2019

Culturally Responsive Adult Education For Non-Western Learners

Asma Ali M. Abunaib
University of Vermont

Recommended Citation

Abunaib, Asma Ali M., "Culturally Responsive Adult Education For Non-Western Learners" (2019). *Graduate College Dissertations and Theses*. 1080.
https://scholarworks.uvm.edu/graddis/1080

CULTURALLY RESPONSIVE ADULT EDUCATION FOR NON-WESTERN
LEARNERS

A Dissertation Presented

by

Asma Ali Abunaib

to

The Faculty of Graduate College

of

The University Of Vermont

In Partial Fulfillment of the Requirements
for the degree of Doctor of Education
Specializing in Educational Leadership and Policy Studies

August, 2019

Defense Date: April 17, 2019
Dissertation Examination committee:

Kelly A Clark/Keefe, Ed.D., Advisor
Wanda Heading-Grant, Ed.D., Chairperson
Lawrence Shelton, Ph.D.
Bernice Garnett, MPH Sc.D.
Cynthia J. Forehand, Ph.D., Dean of the Graduate College

Abstract

Although education theory in general includes important insights related to the relationship between multiculturalism and pedagogy, a critical analysis of what are considered culturally responsive western adult education methods, such as Experiential Learning Cycle & Dialogue Education (ELC) suggests significant adaptations should be made when applied in settings with non-western learners. This paper highlights the challenges and opportunities of utilizing adult education methods as a framework in delivering learning opportunities in non-western settings or for non-western, new American communities in western settings. Specifically, the author discusses her experience in one Internally Displaced Persons (IDP) camp in Darfur, Sudan, presenting her findings from her critical analysis of ELC, as well as her experience designing and facilitating financial capability curriculum for Somali-Bantu women in Chittenden County, Vermont with the Champlain Valley Office of Economic Opportunity Financial Futures Program. Implications from this analysis are also addressed, including the importance of further exploring assumptions held by the conceptual underpinnings of culturally responsive adult learning methods (including Dialogue Education and ELC) and adapting training-of-trainer (TOT) models and financial capability workshops to account for significant cultural differences between learners and the methods intended for use with diverse audiences.

Acknowledgement

I would like to thank my committee members and my editor (Gina Pandolfo) for their great support and flexibility to accommodate my different ideas and reflections into the rubric.

I would like to thank Champlain Valley Office of Economic Opportunity for allowing me to conduct research on the impact of the Financial Futures Program New American Financial Empowerment Project.

I would like to thank my husband for all the unconditional support and commitment to do what it takes to help me achieve my goals and finish my degree. I thank my family back home for all of the love and support, which helped me keep up and lift my sprits when feeling down and helpless to continue my study.

Table of Contents

Chapter I: Introduction

The primary purpose for this dissertation was to explore culturally responsive adult education for non-western learners. This was accomplished by conducting an analysis of this theme across two research projects for which the author was the primary investigator. The project's first aim was to advance understanding of the challenges and opportunities of utilizing the Experiential Learning Cycle theory (White & Sigda, 2006) as a framework in delivering conflict analysis training for adult learners from non-western communities in non-western settings. For testing the Experiential Learning Cycle (ELC) theory in this context, I implemented a Training of Trainers (TOT) project on the subject of conflict analysis, designed with the ELC framework in an Internally Displaced Persons (IDP) camp in Darfur, Sudan. This project is the focus of Chapter 3 in this dissertation.

The project's second aim was to explain the effectiveness of culturally responsive curriculum and communication methods implemented in the New American Financial Empowerment Project to improve the participation rate of New Americans in Champlain Valley Office for Economic Opportunity Financial Futures (FF) programming in Vermont, United States. I examined this among the Somali-Bantu community of women in Chittenden County, Vermont, describing and studying their level of engagement in FF activities and their participation in the credit-building program, before and after their participation in culturally responsive methods. This project is the focus of Chapter 4 in this dissertation. Both projects yielded important insights into the overarching theme of

culturally responsive adult education for non-western learners, which are synthesized in Chapter five to provide conclusions and implications for future research.

The remainder of this introduction offers an overview of the ways in which scholarship in the area of adult learners and adult education is limited when considerations of non-western learners and contexts are the site for analysis, a limitation that this dissertation hopes to address. The introduction also offers readers a window into my background and positionality as a non-western learner and researcher who has conducted work in both non-western and western contexts. Adult learning literature on adult education in non-western settings has been established (Merriam & Kim, 2008), however more and more nuanced study is needed. A limited number of studies address the history and general approaches to learning in non-western communities, and how learning in such contexts tends to happen communally and over a lifetime (Merriam & Kim, 2008). Other scholars address the need for adaptations in western educational settings for culturally responsive elements in order to be inclusive of diverse perspectives for a group of learners (Nguyen, Terlouw, & Pilot, 2006). These articles, however, do not offer a comprehensive analysis of western adult learning theories applied in non-western settings. With this dissertation, I aim to contribute to such an analysis from my personal experience as a non-western adult learner and educator of western adult educational models, and an evaluation of the impact of CVOEO Financial Futures Program's use of a culturally responsive model with New American Clients.

Many communities in Africa have been exposed to western education and training methods through international institutions that adopt western education theories and

training methodologies, influenced by their work with humanitarian aid providers and development and education practitioners. This paper covers the struggle and need for culturally responsive adult education in this context. In addition to Sudanese African communities, this two-article dissertation covers the struggle and need for culturally responsive adult education for New Americans living in the United States – specifically Somali-Bantu women in Chittenden County, Vermont.

Following this introduction chapter, are two research papers, each offering background information relevant to the two sites in which each study unfolded. Each research paper also reviews relevant scholarship and develops the different conceptual frameworks used for each study. Specifically, Chapter three is host to the first research paper (article 1) and discusses the central tenets of the Experiential Learning Cycle (ELC) model and its use for adult learning with internally displaced persons in Darfur, Sudan. The fourth chapter is the second article, which explains the impact of the culturally responsive curriculum and communication methods with a group of Somali-Bantu women in Chittenden County, Vermont. I chose these two articles to present a deep exploration, across two very different contexts, of issues related to the main goal of this study – which is the need for culturally responsive adult education. My primary purpose for conducting this work is to broaden understandings of the complexities surrounding the use on western learning models with non-western adult learners and to help non-western adult learners to either improve their lives or peacefully integrate in western communities. Whether educating adult learners from non-western cultural backgrounds in their home countries or in a western setting, the educator ought to

consider participants' ecological and cultural background for a successful learning opportunity. It is important that researchers endeavoring to study these issues make their own subjectivity and positionality clear as well, which is the focus of the section that follows.

1.1. Role of Researcher

Through my experience as a non-western learner of the ELC theory among western peers in a graduate program during 2012-2013, I struggled with understanding and keeping up with the theory at the same level of performance as my western-educated peers. The challenges I noticed were informed by my own position as a Sudanese woman studying in the United States. I had been working for more than a decade in the field of humanitarian relief for various UN agencies and international NGOs in the hazard area of the Darfur region of western Sudan. As the only female employee of the United Nation Office for Coordination of Humanitarian Affairs (OCHA) at that time, I confronted, and challenged, traditionally conservative stereotypes around gender and professional roles, responsibilities, and capabilities from colleagues and community members. In addition to being directly involved in coordinating humanitarian relief efforts in Darfur, I also gained formal experience with resolving conflict. I had opportunities to participate in committees and dialogue meetings between individuals, groups, and high profile entities to reach peace agreements. This allowed a lot of time for participatory observation within the cultures of the communities I was working with. Through experiences working on conflict resolution, I gained much local knowledge that helped me better understand the community's values, norms, and power dynamics. This window into local culture

ultimately allowed me to see the importance of getting to know the context of a group before designing experiential trainings to deliver to them. I came to understand that to succeed in my work, taking time to build trust, prove my honesty, and get to know the needs of the individuals and communities with whom I work are essential.

My personal and professional background played a big role in my decision to conduct this study. My initial plan was to study how we can implement inclusivity in my very rich diverse home country of Sudan and advocate for inclusive education systems and polices. I spent the last two decades of my life working with civil rights organizations and local and international NGOs on human rights in Sudan. I worked with children, women, displaced communities, and university students, designing and delivering trainings on different social justice topics such as human/women/child rights, implementing and designing policy advocacy campaigns, and humanitarian coordination. I have used different western methodologies to design and deliver trainings for adult audiences, which informs my understanding and experience with the challenges of how cultural differences affect adult learning processes and influence the impact from both perspectives as a learner and educator. That is why I decided to study the inclusive and culturally responsive adult education. To ensure more clarity about the purpose and the reason I am studying this topic, I followed Corrine Glesne's theory on personal dimensions and field relations by including reflexive, personal motivation to engage in this research, being reflective and including how one is inserted in grids to power relations and how that influences methods, interpretations, and knowledge production (Glesne, 2011).

Since July of 2017, I have managed the New American Financial Empowerment Project at CVOEO in Burlington Vermont. My role is to manage the project, teach interpreted classes, train Community Ambassadors, design financial capability curriculum for the interpreted classes, and conduct financial house parties for the New American women. As a newcomer myself, with personal struggles understanding the lifestyle and the financial system in the United States, it was not hard for me to relate to the struggles of the participants, especially members of the older generation who don't know the English language.

My relationship with participants is both as a project manager and facilitator, as I am responsible for recruiting and training the community ambassadors and coordinating and facilitating the financial house parties.

1.2. Statement of the Problem

The need for culturally responsive adult education has grown as many non-western nations experience crises involving displacement and unrest over the past 20 years. In an increasingly globalized world, international non-governmental organizations, educational institutions, and national entities are increasingly responding to humanitarian needs in these areas by providing goods and services related to safety, peace building, and future crisis prevention. These organizations have tended to adopt Eurocentric training methods, education styles, and project management standards to implement in non-western settings and with non-western learners. Cultural norms and practices influence an individual's way of perceiving and retaining new information. The first article in this dissertation highlighted an example of this by addressing the challenges and

opportunities of using a western educational method in a non-western community of adult learners in an Internally Displaced Persons camp in Darfur, Sudan.

Another globalized experience that highlights the need for culturally responsive adult education is migration. As described above, although there are resources and activities to educate refugee communities upon arrival to the United States, they are not as effective as intended in providing comprehensive support for newcomers to navigate American cultural and institutional systems (Randy Capps et al., 2015; Ladson-Billings, 1994). Champlain Valley Office of Economic Opportunity (CVOEO) identified low participation rates of New American community members in their programs, which serve low- to moderate-income Vermonters in meeting their immediate needs and long term goals. CVOEO wanted to address the question, "How can we strive to improve the accessibility and appropriateness of programming in order to serve all members of our community with more equity and inclusion?" CVOEO has a current project that intends to engage more New American participants in financial capability programming by implementing three main activities to educate with culturally responsive communication about the available resources and referrals available through CVOEO and its partners, which involved hiring "Community Ambassadors" to provide programmatic outreach and curriculum facilitation to members of their own New American communities. This project's impact is the focus of the second article in this dissertation. Throughout the dissertation, I will refer to the three main New American Financial Empowerment Project activities as "CVOEO Financial Empowerment Activities." These activities include:

First, creating a culturally responsive workshop, or class, curriculum design to be

facilitated in one language at a time.

Second, conduct Financial House Parties in New American women's homes as an opportunity for assessing challenges community members face that prevent them from a.) Achieving their financial goals, and b.) Learning the financial system of the United States. As well as introduce them to additional resources available at CVOEO and other nonprofit organizations in Chittenden County to help them achieve their financial goals.

Third, training leaders from different New American communities, representing seven different languages (French, Arabic, Swahili, Somali, Maay-Maay, Nepali, and Karen). These leaders are trained as Community Ambassadors to provide programmatic outreach, support with curriculum design, and facilitate lessons in their own languages for members of their own New American communities.

1.3. Research Question

This research focuses on the culturally responsive adult education for non-western communities. This research includes two articles that highlight the adult learning challenges of non-western learners of content facilitated using western educational methods. The overarching research question that ties these two studies together is: *What effect do cultural differences and ecological background of non-western adult learners have on the impact of learning when western educational methods are used to design and deliver curriculum?*

The evaluation of the effectiveness of culturally responsive adult education for immigrant communities is needed for pragmatic reasons for the organization.

The question guiding the quantitative portion of the research is data-base reports:

How do participation rates of Somali clients in CVOEO Financial Futures activities compare from before implementing the New American Financial Empowerment Project to after?

1.4. Significance Of The Study

While the main theme of culturally responsive education for non-western adult learners is a consideration across the dissertation as a whole, moving forward, I am particularly invested in contributing to empirically-informed discussions that address the needs of New Americans' efforts to leverage their existing strengths and agency while learning new information and skills relevant to their new home. The first research project, which again is the subject of the article housed in Chapter 3 of this dissertation, provided a crucial backdrop in shaping my own consciousness and ultimately, my research interests, that center around the potential for, but also points of misalignment between, western models of adult learning and education in non-western settings. The significance of additional study in this area clearly persists. Lessons learned from the reflective process that the first study generated has assisted me turning in earnest to the pressing circumstances of my current professional interests and responsibilities. I believe the results of the second study, conducted as a program evaluation for CVOEO have the potential to improve the impact of learning experiences with respect to New American participants meeting financial goals, leading to increased fiscal independence and prosperity. Program participants have financial goals for themselves and their families that they hope to achieve, however they don't start as FF participants with the knowledge or skills needed to navigate their way to reach those goals within the financial system of

9

their new home country. The new curriculum and activities are goal oriented and designed in ways that are relevant to their familiar culture, which includes participants and makes them feel comfortable to ask questions and focus on their learning needs. Knowledge about available financial resources and how to navigate them is essential for the success of New American participants and their families in reaching their goals within the local financial system. I will present the impact of a culturally responsive educational system when used in these organizations with people from non-western culture.

Preceding research on the importance of culturally responsive curriculum design and implementation mainly focuses on the K-12 education system within the United States (Ameny-Dixon, 2004). There is currently a lack of research on the field of adult education, as well as a lack of literature on the impact of applying culturally responsive curriculums to learning opportunities for adults. Overall, this dissertation will highlight the need for culturally responsive adult education among those struggling to adapt and cope with systems and environments that are new to them. I hope this study can expand and inform educational models for adult learners, particularly learners of non-western cultures in western settings.

1.5. Organization of the Dissertation

Following this introduction, Chapter 2 provides conceptual and scholarly context pertinent to both studies. Chapter 3 is host to the first article. This article on Utilizing Experiential Learning Cycle Theory as a Framework in Delivering Conflict Analysis Training in Non-western Settings: Opportunities and Challenges.

Chapter 3 includes my past experience of delivering and designing training in non-western areas, and background geographic information about the area where the training took place, in the country of Sudan, in Africa. The paper also talks about the process of organizing training in areas that have unique security and political challenges, such as Darfur, as well as the complicated situations of the Internally Displaced Persons community. The security situation of the country in general is very complicated and it was even more complicated in Darfur because of the ongoing conflict at the time of the training. After providing the above context, in chapter three, article one, will include an analysis of the opportunities and challenges that the ELC theory presented while delivering conflict analysis training in a non-western setting, which led to many changes in the initial design of the training. This section includes how the general or external environment affects the trainer's ability to create a safe and encouraging learning environment, as well as how it affects the facilitation process of ELC. I will particularly highlight how cultural differences between learners and the theory's intended audience affect the facilitation and implementation process.

Chapter 4 introduces the second study on Champlain Valley Office of Economic Opportunity Financial Futures culturally responsive adult learning model. As I mentioned earlier in this introduction, in the chapter 4 article I examine the effectiveness of culturally responsive curriculum and communication methods implemented among the Somali-Bantu community of women in Chittenden County, Vermont, describing and studying their level of engagement in FF activities and their participation in the credit-building program, before and after their participation in culturally responsive methods.

The last chapter, chapter 5 discusses implications of the dissertation as a whole and offers suggestions for future study of culturally responsive adult education models when working with non-western learners.

Chapter 2: Context Of Study

Chapter two provides background of concepts and scholarship of the dissertation topic to help contextualize the two studies that follow as chapters three and four. This context-setting discussion centers scholarship related to the need for inclusive and culturally responsive adult education. The review begins by by explaining post-colonial theory as it relates to the context of hegemonic Eurocentric educational methods used in non-western communities. I then provide a reflection and personal analysis of the challenges of using the Experiential Learning Cycle (ELC) – a Eurocentric educational method – as a training facilitator in a non-western setting with non-western learners.

The discussion continues by evaluating the impact of CVOEO's New American Financial Empowerment Project. The project proposed new, culturally responsive methods of communication and curriculum to educate New American communities in Chittenden County, Vermont on financial capability. This project focuses on the human development (lifespan) of New American community members, and uses facts of their lifespan stages to understand how the culture and environment of their original countries are different than the North American setting to which they have been resettled. This point will lead us to dive into the topic of culture and cultural differences, and why culturally responsive education is imperatively distinct from traditional methods of adult education. In the project, I used two western methodologies as the base for creating culturally responsive adult education, Experiential Learning Cycle (ELC) and Dialogue Education (DE). I chose these two methods because of my expertise utilizing ELC, which has helped me to improve my skills as a trainer despite the challenges non-western

learners face learning with the ELC model. DE is the method CVOEO began utilizing in their classes and I have been trained to use in facilitating workshops since I started working with CVOEO.

2.1. Postcolonial Education Theory

The Actionable Postcolonial Theory in Education by Vanessa Andreotti (Andreotti, 2011), in my opinion, greatly contributes to a critique of western liberal humanism and new liberalism. Andreotti's critique focuses on educational methods often utilized in western educational and intercultural exchange programs for youth, adolescents, and young adults, which validate the superiority of one specific culture. In doing so, the ethnocentric notion that the world desperately needs western leadership is disseminated through new liberal western education. Such hegemonic ideology neglects and excludes historical civilizations and theories of host nations and populations.

Andreotti (2011) puts into focus the need for inclusivity within education and "relativizing western knowledge production in the space of dissensus" (Andreotti, 2011, p. 191)

Having worked with many international NGOs and United Nations agencies, I had the opportunity to work and interact with people from different nationalities and cultures. In particular, serving in senior level positions helped me to closely understand the Western way of managing and facilitating teamwork. As a non-western woman in Eurocentric professional environments, I worked hard to fit in and succeed in my professional capacities. Andreotti's text helped me to understand how I related to the challenges of being a non-western learner in a western environment differently than more

14

common critiques that focus on the level of each organizational culture. Andreotti shared her personal and collective learning journey about the dominance of western epistemologies. The book has a powerful introduction in which five types of corncobs are used to explain postcolonial education theory as relevant to five different political communities. In Andreotti's allegory the corncobs vary on a spectrum from yellow corn, representing the ideological Global North, or Eurocentric colonial community, to colored corn, representing the ideological Global South, or the community fighting for self governance, with three types of mixed corn in between, representing the communities containing elements from each end (Andreotti, 2011). Reading Andreotti's explanations of these five communities helped me to understand my complex position as a non-western, African woman who worked hard to gain independence and build a career contributing to the fight for the rights of women, children, displaced people, and other marginalized communities.

I have seen myself in each of the different political communities Andreotti illustrates, except for that of the all yellow corn. At times, I more actively choose to identify with and act upon the ideologies of a respective political community. For example, I tend to be aware when I wear my hat as a member of the community of the Global South fighting for self-determination, suffering the effects of Eurocentric hegemony. However, at other times, I've been less aware of when my mixed corncob was turning more yellow. For example, I was not aware that while working hard to build my career by conforming to the structures of the international community in order to fit in and maintain senior level positions, I was part of the community of the Global South that

Andreotti explains benefits from Eurocentric hegemony through voluntary socialization and defense of Eurocentric modernity (2011).

2.2. Ecological Theory

Human development in general is dependent on a person's ecology, or surrounding daily environment. Bronfenbrenner defines development as acquiring an understanding of the ecosystem and the skills and motivation to operate within it. A person's ecology includes all of their activities, dyads, which is known as a person-to-person tie and relationships, identities and roles, and settings. A leading theorist, Urie Bronfenbrenner (Bronfenbrenner, 1979) developed a theory that describes the development of a person as adaptation to systems starting with small ecological circles and expanding to bigger circles including settings with more characters, dyads, relations, and new roles as time goes on (Shelton, 2019). Bronfenbrenner was a Russian-American developmental psychologist whose bio-ecological model was influenced by fellow developmental psychologist Lev Vygotsky (Bronfenbrenner, 1979). The model suggests the interactions between the individual and their environment, categorized into various systems. This theory is often presented as concentric circles, starting with the Microsystem, which concentrates on the individual's factors such as gender, age, and status of health. Then, the Mesosystem is depicted as a bigger, emerging circle, containing the Microsystem and other settings and factors such as family, peers, school, or health service that influence development. As the time goes, the circle gets bigger and evolves into the Exosystem circle that includes factors like welfare, neighborhood, law, media, and so forth, which are aspects of a person's community that the person could be

affected by although they do not necessarily have a direct contact with all those factors.

(Moen, Elder, Lüscher, & Bronfenbrenner, 1995). All of the systems in this model

function under a more inclusive Macrosystem (see the image below). Macrosystem

expresses the culture and the ideology of how the dyad, relations, activities, and settings

have been formed and how the function and how the roles are being defined and how the

settings are structured. Finally, the Chronosystem is a parallel system that could be

working with all systems because this system is about the events affecting the

development of person as the time goes, please see the picture below for

Bronfenbrenner's (ecological theory 1979).

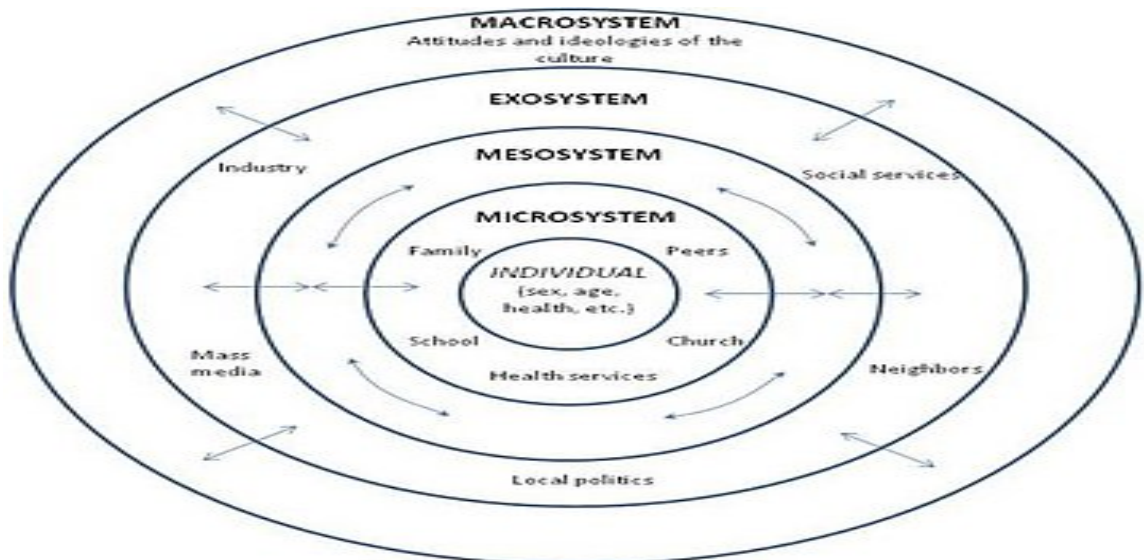**Figure 1.** Bronfenbrenner Social-Ecological Model of Human Development

Figure 1. A photo of the "Bronfenbrenner (1979) Social-Ecological Model of Human
Development". Taken from Research Gate website. Retrieved from
https://www.researchgate.net/figure/Bronfenbrenner-1979-Social-Ecological-Model-of-
Human-Development_fig2_308761620 copy right 2019.

Refugee communities experience the most complicated human development span because they are continuously and forcibly changing settings, repeating the process of adapting in each new setting they are displaced to or resettled in. With the New American Empowerment Project with CVOEO Financial Futures, I am serving communities of families who have resettled in at least two settings in their lives. Parents have worked very hard to adapt and save their family members in each setting, striving for safety and security, and trying to be culturally competent and fit into their new surroundings (Shelton, 2019). The majority of the clients I serve in this project are refugees who fled their home countries for their lives. They are adults who grew up in the area where they were born and they were planning to spend the rest of their lives in their home countries. For instance, of the groups of Somali women who participated, 40% of them are older than 50 years old. When they came to the United States, they already had gone through their "proximal" processes of development (Bronfenbrenner, 1979) in their ecosystem back home, in Somalia. Before the civil war, the country was developing well, had big cities, and a promising economic situation. They learned to perceive, process information, think, practice skills, seek experience, explore and try things based in their culture, environment, and economic resources of their home country surroundings. Then they found themselves in the refugee camps in Kenya, and this is where the all the youth participants were born. For the older family members who were displaced from Somalia, it was a huge ecological transition they had to adapt to, with a new setting and new roles; and for the children who were born in the refugee camp in Kenya, it was the only ecosystem they were aware of. This was the community they belonged to and started

developing a proximal base in their ecosystem within the camp.

Then, a huge ecosystem and setting change in all of their lives occurred: they were resettled to United States of America. Because the parents and grandparents wanted their children to be safe and have a better future than what was available in the camps, this was the best scenario they had dreamed of. At the same time, a transition to a different ecosystem is not a simple process within a human's development span: there's a lot to learn about a different country or setting. Perceptions about the lifestyle in the new ecosystem and how to fit in varied from individual to individual, and family to family. This variation came from many experiences, including different host family experiences upon arrival to the United States. Some people stayed with American families who were kind, welcoming, and generous; such families provided the refugee families with knowledge and confidence for survival in this new environment. Generally speaking, refugee families who happened to be hosted by this kind of American family are succeeding in school and have stable jobs or businesses. Conversely, families who were placed in less welcoming host family situations are struggling more to succeed. Because going through experiences like war and displacement can shape the psychological process of engagement, or the "proximal" phase, as explained by Bronfenbrenner (1979), many parents in refugee families tend to underestimate the struggle they and their children face as a result of undergoing a huge ecological transition. Because of this, I notice parents telling their children not to complain and to be grateful for their lives in America. They do not consider the effects such unique transitions their families have experienced can have on their kids' lives.

The ecological transitions the Somali families went through in their lives were different for members of each generation within the same family. In the new ecosystem, family members participate in different settings and in different dyads and relationships that never intersect. Some parents have no idea what school settings look like, don't participate in school meetings, nor understand the language needed to navigate those or other situations. Often, parents depend on their kids to understand what's happening around them. For example, the most important activity for girls is the soccer team. They would like to maintain and connect for all possible donors who can help them keep their team playing, while their families know nothing about the team and who is helping fund their children's ability to participate. There are many social activities families participate in together to strengthen relationships within their community. Some members of the younger generation, however, know nothing about the context of these activities and have no interest in continuing to participate these activities in the future. The language barrier for the older generation forced many of the younger generation to be part of all the dyads and relationships the family has with the American institutions such as government meetings, school meetings, banks, hospital, and market.

The Financial House Parties, one set of activities implemented as part of the CVOEO New American Financial Empowerment Project, provided opportunities to discuss with participants their experience adapting to the financial system in the U.S. For the elder women, this discussion often turned philosophical and focused on conceptual issues about the difference between the systems in their home countries in Africa and their new country, the United States of America. The ecosystem of their countries of

origin encouraged them to learn the life skills that work in their environment and help them succeed in their country. Saving and managing financial resources and working to increase income are deeply cultural practices. The details of such practices and accompanying skills align with the norms and customs of a person's ecosystem. The country and the refugee camps where the Financial House Party participants came of age didn't provide formal banking services for their citizens. That is why it is natural for individuals, families, and communities of Somali-Bantu heritage to secure emergency funds they may need outside of banking norms typical in the United States. For example, the Somali-Bantu women I discussed this with were more likely to save cash at home, and create community collaboration groups to help each other survive the financial emergency situations they face.

Prior to the implementation of the CVOEO New American Financial Empowerment Project, community members who are speakers of languages other than English were welcomed to participate with the support of an interpreter in the Financial Futures Program financial capability classes. This curriculum was designed for Americans who grew up in America and are seeking support in achieving financial goals. The intended audience is aware of or familiar with modern and local financial products, such as bank accounts, ATMs, direct deposit, checkbooks, and buying something using credit. The financial capability skills needed in order to reach financial goals differ from this community to those of the New American community. Therefore, a separate, culturally responsive curriculum was identified as necessary.

I heard from the Somali-Bantu women I worked with that bank staff treated them

as if banking was too complicated for them to understand and navigate. Many times, it was mentioned that "[bank staff] think we're stupid because we can't speak English." This, however, is definitely not the case. I learned from these women that they do not trust the banks or the banking system. Without being provided interpretation services, some experienced the frustration of not understanding reasons for overdraft fees or transaction fees. These are examples of misunderstandings that caused distrust, which ultimately prevents many from using banks as a resource.

Over the six sessions of each Financial House Party group, I learned the financial goals of the women and their families. I worked to provide information, lessons, and resources for participants to be and feel capable to reach their goals, without advising them on what I think they should or shouldn't do to reach those goals. For example, whether or not they should pursue building their credit scores in order to work towards buying a home. Credit was a challenging concept to explain. I received many questions about why establishing credit is necessary, what interest is, and religious restrictions around utilizing interest, as well as the philosophy behind building credit using a secured credit card. By the end of the sessions, 75% of the participants decided to register to take additional classes with CVOEO to enroll in a Secured Credit Program for low-income individuals in order to establish and build positive credit scores.

2.3. Why an inclusive education system?

Education research concentrates on the cultural responsiveness in the K-12 education system. However, there is a lack of literature around cultural responsiveness in fields field of adult informal, vocational, and higher education (Ameny-Dixon, 2004).

Within contexts of adult education, considerations of accommodating diversity, varying

perspectives, and different cultures are necessary in order to engage learners, honor the

cultures of oppressed minorities, and to decolonize the education systems from western

culture, theories, and principles. Policies of controlling and destroying the minority

culture exist in many ways throughout the world, the mechanisms to achieve those goals

vary from context to context. Some mechanisms are radical or extreme and violent, while

others are moderate and manipulative. There are also other forms of mandatory abuse,

such as using the constitution or/and the political system to control the minority culture.

Destroying the minority culture in most cases is motivated by economic and political

agendas, but it is usually led by the dominance of one culture. Although people believe

that education and development have helped the world to be aware of their rights and

work to reduce the injustice and racism, recent global history shows many faces of racism

(Huber and Solorzano, 2015). Considering all of the constraints institutionalized racism

and oppression have on society, younger generations of the world struggle to find

answers about how to resist and transform political and social systems (Huber and

Solorzano 2015). Public and private educational institutions around the world use school

rules and curriculums to help control societies and systematically legitimize the notion of

knowledge. While most countries are full of different cultures, climates, and ecosystems

with unique needs, lifestyles, and varying economic opportunities, institutionalized

education does not accommodate these varying styles. The essence of educational

freedom is supposed to be about respecting the autonomy of the students, rather than

putting down efforts to connecting student learning to their individual cultures and needs

(Freire, 1998).

To have culturally responsive classrooms and curriculums means to have an education system that includes diversity and considers the different cultures represented in the content and the design of the class as important for maximizing the student's learning. The first point educators are supposed to consider while designing and delivering a culturally responsive class is the Teacher – Student Relationship. Paulo Freire (Freire, 1986; Freire, 1998) writes about the relationship between teacher and student as a mirror of the attitude of education. In an oppressive pedagogical setting, it is assumed the teacher knows everything and student knows nothing, and therefore needs to be taught content chosen and designed by the teacher of the class without student contribution. I have studied in teacher centered education systems in Sudan, which is why I understand how this system can kill the student's creativity and critical thinking skills. The teacher-centered system doesn't consider whether or not participants, or students, feel included in and/or respected by the content or delivery of the classes.

The majority of New Americans have been through many dramatic setting changes in their lives. Many were forced to run away from their homelands to save the lives of their families and themselves. In the second article, I will provide more details on the integration challenges New Americans face as a result of their changes in ecosystem.

When I was working delivering trainings, I was looking for learning setups to influence my curriculum design that respect and reflect the diversity of the students. It was challenging to erase my own conditioning for class setup and begin to be able to manage flexibility and inclusiveness in order to ensure that my students felt comfortable,

welcomed, and positively influenced by our learning events. The Experiential Learning

Cycle (ELC) and the Dialogue Education (DE) theories provide clear directions on how

to assess and include the needs of the students or participants, which allow for all the

students or participants to feel included. That is, utilizing ELC and DE methods in

curriculum design is learning centered, rather than teacher centered, providing

opportunities for both the participants and the facilitator to grow and learn. Participants

are able to share their personal experiences related to the workshop topic, which helps the

facilitator remain best informed about how and what participants' learning needs are for.

In the chapter to follow, the concept of Experiential Learning Cycle theory (ELC) as one

of the inclusive learning methods used in education for both adults and children will be

explained. The ELC comes alive in a study aimed at testing the use of ELC in a non-

western setting among non-western adult learners. That is followed by Chapter four,

which focuses on Champlain Valley Office of Economic Opportunity Financial Futures'

(CVOEO) implementation of a culturally responsive adult learning model. The model

was created as a principal aspect of the New American Financial Empowerment Project,

implemented in July of 2017, is used in introducing New American communities of

Chittenden County, Vermont to CVOEO services, as well as teaching financial capability

classes.

Chapter 3: Article I

Utilizing Experiential Learning Cycle Theory as a Framework in Delivering

Conflict Analysis Training in Non-Western Settings: Opportunities and Challenges

This article aims to advance understanding of the challenges and opportunities of utilizing Experiential Learning Cycle theory (White & Sigda, 2006) as a framework in delivering conflict analysis training in non-western settings. For testing the application of the Experiential Learning Cycle (ELC) theory in a non-western setting among non-western learners, I implemented a training-of-trainers (TOT) project on the subject of conflict analysis, designed with the ELC framework, in one Internally Displaced Persons (IDP) camp in Darfur, Sudan.

In the field of international development and humanitarian aid, there has been an increasing awareness of the importance of including diverse perspectives and practices in program implementation (Lewis & Kanji, 2009). Throughout my work in Darfur I saw both accomplishments and shortcomings in the scope of the field of international development and humanitarian aid to incorporate a comprehensive understanding of diversity and cultural competency. For example, I have seen success in organizations' efforts to recruit more diverse staff to include people with lived experience and local professionals. However, I noticed a failure to identify or address the need to review the efficacy of utilizing western theories and methods when delivering the organization's project activities in non-western conflict zones.

As I mentioned in chapter 1, I worked with many international NGOs and United Nations agencies, which gave me the opportunity to work and interact with people from

different nationalities and cultures. I reached high-level senior positions, which helped

me to closely understand the western way of managing and facilitating teamwork. As a

non-Western woman in Eurocentric professional environments, I worked hard to fit in

and succeed in my job. One particularly influential critique of Eurocentric educational

theories is by Vanessa Andreotti (2011): *Actionable Postcolonial Theory in Education.*

This text helped me to understand how I personally related to the challenges of being a

non-western learner in a western environment. Andreotti develops a critique of adult

education from a person-centered perspective – which is different than the common

critiques of adult education, as they tend to focus on the organizational or structural level.

Andreotti shared her personal and collective learning journey about the dominance of

Western epistemologies, with a powerful introduction using five types of corncobs to

explain postcolonial theory as relevant to five different political communities: varying on

a spectrum from yellow corn, representing the ideological Global North, or Eurocentric

colonial community, to colored corn, representing the ideological Global South, or the

community fighting for self governance, and three types of mixed corn in between,

representing the communities containing elements from each end. Reading Andreotti's

explanations of these five communities helped me to understand my complex position as

a non-western, African woman who worked hard to gain professional and socio-political

independence and build a career contributing to the fight for the rights of women,

children, displaced people, and other marginalized communities (Andreotti, 2011).

I have seen myself in each of the different political communities Andreotti (2011)

illustrates, except for that of the all-yellow corn. At times, I more actively choose to

identify with and act upon the ideologies of a respective political community. For example, I tend to be aware when I wear my hat as a member of the community of the Global South fighting for self-determination, suffering the effects of Eurocentric hegemony. However, at other times, I've been less aware of when my mixed corncob was turning more yellow. For example, I was not aware that while working hard to build my career by conforming to the structures of the international community in order to fit in and maintain senior level positions, I was part of the community of the Global South that Andreotti explains benefits from Eurocentric hegemony through voluntary socialization and defense of Eurocentric modernity (2011).

In the field of international development and humanitarian aid, there has been increasing awareness of the importance of including diverse perspectives and practices in program implementation (Lewis & Kanji, 2009). Throughout my work in Darfur, I saw both accomplishments and shortcomings in the field's scope to incorporate a comprehensive understanding of diversity and cultural competency. For example, I have seen success in international organizations' efforts to recruit more diverse bodies of staff to include people with lived experience and local professionals. However, I noticed a failure to identify or address the need to review the efficacy of utilizing western theories and methods when delivering the organization's project activities in non-western conflict zones.

My reflective practice analysis of facing and eventually learning ELC theory in a western environment entails a critical awareness of the cultural differences and diverse learning approaches of my home community as compared to those of Western

communities. My experience working with international organizations helped me to develop skills to fit into the western framework, even though I tend to come to understand such lessons later than my western peers. Through reflection on these experiences, I began building ideas around testing the ELC theory with a non-western group of people in order to study challenges and opportunities.

I provide the definition of ELC below, as well as a brief explanation of the stages of the cycle. The article includes background geographic information about the area where the training was held within the country of Sudan, in Africa. The article also describes the process of organizing training in areas that have unique security and political challenges, such as Darfur, as well as the complicated situations of the Internally Displaced Persons IDP community. The security situation of the country in general is very complicated and it was even more complicated in the Darfur region because of the ongoing conflict at the time of the conflict analysis training I conducted for this project.

After providing the above context, our attention shifts to an analysis of the opportunities and challenges that the ELC theory presented while delivering conflict analysis training in a non-western setting, which led to many changes in the initial design of the training. This section includes how the general or external environment has an effect on the trainer's ability to create a safe and encouraging learning environment, as well as how it affects the facilitation process of ELC, particularly highlighting how cultural differences between learners and the theory's intended audience affects the facilitation and implementation process.

29

3.1. What is the Experiential Learning Cycle?

David Kolb is an educational theorist who published on experiential learning theories. The model he published in 1984 is known as Experiential Learning Theory, which works on two levels: a four-stage cycle of learning and four learning styles. In this paper, I am focusing on the Experiential Learning Cycle (ELC) theory. "Much of Kolb's theory is concerned with the learner's initial cognitive process and he states that learning is supposed to involve acquisition of abstract concepts that can be applied flexibly in a range of situations" (White, Ryland, 2006, p 150); Kolb's definition of the Experiential Learning Cycle says: "Learning is the process whereby knowledge is created through the transformation of experience" (McLeod, S. A., 2017) the stages of which are laid out on the chart below:

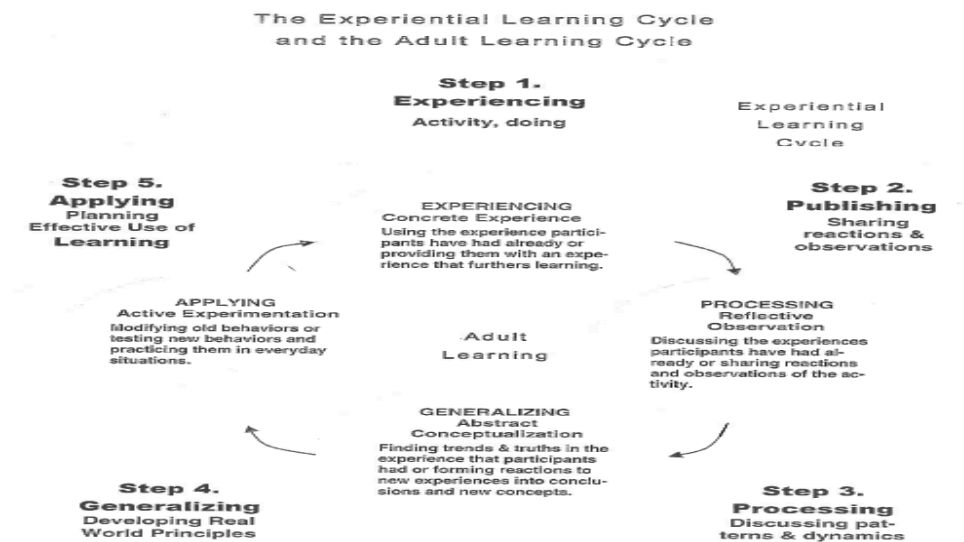**Figure 2.** The Experiential learning Cycle and the Adult Learning Cycle

Figure 2. A photo of the "Experiential Learning Cycle and the Adult Learning Cycle". Taken from (White, Ryland & Sigda, Marry K, 2006).

The Experiential Learning Cycle (ELC) curriculum I studied at the School for International Training (SIT) included many courses and foundation sessions on cross cultural training theory (Pusch, 1994) cultural circles, and critical pedagogy to explain the cultural competency of ELC (Souto-Manning, 2009). This curriculum encourages the trainer to facilitate activities that reflect training objectives by assessing and responding to participant needs (Barbazette, 2006), accommodating various learning styles, and creating an inclusive environment, as well as utilizing active listening and strategic questioning, and honoring resistance of the participants by demonstrating skills showing culturally competent flexibility and cooperation (Karp, 1988).

Through my experience facilitating trainings utilizing the ELC framework, I noticed that the method does encourage increased cultural competency on the part of the facilitator to an extent. Although skills are built in to conduct trainings that are culturally responsive, I found it was challenging to follow the ELC process as a non-western learner of the framework in a setting of western peers. My personal struggles with this encouraged me to utilize the ELC framework to train a group of non-western learners on conflict analysis in order to examine the challenges and opportunities of the ELC framework's cultural responsiveness, and add to the framework, itself, accordingly. Experiential learning cycle works better when you plan to design and facilitate your session based in your participant experiences and personal stories, because this is a methodology that always look back to concrete experience before moving ahead to new application. The Experiential Learning Cycle has five steps, or stages:

3.1.1. Experiencing. This is the beginning of the cycle where an individual is sensing,

thinking, feeling, wanting or doing something aims to self-assessment or interpersonal interaction may be used as the "doing" part of experiential learning structured activity. The questions you can post in this stage such as: What is going on? How do you feel about that? Can you be more specific? Can you say that in another way? What do you need to know to…? What would you prefer?

3.1.2. Publishing. After participants have experienced an activity, they are ready to share or publish the cognitive, affective and behavioral information generated during that experience. The statements would be such as: I felt this, I saw that, I was confused by this, I was upset by that, etc. The questions would be: What happened? How did you feel about that? Who else had the same experience? Who had a different experience? Were there any surprises? What did you observe about yourself? What were you aware of?

3.1.3. Processing. This is the key step in the cycle where data from the experience is examined and patterns and interactions are interpreted. This step involves the systematic examination of shared experiences by all members of the group. The questions for this stage could be any of the following: What patterns did you observe? What do you notice about the group? How did you account for that? What does that mean to you? How does this all fit together? What does that suggest to you about yourself/the group? What did you notice about yourself, about the group?

3.1.4. Generalizing. At this point in the learning cycle, generalizations are extrapolated to form testable hypotheses about everyday life, and principles, truths and learning are posted. Here the experience leaves the individual and the activity and moves toward the

theories, models, and frameworks of everyday life. The question could be: So what does this all tell us (about the real world?) What might we infer/conclude from that? What principle do you see operating? What does that say about ___ in general? How does this relate to other experiences?

3.1.5. Applying. In this final stage, the facilitator helps participants bridge the present and the future by understanding and/or planning how generalizations can be tested and applied in the real world. Questions might include: If I were to do this again, how might I try it differently? How might I do it better based on what I have experienced, observed and hypothesized about? How would you do this again? What would you like to do with what you have learned? How could you make it better? What would be the consequences of doing/not doing that? How could you try it out again differently?

3.2. Contextual Premises of Conflict Analysis Trainings Utilizing the ELC Model

Members of the United Nations African Mission in Darfur (UNAMID)'s Community Policing Committee, who are experts in conflict resolution, reconciliation, and peace building, were asked to participate in a two-day training on conflict analysis. In 2013, UNAMID was implementing a project in conflict transformation, solution, and management through their civil affairs office. In collaboration with this project, I had the opportunity to implement the conflict analysis training for 15 members of the Committee, utilizing the ELC method with non-western learners.

3.2.1. Geopolitical Background: Darfur, Sudan, Africa:

Sudan is the third largest country in Africa (530,000 square miles). The population is around 34 million people. It accommodates ethnic groups with different

cultures, religions, and social interests. After the separation of South Sudan, 70 percent of the population includes people of mixed nationalities, and more than 90 percent are Muslim (Fadlalla, 2004). These diverse demographics are some of the contributing factors of the historic, ongoing conflicts. Darfur is an example of an area where a long period of various conflicts has led to serious social, economic, and humanitarian consequences. Displacement has taken place over many years, and even though there are continuous and new examples of displacement, the majority of those displaced have now been in that position for a number of years (Fadlalla, 2004).

3.2.2. Training Purposes, Site and Participant Training Location:

The conflict analysis Training of Trainers (TOT) I facilitated utilizing ELC framework took place in one the biggest Internally Displaced People's (IDP) camps outside of Nyala City, which is the capital of South Darfur in Sudan. It has hosted more than 65,000 individuals for almost 15 years. The camp is divided into 10 sectors for easy humanitarian aid and general coordination. Each sector has a sheikh and community leaders to help organize delivery of humanitarian aid and to support the needs of the community, including conflict reconciliation. As the leader of humanitarian activities, social matters, and communications within the camp, the traditional Sheikh of Sheikhs is also the leader of the sectors' sheikhs and leaders. During the recruitment process for the TOT, the Sheikh of Sheikhs explained that each of the camp's 10 sectors have more than five sheikhs and representatives on the Community Policing Committee. He went on to explain how choosing 15 participants from 10 sectors would present a challenge. The Sheikh warned how the ethnic diversity from sector to sector, as well as within each

sector, required careful consideration and equal distribution while maintaining sensitivity of divergent cultures. In order to accomplish an equal number of participants from each sector and ethnic group, the Sheikh of Sheikhs suggested 20 participants partake in the training, rather than 15. However, it still did not guarantee equal gender participation, which I will talk more about in the following sections.

3.2.3. Training Security and Logistical Challenges:

3.2.3.1. Security. UNAMID is a big peace keeping mission and is well equipped. Therefore, they were able to help me with the materials and logistics for my TOT. Working with UNAMID on this project provided a unique opportunity in many ways. Namely, UNAMID had a Humanitarian Technical Agreement (HTA) with the Sudanese government, which is a document that includes the required procedures needed to implement activities within a certain region. This particular HTA allowed free movement within the area, as well as unlimited access to all of the IDP camps without permission from the National Security agency. Because National Security would not give permission for the specific content of the training I conducted, the issue of permission was the biggest challenge I would have faced if trying to facilitate this TOT with a more restrictive HTA. The government placed restrictions on the type of trainings that could be related to political discussion–only the government was allowed to conduct trainings of this kind. On previous occasions, National Security requested to have their staff members attend the coordination meetings and trainings to censor the discussions, which has an effect on the planning and learning environment of the training, and level of participation: participants are not comfortable sharing their opinions in front of National Security staff.

3.2.3.2. Logistics. Throughout the design phase, I was aware that the location of the training in the IDP camp had very limited resources because it was inside a temporary camp. The design of my training could therefore not rely on luxuries such as projectors, televisions or recorders, nor Internet access. My project design concentrated on materials and techniques for use in the field, such as flipcharts, papers and handouts; and I identified my purpose, goals, and objectives (PGOs) for the conflict analysis Training Of Trainers (TOT), calling on my past experience and knowledge about the community I targeted in which to do my training.

The training was held in a medium-sized meeting room in a fairly low-risk location within the IDP camp that could accommodate a circle of 10 people comfortably. Some posters and schedules were posted on the walls, which were required to remain in place for UNAMID programmatic reasons. The room also had a VHF radio for communication with other organizations' sections for security follow-up.

3.2.4. Training Design

The initial design of the training was a 2-day TOT around conflict analysis for 15 participants from the UNAMID Community Policing Committee. The main objectives were to introduce two models of conflict analysis theory: a) introduce training skills needed to effectively understand and implement conflict analysis; and b) practically apply the conflict analysis models. Several activities utilizing ELC were used to deliver these objectives, which involved teamwork, brainstorming, assimilation, presenting, and distributing materials. Because an opportunity didn't exist to conduct a needs assessment before the training, the first hour was designated for assessing needs.

3.2.4.1 Needs Assessment. The needs assessment consisted of four questions about the participants' experience in conflict analysis and conflict work in general. The questions were written in simple Arabic and I gave three to four options for the answers. The first three questions were intended to diagnose the participant's level of experience and understanding of conflict analysis. The last question was intended to provoke discussion about proverbs or short stories that may have inspired each participant to engage in the field of conflict work, assuming that all the participants have experience in conflict resolution and reconciliation. The plan was to use some of these proverbs in the role-play and group work, as well as for some additional discussion points in the open discussion and brainstorming sessions. I knew that proverbs were often used to explain their points and sometimes to express their anger or disagreement. Many of these proverbs are discriminatory and reinforce negative aspects of traditions and cultures. For example, one of these proverbs justifies early marriage of young girls by comparing them with the okra: if you don't harvest the okra at the perfect time, it will lose its softness over time and be hard to cut and cook and will not be useful for anything. The proverb's message is that it is the same for women: if you do not marry her young, it will not be easy for the family to direct her and she will not give birth as much as the family would like. In my previous experience in training, the use of proverbs enriched participant discussion by drawing on personal beliefs and opinions about conflict resolution, so I was hoping to incorporate this practice again in this training. Unfortunately, however, the participants were not able to write the answers to the assessment questions because they cannot write or read in any language.

3.2.4.2. Objectives and techniques. As mentioned before, the training included three main objectives.

a) *Introduce conflict analysis theory including two conflict analysis models.* The two models of conflict analysis theory introduced were the "Iceberg Model" and the "Tree Model" for analyzing the deep-rooted causes of conflicts. I decided to use an example of the conflict from eastern Sudan mentioned in the TOT guideline book prepared by the Strategic Initiative for Women in the Horn Africa (SIHA) (Sahal, I. M. G., 2007). I also provided a blank model for participants to fill out with the analysis of one of the stories they were asked to share during the generalization while we were going through the ELC.

b) *Introduce skills to the trainers that they would need in order to effectively understand and implement conflict analysis and related competencies.* This part contains some skills, such as: Listening to Understand, and Strategic Questioning (Green. T. Woodrow. P. & Peavey. F., 1994). To demonstrate these skills, I included a role playing exercise of an NGO dealing with two groups within an IDP camp unequally: the NGO was favoring one group over the other by providing one with limited assistance. Based on my experience with seeing the way some of the groups treat women and children, as well as treat each other according to tribal divides, knowledge and understanding of social justice is needed in these communities. The simulation was used to explain injustice and how the people felt about unequal treatment. I prepared written papers for each group in the simulation to explain the story and what each group was supposed to do.

38

c) *Practical application for conflict analysis models and competencies and skills using their own stories from their experience dealing with conflicts.* To complement activities used to explain the theory behind active listening and strategic questioning models, participants worked in small groups for this activity to choose a story, and then each group shared their story with the rest of the groups. As we saw in the last paragraph, the design includes activities such as role-playing, simulation, lectures, group work, open discussions, and icebreakers. The design of the training also included some simple theories and handouts and materials for participants about the TOT and for future reference, such as training design outlines and message delivery techniques, as well as ELC implementation tips, including sample questions to explain the different stages of ELC, and simulation and role-play exercises with accompanying questions.

3.3. Cross-Cultural Practice Analysis and Adaptations of ELC for Transformative Learning in Non-Western Settings

At this point of the discussion, attention turns to analyzing the challenges and opportunities that were presented and described in the previous contextual circumstances section. The training design included many activities that depended on writing and reading. One of the activities was a case study that used handouts explaining the details of the conflict in the eastern region of Sudan. The plan was to ask participants to fill this out with their ideas in the blank tree model to analyze one of the stories they shared during the session while they were applying. Also, the role-play included some small cards explaining the roles. In addition to that, the active listening activity also required reading from the papers the trainer planned to distribute to them.

From the results of the needs assessment, it appeared that changes had to be made to adapt these activities to suit people with little or no literacy. From a total of 20 participants, only one succeeded in answering all the needs assessment questions in the correct way. To adapt all of these activities for the participants with lower literacy levels, I first cancelled all the handouts I originally planned to distribute during many activities. Second, I allocated more time for verbal explanation and concentrated on the visual imagery illustrated on the flip charts and the printed posters. Another method of adapting to the situation was to allocate time to talk one-to-one with the people who were slow in understanding. Third, I used very simple, local language, as opposed to the language I planned to use in the original design.

Another adaptation that had to be made included the activity with the tree model of conflict analysis: To apply the tree model, the participants' discussion was to come out of the analysis while writing on the flip chart. I then repeated what was written several times to reinforce understanding. For the role-play, I explained the roles for each group verbally. For the simulation, to reflect active listening, the original activity was to start reading what was written on the paper all together at the same time. Instead of reading, participants were given options to read the posted flip chart, sing songs, or recite poetry with which they were already familiar. Intentionally, I did not distribute any papers to read or write as part of the activity, even for those who could read and write. All these factors contributed to the time management challenges of the training.

During my preparations for the TOT, I drew upon Eitington's 2012 work, which offered steps to follow to prevent disruptions during a training (2012). However, during

the training, I had to deal with a lot of distractions from the movement of the participants, usually people who left the training for a while and came back or who came late, therefore forcing me to go back and explain what they missed. And some participants came in the middle of the role-play scenarios and asked to be accommodated in the activity.

3.3.1. Space and Gender Dynamics

The space where the training was held was chosen based on initial projections of the group size: 15 participants. The training actually had about 35 percent more total participants than originally anticipated, or 25 participants on the first day and 20 the second day, and fewer female participants than male. These became complicating factors, as the space was tight, and a gender imbalance called for special arrangements. The trainer was aware of the complexity of the unique dynamics between men and women in the Darfurian community, where the community is conservative, and interaction between men and women is very limited, except among family members and relatives. Even within a family, sometimes women tend to sit and eat together and they don't feel comfortable to eat or speak freely with men.

3.3.2. Power relations

The dynamic between the participants was affected by four basic factors: The first was the lack of gender balance among the participants. Only three women participated in the training versus 22 male participants. Even the three female participants never attended all together; one of them was the only female present during first part of day one, and when she left in the second part, the other two came and continued for the

41

following day. Also, the women's interaction with the male participants was very limited. They sat together most of the time, in the same corner, and they made their comments only between themselves. In contrast, the male participants dominated the discussions; they were more confident in objecting and suggesting changes in the training program and the activities.

The second factor affecting the dynamic between the participants was the variation in the ages of the participants, although it was requested that there be diversity and variety among the participants. The dynamics between young participants and older participants was limited because of culture and traditions within the community. It is traditional that young folks respect the opinions of their elders and not criticize them, at least in public. Even though I noticed that there were some differences of opinions among the young people from the elders' opinions or views, there was no absolute free discussion between the participants when age was a factor. Young people usually avoid criticizing or disagreeing with elders and give up the discussion. It happened in this training and others I have facilitated in the past with the same communities.

The third factor was the power of the sheikhs. Sheikhs are the leaders of the communities; this is the traditional administrative system in Darfurian communities and has been for hundreds of years. In their villages before the war and after, during displacement, sheikhs were responsible for reconciliation since they represent their groups for all life matters. After displacement, the sheikhs, in addition to their traditional responsibilities, have also been responsible for coordinating relief services, such as registration of IDPs, food distribution, water and sanitation activities, and schools and

clin management. We see that the sheikhs have power over their communities. This leadership power over regular people who need the sheikhs' help affected the independence of the regular people, not only in this training but also in their daily life needs, which has been clear in decision making. Regular people have blind trust or fear of disagreeing with someone who controls their basic human needs. The sheikhs' power also was apparent in the dynamics between participants in their attitude and the way they talked and gave information. Only the sheikhs could argue with the other sheikhs' views but the rest of the participants usually stayed quiet and observed.

The fourth factor is the presence of participants who are educated staff members of UNAMID. These group members were familiar with many of the terminologies I used in the training because they have taken similar trainings with UNAMID in conflict resolution and conflict management. Also, they were literate and comfortable with the needs assessment writing and they used high language to participate in the discussions, which made it hard for the other participants to contribute. This is why the discussion of their views had to be closed for their group only and excluded the rest of the participants who did not understand what the educated committee members said and were probably afraid to say something off point.

3.4. Processing ELC

Going through the Experiential Learning Cycle stages, it was hard to keep the participants focused only on the question the trainer posed for the specific stage of the experiential learning cycle and not having them jump to the end of the cycle. For the participants, as professionals of reconciliation, finding a solution for the examples we

were discussing was the center of their thinking, instead of going through the ELC stages and understanding the different perspectives and interpretations of the examples from fellow participants. The lesson learned from this experience of trying to follow the order of the learning stages as they are explained in the theory is that following their order is not necessary in order to achieve effective experiential learning outcomes. Although I started my questions following the order of learning stages as they are written in the theory and the participants kept jumping to other stages, it did not affect the overall goals/objectives of the activities. When the participants jumped ahead to share their views, it showed the need to go back to ask questions from an earlier stage, which enhanced learning, rather than took away from completing the ELC cycle. For example, when they jumped to generalizing in the discussion about an activity there were always points from what they sharing that would take the discussion back to analyzing, which would complete the learning of the missing points.

The training participants are from a collective, conservative background, which is reflected in their personalities and ways of communication. Here are simple examples of how the communication affected the facilitation of the training: young, female participants have to pay attention to their male elders who are present, and allow them to talk first without challenging or critiquing. Elders, who are accustomed to being role models, expect to have the last word in the discussions. There are many books/articles that explain behavior of community members of collective societies (versus individualistic) in similar ways (Darwish & Huber, 2003) (Triandis, 1995). This way of thinking, however, doesn't align with the listed order of the ELC stages. Considering

one's own feelings, or ELC stage 1, "publishing," encourages participants to reflect on their feelings right away from the first questions. For all of the participants in this training, though, it was not a priority to think about how they personally felt about something; but instead, to think about what's best for the *community*. Spending many years in conflict affected these participants' way of problem solving, or dealing with events happening around them: they are likely to start with the conclusion and suggesting solutions to prevent any possible future conflicts. "Generalizing," or ELC stage 4, would come first for someone who tends to seek the best solution that works for the community as first priority. This cultural component was very apparent in how hard it is to keep the order of the cycle as central to the discussion. That being said, knowing the theory helped the trainer to understand where participants are in the cycle. This helps to direct the discussion back to the other stages, even if participants begin with the final, "applying" recommendation discussion, and ultimately making sure that all of the stages have been thoroughly understood, even if not in the theory's prescribed order. Below, I will outline two different scenarios that I encountered when applying the ELC in this context.

3.4.1. First scenario: When participants were familiar with the topic of the Step 1 Activity, they continued the ELC to Step 4, carried on to Step 5, and finished with Steps 3, then 2.

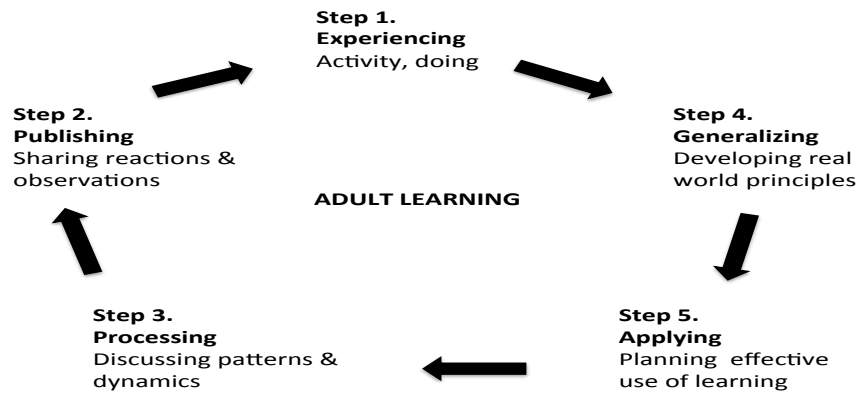**Figure 3.** First Scenario Adjusted ELC

Step 1.
Experiencing
Activity, doing

Step 2.
Publishing
Sharing reactions &
observations

Step 4.
Generalizing
Developing real
world principles

ADULT LEARNING

Step 3.
Processing
Discussing patterns &
dynamics

Step 5.
Applying
Planning effective
use of learning

Figure *3*. A photo of the "culturally responsive first scenario ELC order". Created by: Abunaib, Asma A (2019, March).

3.4.2. Second scenario: When the participants were unfamiliar with the content of the

activity in Step 1, they continued the ELC with Step 3, carried on to Steps 4, and 5, then

wrapped up with Step 2.
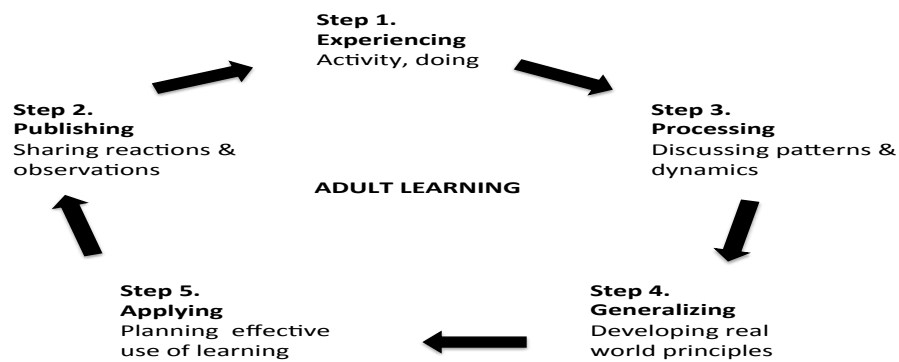
Figure 4. Second Scenario Adjusted ELC

Step 1.
Experiencing
Activity, doing

Step 2.
Publishing
Sharing reactions &
observations

Step 3.
Processing
Discussing patterns &
dynamics

ADULT LEARNING

Step 5.
Applying
Planning effective
use of learning

Step 4.
Generalizing
Developing real
world principles

Figure *4*. A photo of the "culturally responsive second scenario ELC order". Created by: Abunaib, Asma A (2019, March).

3.5. Conclusion

As mentioned before, Andreotti's (2011) work has been instrumental in this reflective effort to understand challenges that face non-western learners of a western educational model. Although I facilitated the TOT in 2013 and I learned about Andreotti's political communities in her books almost four years later. Andreotti's text, *Actionable Postcolonial Theory in Education*, helped me to realize the ontology of my experience learning and facilitating trainings using ELC. Reflecting on my life experience from the perspective of Andreotti's work on actionable postcolonial theory in education was eye-opening for me. The general professional and cultural environment fostered by international humanitarian organizations and higher education institutions tends to encourage people from non-western cultures to challenge their native cultural norms and join the western way of managing, learning, and teaching. This reveres a Eurocentric approach and ignores other cultures' approaches to learning and managing their lives.

Much literature exists related to culturally responsive pedagogy for adults; however there are fewer discussions about the utilization of such pedagogies across the western/non-western divide. In my search, I found no existing literature that addresses the challenges of applying the ELC in non-western settings. Much of experiential theory worked very well for improvement of the trainer's facilitation and the organization of ideas as well as the training steps. However, there were moments when I felt there were some parts of the theory that only fit a western mold, including ideas about processing the order of ELC in adult learning, as well as some training techniques. These moments came

47

for many reasons linked to the personalities, education, and psychological and cultural background of those communities.

Although ELC theory includes information about cultural differences, still in the theory of the experiential-based learning, you see the nature of the activities at some point adapted to the individual communities and it is challenging to implement in communal/collective communities, such as the field this particular training around conflict resolution was designed for. Geremie Sawadogo (1995) is a specialist in intercultural communication and culture competencies and education development. He is the author of *Training for the African Mind*, and I agree with his conclusion about the need for more direct cultural applications to methods of facilitating learning:

"This essay has attempted to demonstrate how learning patterns that are deeply rooted in African culture, traditions, and languages make learning in the African context a very different experience from what it is in many western societies. Nonetheless, training models used in developing countries such as those in Africa by western donor agencies, and nongovernmental organizations (NGOs), have often been inappropriate and/or ineffective. This paper has examined how and why four key points underlying western adult learning precepts may not always produce the desired results." (Geremie Sawadogo, 1995, p. 292)

Sawadogo (1995) went further in talking about adult learning in Africa by stating "despite wide applicability of the contrasts described in this article, however, their implications should not be viewed as a standard for all learning situations on the continent. Clearly, there is need for further study of adult learning throughout Africa" (p.

292).

Through conducting a TOT around conflict analysis utilizing the ELC framework, I found the challenge of Kolb's Experiential Learning Cycle in a non-western setting to be the order in which the stages are intended to be processed. For non-western participants of collectivist backgrounds, especially ones who have previous experience with the content matter, it is challenging to compartmentalize the thought process of a topic into 5 distinct stages. More likely, non-western learners will, for example, first contextualize a situation as it relates to a group, rather than their personal feelings, which is what the ELC intends for participant thought process. Complementarily, I found opportunity in Kolb's ELC's embedded cultural responsiveness and malleability to remain relevant, even if the framework's cycle is implemented not according to the Cycle as it was intended to be. So, while the framework was intended to be utilized in a sequence of stage 1, 2, 3, 4, then 5, the tools the facilitator has to use "cooperative modes" for negotiating facilitation style with a group if possible as Heron (2005) suggested in his book titled *The Complete Facilitator's Handbook.* In general, what does not work from the training theory in non-western communities still has missing answers and needs more research and discussion about the utilizing culturally responsive pedagogy to address the difference between western/non-western learning settings for adult education.

In general, the challenges experienced by non-western adult learners of western educational methods in their own ecosystem are similar to the challenges experienced by non-western adult learners in western settings. A learning environment that does not

acknowledge the historical, cultural significance of a group of people does not lend itself to effective learning outcomes. This study about ELC informed my own understanding of the challenges experienced by the community members I serve in my current job at CVOEO. Non-western adult learners, both in educational settings in their home countries and beyond, will benefit from the inclusion in learning opportunities of their cultural identity, background, and ecosystem. The following article in chapter four addresses the impact of the culturally responsive adult learning model now used by Champlain Valley Office for Economic Opportunity.

Chapter 4: Article 2.

4.1. Champlain Valley Office of Economic, Financial Future Program Culturally Responsive Adult Learning Model

4.2. Definition of relevant terms

4.2.1. CVOEO: Champlain Valley Office of Economic Opportunity (CVOEO) is one of Vermont's five Community Action Agencies supporting community members earning low- to moderate-incomes meet their basic needs and long term goals. CVOEO has some programs that serve the Champlain Valley region of Vermont (Addison, Chittenden, Franklin, and Grand Isle counties), and other programs that serve the entire state.

4.2.2. Financial Futures Program: Financial Futures (FF) is a program of CVOEO that serves the Champlain Valley region of Vermont to provide financial education and coaching, small business development support, and the New American Financial Empowerment Project, which is the focus of this study.

4.2.3. Financial capability classes and interpreted classes: Three main classes offered by Financial Futures in six different languages to educate local New American communities on the financial system in the United States. Additional classes are available upon request on more specific content, such as financial fraud and banking.

4.2.4. Financial House Parties: Series of six-two-hour sessions for seven groups of six participants each, held in participants' homes in order to a.) Introduce CVOEO's services to the New American communities who hadn't been accessing said services, and b.) Serve as a needs assessment to discover these communities' financial needs and their

struggles achieving their financial goals.

4.2.5. Community Ambassadors: Eight community leaders from New American communities in Chittenden County. They are trained to teach the financial capability classes in their languages and deliver the information using culturally relevant activities.

4.3. CVOEO Financial Futures' New American Empowerment Project

The immigrant population in Vermont is 25,578 residents, or 4.1 of the total population of Vermont residents. And 6% of Vermont's children have at least one immigrant parent (7%) (United Sates Census Bureau, 2017). Chittenden County has the largest population of non-English speakers in Vermont. Of that population, the two largest communities are the Somali, who speak two languages, Somali and MaayMaay; and the Nepali/Bhutanese, who speak Nepalese. The remaining non-English speaking population in Chittenden County includes the following: a large population from Congo and West African countries who speak French and Swahili; smaller populations from South Sudan and Sudan who speak Arabic and other local languages; Middle Eastern populations who also speak Arabic, and the Burmese population, who speak Karen. All of these languages are used in this project. Most of the members of these communities came to Vermont as refugees from refugee camps in Africa and Asia. Before war, most of the people lived in small villages in rural areas in their countries. During and after war, individuals and families lived in refugee camps for years. They were used to saving their money in their houses before displacement, and they were not receiving cash in the displacement camps—humanitarian aid provides all the basic needs for refugees in camps, but not cash. Because of this, some displaced peoples did not deal with money or

banking for decades, or at all before in their lives. Now resettled refugees find themselves in a country with a well-developed and stabilized financial system that they are unfamiliar with. That is why, for example, trusting a bank or using an ATM card are big mysteries for some, credit is a very complicated concept to understand, and the use of monetary interest is not acceptable in many cultures.

Despite this unfamiliarity with financial systems in the United States, these families want their children to succeed and live a good life in America. Many families who have settled in the United States have dreams of buying a house for their children, helping them get a good education, and save money to secure their future. There is a need for appropriate support for refugee families to achieve these goals. Non-profit organizations orient refugees upon arrival to the United States to American living and culture as part of the resettlement process. With the intention of providing support around integration into American culture and institutions, such as the workforce, education system, and English language, the Migration Policy Institute report on the integration of U.S. refugee outcomes found that while the impact of these orientation sessions are effective for some individuals, it is not adequate for all (Capps et al., 2015). In Vermont and throughout the United States, the support adult refugees receive related to cultural and institutional integration is often inadequate for these individuals and their families to achieve their goals of integration and a successful life.

The need for culturally responsive adult education has been addressed in many studies. In her book, *The Dream Keepers,* Gloria Ladson-Billings (Ladson-Billings, 1994) highlights the importance of culturally responsive teaching by posing culture as a

central factor to learning, explains culture plays a big role in communicating and receiving information, as well as shaping the thought processes and ways of thinking of groups and individuals. That is why culturally responsive educational methods offer equitable access to learning for students from all cultures (Ladson-Billings, G, 1994). Most of the culturally responsive education efforts, however, have been implemented in K-12-levels of education, and there is not much work and research on culturally responsive adult education (M. Rhodes, 2017; Wu, 2015).

The New American Financial Empowerment Project with the Champlain Valley Office for Economic Opportunity (CVOEO) Financial Futures Program started in 2017. The main goal of the project is to engage the New American communities of Chittenden County, Vermont in the available financial capability services offered by CVOEO. CVOEO is a non-profit organization that was founded in 1965 to carry out the mission of the federal initiative outlined in the Economic Opportunity Act, commonly referred to as the "war on poverty." CVOEO is one of five regional Community Action Agencies serving Vermonters. With 150 employees, 1,100 volunteers, and 18 locations throughout the Champlain Valley Region, CVOEO provides services to over 23,000 individuals every year. CVOEO supports local individuals and families earning low-moderate incomes to meet their basic needs through its many programs. These programs include:

• Head Start and Parent Child Centers: interacting with young families.

• Weatherization Services, VT Tenants, and the Mobile Home Program: meeting the needs of apartment dwellers, home, and mobile home owners.

• Crisis Fuel and WARMTH: filling income gaps to keep families warm during the cold months.

• Employment readiness: teaching soft skill training and culinary arts training

• Food shelves: attending to generational, situational or circumstantial hunger or loss of income.

• Domestic Violence Intervention: for the protection of victims at all income levels.

• VITA Tax Programs: having a direct connection to all with the source of eligibility based on modified adjusted gross income.

A final, major program is titled Financial Futures, the program that serves as the primary context for this study. Financial Futures (FF) takes a capability-centered approach, or works with clients to "increases financial knowledge, practice financial skills, and access financial products by utilizing strategies that provide on-ramps for families to get on the path toward saving and building assets" (Cohen, Hoagland, & Wiedrich, 2017). While financial counselors and coaches are trained to make referrals to a wide range of wrap-around social services (often from our own agency) to ensure participants have access to available needed wellbeing supports, financial and beyond, clients achieve their preferred financial goals through three FF resources: "Micro Business Development Program," "Matched Savings," and "Growing Money." "Micro Business Development Program" offers one-on-one training and support in group settings for entrepreneurs to work toward starting or expanding their small businesses. "Matched Savings" offers dollar for dollar savings matches to encourage asset development, or savings goals related to business, home ownership, or higher education. "Growing

Money," which includes my New American Financial Empowerment Project, offers comprehensive financial capability workshops (also referred to as classes) and one-on-one coaching designed to address spending, credit, and savings management issues. Additionally, FF offers secure credit building support through a credit union. High credit scores are often a client requirement of partnering community-based organizations, such as financial institutions and housing authorities. These partner organizations often refer clients to CVOEO FF.

4.3.1. Interpreted classes

During my first month of work I reviewed the Financial Futures Growing Money workshop curriculums. They are the curriculums my colleagues use for native English speaking clients, as well as what my predecessor had been using for interpreted classes with New American clients. My personal observations from revising the curriculums and having discussions with the workshop facilitators was that the content for both curriculums was very rich and informative, both new and old curriculums included all the information each client would possibly need to learn how to achieve their financial goals. The facilitators were presenting all of the content in the classes, and they are using presentation techniques such as power points, printed materials, and story telling to deliver their information. In general, the original curriculums for classes for English speakers and interpreted classes are not clearly organized to reflect the main goal and objectives the classes are supposed to deliver, as stated in the curriculum. The class content and curriculum is not self-explanatory. I needed to pull out from the materials and conversations with the teacher why they included each activity they included in the

curriculum. In addition to this, they don't have a unified clear methodology for teaching their classes.

CVOEO clients are adults from different backgrounds who don't have the same level of education, and many self-identify as having learning disabilities. Accordingly, CVOEO teachers have a flexible teaching approach based on the students they have in the class. Teachers concentrate on making the class informative while entertaining, discussion based, and interactive. Some of them use story-telling methods. Recently they started studying Jane Vella's (2002) theory of the power of dialogue in educating adults, *Learning to Listen, Learning to Teach*. The Financial Futures Program (FF) recently underwent a strategic adoption of Vella's (2002) theory. The methodology we are implementing now is the Dialogue Education methodology. The entire team of FF employees received training with Global Learning Partners on the Foundation of Dialogue Education. My first impression of reading through Jane Vella's book is that the Dialogue Education (DE) methodology is similar to the Experiential Learning Cycle (ELC), which is the methodology I have used for my training/activity designs and delivery for more than seven years.

4.3.2. Curriculum Design

Dialogue Education. Jane Vella (2002) the founder of the Global Learning Partners Inc. has dedicated her life to the study and practice of Dialogue Education. The concept and practice of the Dialogue Education course has been shaped from her experience exploring the theory. Dialogue Education is a Learning – Centered Approach, structured and flexible enough to respond to the learner needs. As I mentioned before,

57

story telling is one of the teaching mechanisms the teachers at CVOEO use in their classes, sharing their personal experiences with the financial system and encouraging their students to share their experience. The Dialogue Education theory confirmed that stories as learning tools are effective in capturing learner's attention and helping concepts stay in the learners' memories. (Vella & Ashworth, 2014).

4.3.2.1. Dialogue Education Principles to Practice Framework

- Learning Assessment: discovering who are your learners and what their needs are.

- Learning Design: what activities the facilitator can include to make the learners learn and apply about the topic.

- Learning Facilitation: how the learning process can be led and cover the six core principles for adult learning.

- Learning Evaluation: know about the difference the learning opportunity in the learning domains in Dialogue Education. The three learning domains we should consider in our design are: Cognitive domain; the knowledge and facts the participants gained from the learning opportunity. Psychomotor domain; what skills the participants learned from the activities delivered. Last domain is Affective; and this suppose to applying the learning in your real life.

4.3.2.2. Design Steps

In December 2017 I taught the first interpreted class on financial capability for ten New American parents who speak three different languages, Mai-Mai (one of the Somali languages), French, and Nepali. The class is the first in a series of classes to be delivered to immigrant parents in a program to help them understand the American system called

Parent University. I used the Dialogue Education methodology as described by Vella (2001). The first class was a needs assessment to learn what participant motivations were for signing-up for the class and what my class participants expected to take away from the experience. Based on participant input in the first session, the space I use, and the time assigned for the class, I will design class content.
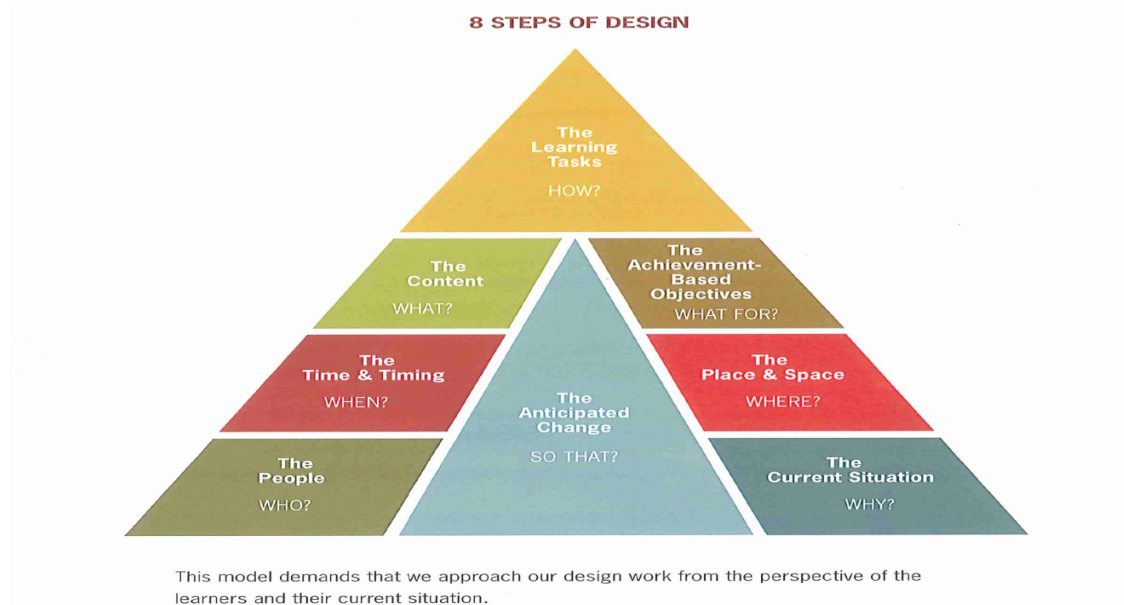
Figure 5. Dialogue Education "8 steps of design"

Figure *5*. A photo of the "8 steps of design". Created by: (Vella & Ashworth, 2014). Retrieved from: http://www.globallearningpartners.com/about/about-dialogue-education/the-8-steps-of-design/. Copy right Global Learning Partner.

4.3.3. Community Ambassadors

CVOEO is working to improve services for New Americans resettled in Vermont, especially after data showed the participation of New Americans in CVOEO programs was low overall, and particularly low in Financial Futures programs. To address this, in July 2017, the New American Financial Empowerment Project began as an experimental project concentrating on providing interpreted financial capability workshops for New

Americans of Chittenden County. The goal was to create effective multicultural educational tools for ten "Community Ambassadors" to become part-time CVOEO employees as workshop facilitators, who are members of their own New American communities. Community Ambassadors are identified and recruited for this role as active leaders within their communities with the help of community partners, such as local school districts and other organizations who work with the New American communities through social and cultural gatherings. These community representatives are hired, then trained in facilitation skills and content of the financial capability curriculum for members of their community, which are to be delivered in their native languages to support development of financial self-sufficiency.

4.3.4. Financial House Parties

The Financial House Parties were dedicated this year to communities of Somali-Bantu women in Chittenden County, Vermont. In October, November, and December of 2017, a total of thirty parties were conducted for 28 women who speak Maay-Maay, (also spelled Mai-Mai in English), one of the unwritten languages. They formed five groups of 6 and 5 women each, 4 of which were mixed generations. The fifth group was made of all young women in their early twenties who were brought to America when they where younger than seven years old. I was not trained in Dialogue Education when I started the Financial House Parties. That is why I used the Experiential Learning Cycle methodology to design and implement the Financial House Party events, which act as the needs-assessment phase of the New American Financial Empowerment Project, piloted with women of the local Somali-Bantu community. This entailed designing learning

activities for a group of adults, the majority of whom have no formal schooling experience, and speak a different language than the facilitator, which is a spoken language.

Translating curriculum from English to another language is not ideal. Delivery of a translated curriculum tends to provide unclear explanations. Cross-cultural learning often requires lessons beyond words. For example, many financial terms, products, and norms of the United States do not exist in other countries, and therefore, are not relevant for course content. Because of this, adapting curriculum for cultural appropriateness and responsiveness of community member needs is required for effective learning outcomes. Below is an example to illustrate how the CVOEO FF New American Financial Empowerment Project approaches curriculum design and implementation in culturally responsive ways.

I asked the Community Ambassadors to write the explanation of the American financial system's term, "credit," they use to delivered to and ensure understanding within their communities. In the three pictures below, I have included this information in Arabic, Swahili, and French.

Figure 6. Credit translation in French, Arabic, and Swahili

Translation of "Credit."		
French	Arabic	Swahili

Figure *6*. Picture of the community ambassador's hand writing explanation of the American financial system's term, "credit," they use to delivered to and ensure understanding within their communities, in three languages, French, Arabic, and Swahili, March 2019.

Implementing culturally responsive curriculum design and communication proved effective for the learning outcomes of participants of all generations. One of CVOEO's partner organizations, Champlain Housing Trust, requires their clients to participate in FF financial capability programming. Many younger Somali-Bantu women who participated in the Financial House Parties had also been clients of Champlain Housing Trust. As a result, they participated in CVOEO FF classes under the traditional curriculum (prior to the implementation of Financial Empowerment Activities in July of 2017). Although these younger women went to school in the United States and speak English fluently, the delivery of content in the traditional FF classes did not impact their knowledge about the financial system and was not relevant to their financial goals. Months later, the same participants learned this content when they joined the Financial House Party sessions. The information about the financial system in America and the skills needed to plan for

reaching their financial goals was designed and implemented for these participants to effectively and appropriately learn. The fact that many participants have progressed in achieving their financial goals, for example by participating in a credit building program in order to buy a house, start a business, or save for education, is an indication of how impactful the New American Financial Empowerment Project activities are.

Using a traditional style of western curriculum design, including writings, readings visuals, and technologies, is a burden for much of the older generation of Maay-Maay speakers. Distributing and referring to written materials can block participants who use a spoken language from feeling comfortable to participate in a discussion and engage in the learning activity, which compromises the efficacy of the learning opportunity. Consequently, this has an adverse affect on learning outcomes. To make activities of the New American Financial Empowerment Project culturally responsive, I used story telling and pictures instead of handouts and electronic slideshows, and topics are fielded conversationally and in a comfortable group setting, rather than a traditional classroom structure, such as sitting in rows to face the teacher or screen. Specifically, the Financial House Parties involved, me, the facilitator, joining groups of participants in their homes to learn together over food and discussion. Through eliminating barriers to these learning activities, such as transportation and childcare, and respecting the comfort zones of participants, for example by learning in a familiar setting among friends, family, and neighbors, I noticed high engagement of the entire group.

4.3.5 CVOEO Outcome Tracker Data Description

CVOEO uses a database system called "Outcome Tracker" to keep records and

evaluate outcomes of program activities. In what follows, I discuss use of quantitative

data from the Outcome Tracker database of CVOEO reporting to describe the impact of

implementing a new curriculum for financial capability classes, which were intentionally

designed with an inclusive and culturally responsive approach to adult education. The

"before and after" refers to information drawn from the Outcome Tracker database to

compare differences between programmatic outcomes pre- and post-July 2017, when

CVOEO Financial Futures began utilizing the new curriculum. The table below explains

the data used in this research. For this paper, I concentrated on the reports reflecting the

results of participation rates of Somali-Bantu community members in Financial Futures

classes.

Table 1. Quantitative Data Measures From the Outcome Tracker

Quantitative Measures	
Before July 2017	**After July 2017**
Existing data from database reports before the implementation of the new curriculum in July 2017, from the report from July 2015 – March 2017. The data includes: • Number of the interpreted classes/ workshops. • Somali clients credit score average.	Existing data from database reports after the implementation of the new curriculum in July 2017 from the report from July 2017 – March 2019. The data includes: • Number of the interpreted classes/ workshops. • Somali clients credit score average.

4.3.6. Quantitative sample recruitment:

The Outcome Tracker database captures information from client information intake forms, the progress of clients' learning and participation in financial capability workshops and other service as recorded by program staff who work directly with clients. More comprehensively, this includes the attendance of each client in financial capability classes and meetings with financial coaches. Coaches support clients to achieve their financial goals, such as establishing and/or improve their credit score, through long-term exercises such as budgeting and income and expense tracking. CVOEO FF utilizes the University of Wisconsin's Financial Capability Scale, or a tool developed to "establish standard metrics that financial education, financial capability and financial empowerment programs use to measure the impact of these services on their clients" (Collins & O'Rourke, 2013), financial capability scores of clients are tracked as clients perform these exercises over time. Reports can show, for example, the number of the classes and coaching sessions a client or a group of clients attended and their credit building progress. The Outcome Tracker database report illustrates the degree to which participants achieved their goals and improved their financial capability as a result of working with CVOEO FF every year.

For this research, I present the Outcome Tracker report statistics of Somali-Bantu community member participants. The timeframe of the dataset includes equal amount of months prior and post July of 2017, which is when CVOEO FF implemented the New American Financial Empowerment Project, though which began using culturally responsive curriculum and communication methods (Howell, 2010).

4.3.7. Quantitative data analysis:

The purpose of using the statistics in describing the difference between the reports prior to July, 2017 (before implementing culturally responsive adult learning opportunities) and after July, 2017 is to employ descriptive statistics. The sets of data compare participation rates of Somali-Bantu clients "before and after" the implementation of the curriculum redesign.

The figure below shows the number of financial capability classes and workshops that were attended by Somali clients in the 21 months (July 2015 to March 2017) before the implementation of the culturally responsive curriculum design, as well as the number of classes and workshops attended by Somali clients in the 21 months after (July 2017 to March 2019). You can see a great difference between attendance before and after the implementation of the New American Financial Empowerment Project. There was a greater turnout for FF events and a greater willingness to continue learning about financial capability among Somali clients after the first sessions of the financial house parties.
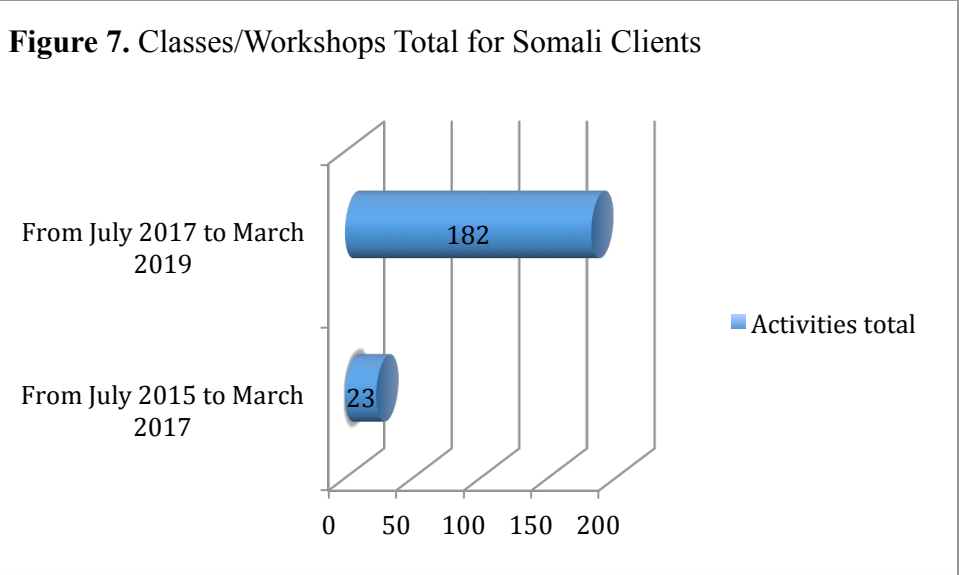
Figure 7. Classes/Workshops Total for Somali Clients

Figure *7*. Graph for the workshops for the Somali clients in two different time periods, March 2019.

The second graph below compares the number of the Somali clients who worked on improving their credit before and after implementing the culturally responsive curriculum. You'll see, only two worked on their credit during the 21 months before implementing the new design, compared to more than 40 clients who are building or planning to build their credit now.
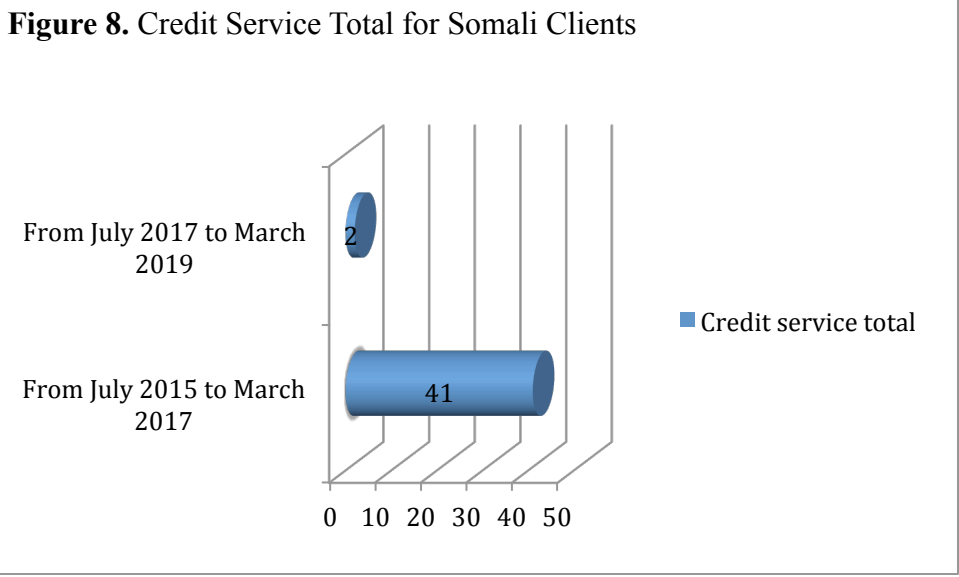
Figure 8. Credit Service Total for Somali Clients

Figure *8*. Graph for the Somali clients came for credit service in two different time periods, March 2019.

4.3.8. Conclusion

It is essential to dedicate valuable time for assessing the needs of adult learners in order to maximize the impact and learning outcomes of adult educational opportunities. Adult learners tend to have their own expectations, know what their goals are, and have some prior content knowledge or experience when they join an educational opportunity. Starting the implementation of the CVOEO Financial Futures New American Financial Empowerment Project with activities to assess the needs of the community—i.e. Financial House Parties with Somali-Bantu women in Chittenden County, Vermont— allowed the opportunity to design and implement an effective curriculum. In this particular case, the level of prior participant knowledge and topic-motivation varied from little-to-no basic information about the U.S. financial system, to complicated questions about economic policy. In taking the time to understand learner curiosity, goals,

68

struggles, fears, and expertise, I was able to design the curriculum accordingly, inclusive

of activities for participants to achieve their learning goals.

Chapter 5: Conclusion and Implications For Future Research

One's culture and ecological background are correlated to one's ability to learn new information as children and adults. In this research study, I presented two articles that discussed the need for, challenges with, and opportunities of using western methods to educate adult learners who are exposed to a western learning opportunity within their homeland or in a new setting. In my analysis within the first article on using ELC in a non-western setting, I explained how following the order of the cycle as it was designed was a challenge for the internally displaced persons in Darfur, Sudan. Because learners are influenced by their culture and ecological background, I had to adjust the order of the Cycle to facilitate a successful training for these participants, as they processed information in a different order than predicted in the original ELC design, which was designed by Westerners, for westerners. This is an example of how the participation of adults in learning activities is greatly influenced by culture and ecological background.

In the second article, I introduced the Somali-Bantu community who moved to Vermont from refugee camps in Kenya, many of them with their young children who are young adults now. This community of individuals and families has a complex ecological background of transitions experienced throughout their journey from their home country of Somalia to Chittenden County, Vermont. As mentioned when explaining Financial Futures' approach to adult learning, the Somali-Bantu community speaks Maay-Maay, a verbal language. The elders of the community cannot read and write in any language, so the only way of educating them is through non-written methods. They grew up managing their lives, and learning verbally and memorizing the information they receive. To ask

them to read any material on papers or screens, or to write would not be respectful, effective, or culturally responsive. Rather, it would make them uncomfortable and block them from engaging in and following the class content. Instead of insisting on teaching in a traditional western classroom environment, being flexible and able to adapt their suggestions for the class setting and organization will encourage participants to follow the discussion, share their opinions, and ask questions.

Culturally responsive education is necessary for non-western learners in both, western and non-western settings, especially for adult learners. Adults participate in learning opportunities with their own goals, and the facilitator has the ability to maximize the impact of the learning outcomes by making learners feel included and respected and tailoring the content of the workshop as relevant to those goals.

Despite the use of many resources and time to train on inclusivity, there is a lack of culturally responsive training methods and models used by international organizations and the humanitarian aid. Although social justice and honoring cultural differences are essential to these organizations' missions, the only resource available to date that addressing the need for including African culture in the training methods is Geremie Sawadogo's *Training for the African Mind* (1995). Currently, Experiential Learning Cycle theory is used for designing and implementing trainings delivered by many humanitarian organizations, but there is no discourse on adapting this theory in non-western settings. According to my search for resources in culturally responsive adult education, there is scant literature, particularly for immigrant learners in the United States. Most of the resources related to this topic focus on the use of culturally responsive

education with immigrant children integrating into mainstream, American classrooms. I propose more analysis and studies on the challenges and adaptation of the ELC in trainings of non-western adult learners will pave the way for more culturally responsive methods to be created and widely used.

Finally, I chose in this paper to study ecological background theory to understand the challenges non-western adult learners face when they are exposed to western education and training methods. Bronfenbrenner's theory on human development and ecology is the most contemporary theory that provides insight on this (Bronfenbrenner, 1979), however it has historically been used to analyze the ecosystem and changing implications and challenges of children. There is a lack of resources looking at ecological theory used for studying adult ecosystem or setting changes and the resulting challenges. I believe studies that analyze the ecological background of adult learners who have experienced trauma(s), including displacement, will help adult educators to design more effective learning opportunities. Effective learning opportunities for adults make learners feel comfortable, respected, and included, and are designed as inclusive of and culturally responsive to the ecological, cultural background of participants.

Bibliography

Ameny-Dixon, G. M. (2004). Why multicultural education is more important in higher education now than ever: A global perspective. *International Journal of Scholarly Academic Intellectual Diversity*, *8*(1), 1–9.

Andreotti, V. (2011). *Actionable postcolonial theory in education*. New York: Palgrave Macmillan.

Barbazette, J. (2006). *Training needs assessment: methods, tools, and techniques*. San Francisco, CA: Pfeiffer.

Bronfenbrenner, U. (1979). *The ecology of human development: experiments by nature and design*. Cambridge, Mass: Harvard University Press.

Collins, J. M., & O'Rourke, C. (2013). *Financial Capability Scale (Fcs)* [Data set]. https://doi.org/10.5281/zenodo.57102

Darwish, A.-F. E., & Huber, G. L. (2003). Individualism vs Collectivism in Different Cultures: A cross-cultural study. *Intercultural Education*, *14*(1), 47–56. https://doi.org/10.1080/1467598032000044647

David Lewis, Nazneen Kanji. (2009). *Non-Governmental Organizations and Development*. Routledge.

Fadlalla, M. H. (2004). *Short history of Sudan*. New York: iUniverse.

Freire, P. (1986). *Pedagogy of the oppressed*. New York: Continuum.

Freire, P. (1998). *Pedagogy of freedom: ethics, democracy, and civic courage*. Lanham: Rowman & Littlefield Publishers.

Geremie Sawadogo. (1995). *"Training for the African Mind."* 281–293.

Glesne, C. (2011). *Becoming qualitative researchers: an introduction* (4th ed). Boston: Pearson.

Green. T. Woodrow. P., & Peavey. F. (1994). *Insight and Action: How to Discover and Support a Life of Integrity and Commitment to Change.* Philadelphia, PA: New Society Publishers.

Howell, D. C. (2010). *Statistical methods for psychology* (7th ed). Australia : Belmont, CA: Thomson Wadsworth.

Karp H. B. (1988). A Positive Approach to Resistance, The 1988 Annual: Develoing Human Resource, Ed: J. W. Pfeiffer. *San Diego CA: University Associates*, 41–45.

Ladson-Billings, G. (1994). *The dreamkeepers*. San Francisco, CA.

Shelton G. Lawrence. (2019). *Develecology: An Introduction to Bronfenbrenner* (one). UVM Burlington VT.

M. Rhodes, C. (2017). A Validation Study of the Culturally Responsive Teaching Survey. *Universal Journal of Educational Research*, *5*(1), 45–53. https://doi.org/10.13189/ujer.2017.050106

Margaret D. Pusch. (1994). *Learning Across Cultures*. NAFSA Association of International Educators Publication.

Mariana Souto-Manning. (2009). *Freire, teaching, and learning: Culture circles across contexts*. New York: Peter Lang Publishing.

McLeod, S. A. (2017). Kolb - learning styles. *International Journal of Educational Studies*, *4*(2), 25–35.

Merriam, S. B., & Kim, Y. S. (2008). Non-Western perspectives on learning and knowing. *New Directions for Adult and Continuing Education*, *2008*(119), 71–81. https://doi.org/10.1002/ace.307

Moen, P., Elder, G. H., Lüscher, K., & Bronfenbrenner, U. (Eds.). (1995). *Examining lives in context: perspectives on the ecology of human development* (1st ed). Washington, DC: American Psychological Association.

Nguyen, P., Terlouw, C., & Pilot, A. (2006). Culturally appropriate pedagogy: the case of group learning in a Confucian Heritage Culture context. *Intercultural Education*, *17*(1), 1–19. https://doi.org/10.1080/14675980500502172

Parker Cohen, Emily Hoagland, & Kasey Wiedrich. (2017). *Measuring Financial Capability and Well-Being in Financial Coaching Programs*. Washington, DC: Prosperity Now.

Randy Capps, Kathleen Newland, Suzan Fratzke, Susanna Groves, Gregory Auclair, Micheal Fix, & Margie McHugh. (2015). *The Intergration Outcomes Of U.S Refugees - Successes and Challenges*. Washington, DC: Migration Policy Institue.

Sahal, I. M. G. (2007). *Conflict Transformation and Peace building in post-war era handbook.* Cairo: Strategic Initiative for Women in the Horn of Africa (SIHA).

Triandis, H. C. (1995). *Individualism & collectivism*. Boulder: Westview Press.

United Sates Census Bureau. (2017). QuickFacts Vermont. Retrieved from Quick Facts Vermont website: https://www.census.gov/quickfacts/fact/table/vt/POP645216#POP645216

Vella, J., & Ashworth, J. (2014). *On Teaching and Learning: Putting the Principles and Practices of Dialogue Education into Action.* Somerset: Wiley.

White, Ryland, & Sigda, Marry K. (2006). *Training and Design for Experiential Learning Course Pack.* Brattleboro, VT: School for International Training: School for International Training.

Wu, Y.-L. (2015). Applying Culturally Responsive Pedagogy to the Vocational Training of Immigrants. *Journal of Education and Training Studies*, *4*(2). https://doi.org/10.11114/jets.v4i2.1165