihood of living separately from their abuser⁹:

- One study of battered women found that income and employment were more important considerations in choosing to leave abusive relationships than were psychological characteristics or self-esteem.
- Abused women's access to independent economic resources is central to their decision-making and safety planning. A woman often must choose between violence at home and a life of homelessness and poverty.
- Nearly all studies that have investigated the prevalence of domestic violence amongst welfare recipients have found that over half of women receiving welfare had experienced physical abuse by an intimate partner at some point in their adult lives.
- Economic abuse is an integral part of domestic violence. Abusers often assert economic control by forbidding their victims from working, giving them little or no access to family finances, or preventing them from obtaining necessary job training or education. Victims of domestic violence want to work, but often are unable to because of the abuse.
- Many victims of domestic violence have current or former partners who actively interfere with their efforts to work or to attend school or training, harass them at work, threaten them and their children, withhold transportation or childcare, or beat them so severely that they cannot work.

⁴ Center on Budget and Policy Priorities, *The Widening Income Gulf, September 4, 1999*, citing Congressional Budget Office data. http://www.ufenet.org/research/income_charts.html

⁵ Center on Budget and Policy Priorities, *The Widening Income Gulf, September 4, 1999*, citing Congressional Budget Office data. http://www.ufenet.org/research/income_charts.html

⁶ *Business Week*, annual executive pay surveys.

http://www.ufenet.org/research/Economic_Apartheid_Data.html#p50

⁷ http://www.businessweek.com/careers/content/apr2001/ca20010419_812.htm

⁸ Edward N. Wolff, "Recent Trends in Wealth Ownership, 1983-1998," April 2000. Table 2.

http://www.ufenet.org/research/wealth_charts.html

⁹ National Coalition for the Homeless fact sheet "Domestic Violence and Homelessness" April 1999.

<http://nch.ari.net/domestic.html>



- Nearly half of interviewed abused women made the connection between attending school and getting jobs that pay enough to support a family, and the ability to leave abusive situations.
- The majority of those women stressed the need for access to and personal control over money and other resources if a woman was to be able to leave an abusive partner.
- Victims report that they would like to see a domestic violence specialist to help them attain self-sufficiency.

Consider the following results of various studies regarding personal finances:

- Last year, there were about one million personal bankruptcies in the United States. That's approximately one in every one hundred households. People who have problems with credit and overspending can end up in poverty and become homeless.
- The high rate of spending and low rate of saving in the United States lead to lower long term economic growth and higher interest rates.

With statistics like these, it is easy to feel overwhelmed. WIHED believes that economic empowerment is part of the solution. What will help the most is if families have options that will enable them to rebuild their lives. If they are in a dead end job, we want them to be able to get out, if they are in an unsafe relationship, we want them to know that leaving is an option. If they are in any kind of jeopardy, we want them to have the economic power to make choices that provide safe passage, safe shelter, and the time or resources necessary to have choices.

Welfare Reform and Economic Empowerment

With health care, childcare, and education costs on the rise, just about everything the government is doing is making it harder for low-income families to maintain full time work in post-welfare era. If families have jobs, they are working harder and longer with less job security. For many, there is no means of *transportation* to get to jobs, *childcare costs* can consume most of their paychecks, and paying for *health care* coverage can take the rest of their earnings. There is growing recognition among experts and policy makers that these three factors are critical employment enablers.

Welfare reauthorization is imminent as the Temporary Assistance for Needy Families (TANF) block grant enacted in 1996 expires on September 30, 2002. TANF replaced the welfare entitlement program and provides fixed funding to the states to operate programs designed to move families off of the welfare rolls. In addition to the federal law, states can apply for waivers to create their own programs. Massachusetts received a waiver and its program is called Transitional Assistance for Families with Dependent Children – TAFDC. TAFDC regulations include limiting benefits to two consecutive years in a five-year period and a work requirement for households with children over age 6. Recipients may participate in approved “work related activities” such as job training, however unapproved activities such as attendance in college do not count toward the work requirement and are not provided. As a result of this short-term, “work first” orientation, former welfare recipients, who often have limited or no training, were forced into low-wage jobs (such as home health care aides or nursing assistants) with limited potential for advancement.

Many reports have shown that welfare reform has done little to ensure people move out of poverty. Many people move off of welfare into work, but remain poor.



WIHED supports welfare reform that moves poor families to economic self-sufficiency, and provides the needed supports to their families during the transition and after. Welfare reform can only lead to financial independence if there is a strong emphasis on education, job training, and job placement and retention. Simultaneously, childcare, after school programs, and youth programs are needed to fill the void when parents are working.

Welfare reform may affect your constituents. Through our partnership with Transition to Work, we teach economic empowerment to women in homeless shelters, most of whom are receiving welfare (see our facilitator's guides in the Taxes and Benefits module for more information). They have shelter and welfare regulations to follow and receive considerable pressure to get a job, any job. In our workshops we encourage participants to get legal consultation about retaining their benefits while working on the best long-term strategy out of poverty. As a country, we have not gone far enough in teaching families about money, economic responsibility, assets, ownership, and power. Economic empowerment programs build support for effective long lasting investments in the lives of low-income families.

Toward Economic Security

“Never doubt that a small group of thoughtful, concerned citizens can change the world. Indeed, it is the only thing that ever has.”—Margaret Mead, anthropologist

A nonprofit community development agency which has worked to build supportive communities for low-income women and their families for the last 20 years, WIHED's economic development programs and strategies enable people to participate in and have power over economic decisions that affect their lives.

WIHED sounds a consistent message: every family has a right to affordable housing, economic security, and family supports. WIHED's work particularly focuses on low-income women and families, because women and children are the poorest segment of our society,¹⁰ with women of color being worse off.¹¹ Our 20 years of experience in real estate and program development confirms that permanent affordable housing combined with adequate income, and the appropriate support services can change people's lives for the better.

We recognize that economic empowerment is a process. Our work begins with education. The next step in the empowerment process is asset development. According to the Asset Development Institute, “assets are the capacities and resources that enable people to choose what the good life means to them and to pursue it.”¹² Therefore asset development is the means through which people achieve economic security and mobility. Assets include earnings to sustain oneself during a working lifetime; insurance to protect against risks (such as illness, disability, aging, and economic loss) and a network of connections that supports and empowers. Our

¹⁰ U.S. Census Bureau, Current Population Survey, March 2001, p. 4 <http://www.census.gov/prod/2001pubs/p60-214.pdf>

¹¹ U.S. Census Bureau, Current Population Survey, March 2001, p. 9 <http://www.census.gov/prod/2001pubs/p60-214.pdf>

¹² The Asset Index: Assessing the Progress of States in Promoting Economic Security (Waltham, MA: Asset Development Institute, September 2002) p. 5.



Individual Development Accounts (IDA) program, Taking Care of our Business, combines the economic empowerment tools with a matched savings and investment component.

The larger economic picture is that we need: higher minimum wage, adequate incomes so families can save, equal access to education and training, fair taxes that treat income from investments and work the same, and reduced subsidies for excessive pay and inequality.

POPULAR EDUCATION APPROACH

“Tell me and I forget, show me and I remember, involve me and I understand.” Confucius

The EEP curriculum offers a facilitation style that has emerged from WIHED’s experiences working with low-income families. This guide is different from many of the guides you may have worked with before because it does not present a strict formula that workshop facilitators should follow to create the perfect workshop. Instead the guide and accompanying curriculum provide a number of ideas that any facilitator can choose to incorporate into any workshop. As a facilitator, you will learn to trust your own intuition and then adapt the ideas to suit your personality and style. There are three main qualities that make a good facilitator:

- **Understanding and passion-** for the topic and how it affects your audience
- **Flexibility-** enough to adapt to changes and unforeseen conditions
- **Authenticity-** able to relate your own experience or honesty that you haven’t had the same experience

Our approach to learning is drawn from the popular education, community-based, learner-centered, or experiential education models. Most of the approaches mentioned are based on the foundation that adults learn best through dealing with their real life experiences. Traditional education is based on the principle of “banking” information. The teacher has the knowledge, credentials and information from which they impart pieces that they feel is necessary to the student. Therefore, there is an imbalance of power and learning may be hindered by the teacher’s personal perceptions, style or concern for the students’ ability to learn.

We share the belief that the learner should be active in their learning. Each workshop should take into consideration a variety of methods since every adult participant learns differently. The essence of popular education, regardless of technique used, is that it draws upon the experiences of the learner, fosters dialogue among participants and facilitators, and it stimulates reflection and action.

Adult Learning

As you think about how adults learn, use your most important resource—yourself. Recall how you learned significant things in your life. In order to participate in the “community of learning” that includes adult learners, the characteristics of adult learners need to be understood. Adults are interested and learn quickly about those things that are relevant to their lives. Adults have had years of experiences that are relevant to and affect their learning.

The EEP curriculum activities are designed to acknowledge and apply the expertise that adults bring to the workshop. Adults have the opportunity to reflect on and process the information



and activities of the workshop from their background. Adult learners learn a great deal from dialog with their peers. Their understanding of new knowledge is influenced by their prior knowledge. You can build upon this by acknowledging the learners' familiarity with a concept as you introduce more information about the concept.

Adult learners generally seek out learning activities for practical rather than academic reasons. Adult learners may have concerns outside of the workshop situation that affect their learning. Be aware of the personal and professional contextual factors that may affect their ability to respond.

Adults learn in a variety of ways. How they learn is influenced by their learning style. Some people like to read for information, some prefer to listen, some like to discuss, others enjoy writing, some people enjoy doing things on the spot.

How do we know effective adult education is happening?

- Participants see what they are learning as valuable
- Goals are clear and understandable
- Participants are assured that it is alright to make mistakes
- Experiences of all participants are valued and drawn upon
- New facts and insights are connected to what participants already know
- Participants get direct and frequent feedback
- People share/debate/discuss what they are learning with others
- Participants feel respected/listened to
- Participants have input into how learning happens
- Differences in identity and experience are acknowledged

Another helpful guide is the learning pyramid, which reflects the different ways people learn: 5% lecture, 10% reading, 20% audio-visual, 30% demonstration, 50% discussion group, 75% practice by doing, 90% immediate use of learning.

Active Learning

Engaging participants in active learning is a primary challenge for facilitators. The process involves validating experience, reflection, and application of new concepts and skills. The EEP curriculum offers a number of possible questions that you, as facilitator, can pose to stimulate discussion. Using open-ended questions allows for input from learners and helps foster an opportunity for building a sense of sharing among the group. Other questions have specific answers that help you assess where participants are and what they may not know.

Popular educator Malcolm Knowles believes that respect for the learner is a prime factor contributing to successful learning experiences. As facilitators, one way we can demonstrate respect for learners is by gathering information from a pre-training assessment of participants, whenever possible, to learn their expectations, what knowledge and experiences they can share, and how they hope to use the information we will share. During the workshop, we can affirm learners' efforts to participate, the ideas they share, and questions they raise.

Respect for Learners

A climate of respect is important in workshops. How adults are treated in the learning situation will affect their total learning experience. Participants should be valued as unique individuals deserving of respect from the facilitator and other participants alike. If participants are treated with respect, they will infer that they are highly regarded individuals, and some positive incidental learning will have occurred. Although the participants are not specifically aware of that learning, their future reactions may be changed because of the experience.

The facilitator's enthusiasm can be an effective inspiration for setting the tone for respectful learning. Adults can pick up on the facilitator's enthusiasm for the topic and may share that enthusiasm as well. Genuine excitement is contagious, and participants who catch it may then transfer it to the topic of the workshop.

The approach outlined in this resource guide and the EEP curriculum has been strongly influenced by the findings and philosophies of Paolo Freire (*Pedagogy of the Oppressed*), Malcolm Knowles (*The Making of an Adult Educator*), and Jane Vella (*Learning to Teach*), among others. WIHED offers a Training of Trainers to give facilitators an opportunity to experience EEP curriculum and understand popular education methods. The curriculum allows facilitators to use modules with their particular audience of learners in mind.

Facilitator Characteristics

As the facilitator, you pose problems, provide guidance, give direction and support that helps participants build their confidence to analyze situations and plan ways to overcome them. This role requires a broad range of skills including:

- **Observation skills-** ability to watch body language, dynamics in the group, interactions among participants
- **Listening skills-** ability to listen actively, reflectively and know when to use each form of listening
- **Posing questions-** using open-ended, closed-ended and probing questions
- **Clarifying Information-** gaining agreement on understanding of what is being said/taught
- **Encouragement-** acknowledging, respecting participants' feelings and voices
- **Providing resources-** bringing pertinent information, articles and other resources that relate to the topic
- **Positive Feedback-** offering clear, concise and constructive feedback that encourages participants' learning

Through this process, participants learn to speak out, take the lead, and make changes in their lives and their communities. This approach expands the participant's ability to use critical thinking skills, to increase their awareness of available choices and options, and to make decisions that improve their lives by building economic security.

As a facilitator, you do not have to be the expert on everything and you should feel good about what you do know. The group will draw upon the knowledge, expertise, and experiences the participants bring with them. In the workshop, you should give participants the chance to find solutions before adding important points the group has not mentioned. Within this context, the

challenge is to not allow the situation to become a sharing of ignorance. The facilitator has the responsibility of providing additional information, clarifying points, correcting misinformation, posing questions, and showing relationships between information and participants experiences.

Facilitator's Role

- to help the learning happen by interjecting and intervening when needed;
- to summarize and move the discussion to another level
- to use basic language and examples to explain complicated terms
- to be enthusiastic, active, creative, and dynamic
- to be well prepared, flexible, and bring accessible reading materials, pictures, articles, and materials to stimulate discussion
- to be flexible and able to change agendas, drop planned activity if necessary

Visuals

As mentioned earlier, adults have many learning styles, visual learners usually appreciate seeing what is being said as well as having handouts and other effects. Consider whether using an overhead projector or Power Point is worth the extra effort. It has proven to be an effective technique to use flipcharts as a way of recording the voices of the group. If you use flipcharts you need to keep a few things in mind:

- Print legibly, usually about one inch letters unless you are emphasizing something or using a heading
- Use colors that are easy on the eye and can be read from all sides of the room (red, pink, orange, and pastels are not easy to read from afar)
- If you are creatively inclined, you may want to use symbols or cartoon figures to keep it light and to help those who may have literacy issues
- Be brief and to the point, do not try to write a whole paragraph of information on one sheet of flipchart
- Alternate colors between thoughts for easy reference
- Use bullets to record important information that you want to highlight
- Record participants' exact words, do not try to interpret for them what you feel/think they are saying. It is more respectful and empowering for the participant to clarify what they are saying if there is a question or if you need to put their thoughts into a smaller phrase or use one word

Workshop Dynamics

People need space to talk in workshops. Inviting people to talk in pairs or in small groups is a good method for involving more participants without taking too much time. Teaching techniques and classroom organization/structure are key components of the popular education approach. For example, participants should be arranged so they can have dialogue with each other, can see each other's faces, and can really listen to each other. Usually sitting in a U-shape is optimal but if there are tables and writing is required, you can arrange the tables with these tips in mind. An ideal workshop also includes kinetic learning activities—these are interactive activities where people physically move around and talk with each other in pairs or small groups.

In addition to workshops, you may want to organize individual or small group sessions to allow

participants to exchange ideas. This may allow participants to learn from one-another in a more informal way than when the whole group is together, and to follow-up on particular issues that they may not be willing to discuss in large group setting.

Verbal and Non-Verbal Communication

How you communicate with your participants can make the difference between appearing committed to the workshop topic or seeming to be going through the motions. Verbal and non-verbal communication both have a significant impact on the total workshop experience. Pay attention to the sound of your voice. Vary your volume, pitch, and tone to emphasize critical points. Be sure everyone can hear you. Determine your natural pace of speaking. You'll want to be fast enough to sound enthusiastic, and slow enough to be understood. Try not to use words, phrases, or abbreviations that people do not understand.

It's been said that how you say something is as important as what you say. Non-verbal cues tell the participants a lot about what you are saying. Maintain eye contact to establish communication channels and build rapport with participants. Be aware of your body language. Your posture conveys something about whether you are open, closed, e.g., hands across your chest probably suggest you are unavailable. Gestures and animation are personal. Communication is an interactive process. Pay attention to the participants attending the workshop, just as they pay attention to you.

PLANNING CONSIDERATIONS

The Seven Steps of Planning

(Excerpted from Jane Vella's *Seven Steps of Planning*)

Workshop planning can be organized into seven steps, which are described as follows: the participants, facilitators and any other guests; the situation that calls for training; length and dates of training (geographic location, facility and sites for visits objectives of the training); the knowledge, skills and attitudes covered in the training; and the training approach, methods and evaluation.

Who

A. The *participants* are the most important part of the training. We address their needs, work with them to meet the training objectives, and reach our overall goal only through them. Identifying the participants is the first step in planning and designing the training.

B. The *facilitators* run the training. Guest speakers give individual presentations on specific topics. Guests are invited based on the training needs, the topics covered in the training curriculum and their particular expertise. Their commitment to apply this popular education approach is equally important.

Why

The training is designed to address a specific situation. Clearly defining this situation is a prerequisite to designing the appropriate training program.



When

Defining the length and dates of the training will shape the training design and how much the participants will benefit from it. The more ambitious the program, the longer it will need to be.

Where

The effectiveness of the training design also depends on the training site—the location, facilities and sites for visits.

What for

This defines the training objectives—what is to be accomplished in the training

What

This describes the workshop. The skills and knowledge that will be learned and practiced in this workshop are outlined in the curriculum section. They stem from the needs assessment and the training objectives.

How

This is how the training will be designed to meet the objectives.

PREPARING FOR A WORKSHOP

Use questionnaires to communicate with participants. Before the training starts, learn as much as possible about them. Prepare materials: flip charts, markers, masking tape, handouts, and nametags. Other setup to check on: moveable chairs without arms, round tables, TV and VCR, markers, post-its, name tags

Your task is to elicit and guide participants' contributions to help them to share their views in a way that each participant evolves their own understanding of a particular topic.

Be sure to have the right number of copies of activity sheets and handouts ready for distribution. Prepare flip chart sheets and other visual aids in advance. Be prepared to modify in light of participants contributions.

As facilitator, your primary responsibilities are: encourage participants to share ideas and doubts; model good communication by listening, repeating, and asking questions; and provide information to supplement what the participants bring with them

At the end of the session, participants should feel that they have produced whatever conclusions they have reached. Ensure that every participant understands what is being said. It is your task to facilitate the sessions so that everyone has an opportunity to contribute and really understand materials.

Organize the learning in a quiet place, where participants are comfortable and are not distracted. Without interruptions in time or place, the group will work step by step to build communication skills and a sense of togetherness that will give rise to learning.

Setting the Tone of a Workshop

Arrive at the workshop location early. Prepare your materials ahead of time. Greet and mingle with the participants. Give workshop materials to participants as they enter or place packets at their tables in the room. Provide name tags to help you and everyone in the room identify others by name. Start promptly.

Facilitators can take some basic steps to get the participants involved and to acknowledge their needs. If you remember the following suggestions, it will make your journey to becoming an effective EEP facilitator easier:

- Build upon what the participants already know, understand, believe, and want.
- Have personal contact with the participants
- Involve the participants
- Share several specific examples
- Acknowledge and reinforce input from participants
- Begin and end on time
- Learn the names of participants whenever possible
- Provide incentives
- Have refreshments available

Warm Up Activities

Warm-up activities are usually short exercises that occur after introductions and the review of the agenda, but before the main activity. The purpose of a warm up is to:

- *make people feel comfortable*
- *allow people a chance to get to know one another*
- *energize the group*
- *ease the participants into the program*

Warm ups should **not**:

- *make people feel uncomfortable*
- *put people on the spot*
- *force people to participate*

Warm up activities should be appropriate for the group and should respect cultural differences. Warm ups that use blind folds, or require people to come into physical contact with one another can cause discomfort for some people.

In preparing to do a warm up activity remember to:

- ⇒ allot sufficient time and let everyone know how much time is allotted.
- ⇒ give everyone an equal amount of time if they are sharing their thought or work.
- ⇒ allow for differences in styles. Recognize that there are introverts and extroverts; people who blurt out answers and people who mull over questions. Give participants a few minutes to think before responding to anyone, and explain why.
- ⇒ provide participants with a 3 minute then 1 minute warning when wrapping up an activity.
- ⇒ get feedback - ask the participants how it felt to do that activity.

Sample Warm Ups

Personal Symbols

Tools: large paper, markers

Ask each person to create a symbol that somehow represents themselves. It can be a plant, animal, sun, moon etc. One by one share the symbol with the group.

Windows

Tools: large paper, markers

Ask each person to draw a line down the middle and a line across the paper to create four windows. Choose four themes to draw in each square such as:

- 1) yourself, your work, your interests, your family or
- 2) how I see me, how my children see me, how my co-workers see me, how my friends see me, or
- 3) depict my heart (what I love), my hands (what I do), my mind (my skills), my soul (what drives me)

Share with another person. Ask for a few volunteers to share with the group.

Interview

Tools: On newsprint write any three questions such as:

What is your favorite music, what do you like to cook, do you have children?

In pairs, each person will interview the other, asking the three questions (or you may choose to allow them to come up with their own questions). They will switch so that they have interviewed each other. The pairs will then introduce one another to the whole class. i.e; This is Clara, She likes classical music and to make pasta. She has three children.

Something in Common

Tools: none

In pairs, the two people ask one another questions until they find they have something in common. It may be their birthday, they went to the same high school, both named their child Julia etc. One at a time, each pair announces what they have in common.

Go Around

Tools: none. Arrange the chairs in a circle or horse shoe.

This is simply posing a question and going around the room asking each person to respond.

Sample questions:

If I won a million dollars I would....

The person I admire is...because...

The best class I went to was...because...