

SECTION 2: General Training Information

*Go in search of the people
Love them, learn from them, plan with them, serve them
Begin with what they have, build on what they know.
But of the best of leaders
When their task is accomplished and their work is done
The People will remark,
“We have done it ourselves.”*

— Lao Tse, author of *Tao Te Ching*

Adult Learning Principles

Most of our “formal learning” occurred in the context of a classroom with a teacher in the front of the room and the students in rows behind desks. As children, most of us had not yet assumed a great deal of responsibility or independent roles in our communities, so teachers, school administrators, and parents decided how and what we should learn.

Adults, on the other hand, have assumed independent and responsible roles within their families, at their places of employment, and in their communities. As a result, adults have learning needs that are not compatible with the same model of education. Adult learning principles are the foundation for effective and engaging adult educational programs. To create an environment and a training program that reflect the unique characteristics of adult learners, keep the following adult learning principles in mind as you prepare for training, develop new sessions, and deliver the sessions outlined within this curriculum. Remember, money management and financial literacy education are sensitive topics for many adults. By observing these principles, you will begin to establish the trust necessary to effectively facilitate this topic.

Adults need and expect to be treated with respect and recognition.

While this is true of all learners, facilitators need to acknowledge the breadth and depth of experiences adult participants bring to their training situations. Adults have a foundation made up of life experiences and knowledge, which comes from work experiences, family life, social experiences, volunteer and civic activities, and previous education and training. Facilitators must provide recognition for the skills and knowledge that come from those experiences and treat adult learners as their equals.

Additionally, training must not disregard the behaviors, ideas, or thoughts that adults have developed no matter how “wrong” these may seem. Oftentimes, something that seems inappropriate or “wrong” from the facilitator’s perspective may in fact be a very logical outcome given the circumstances of the individual’s life.

EXAMPLE

An IDA financial literacy and money management facilitator discovers that someone in the IDA program pays for all of his bills with money orders. Recognizing how costly this seems, the facilitator encourages this person to set up a checking account at a community development credit union that offers free checking accounts and does not require a minimum balance. What the facilitator doesn’t know, however, is that this person is very adept at keeping track of his cash. All attempts to use checking accounts in the past have led to bounced checks, penalties for insufficient funds, and unpaid bills. Using the money order method, he is always on time with his bills. What at first seems like a more costly, less efficient approach in fact saves the participant a lot of money, a lot of time, and his reputation with his creditors.

Adults are practical and want solutions they can implement to address real-life challenges.

Adults must see clearly the reason they are learning something, and generally, it must have an application to their own situations. Practical, hands-on education not only keeps most adult learners motivated but also gives them something to use in their lives beyond the training.

Adults expect and appreciate a well-organized training that has clearly defined objectives. Participants who enter a training course of any kind usually do so with a specific goal they want to achieve. During the first few hours of training, it is advisable to elicit these goals from those participating in the training.

EXAMPLE

During a session on economics, an enthusiastic facilitator launches into a presentation on the abuse of factory workers in Indonesia by American companies. She notices, however, that many of the course members seem disinterested in this compelling information. The facilitator failed to make connections between workers’ rights in their own community with those of people working for American companies abroad. She also did not make it clear how this information benefited the participants in terms of solutions for their own life challenges.

Adults are self-directed and need to be given the opportunity to reflect on and analyze their own experiences.

Adults need to be free to direct themselves, so those leading sessions must actively involve adult participants in all aspects of the learning process and act as facilitators for them. Providing opportunities for discussions and group leadership as well as guiding participants to their own knowledge rather than just supplying facts creates a self-directed learning environment.

David Kolb developed the following model to show how adults learn through analyzing their own experiences:

1. Concrete experience
2. What? (Reflective observation)
3. So what? (Analysis and generalization)
4. Now what? (Active experimentation or planning to use what has been learned)

In a training environment, the *concrete experience* may be a case study, a game, a small group exercise, or a discussion, to name a few examples. The experience is followed by *reflective observation*, or recalling what happened during the experience. A facilitator might pose questions to participants to guide this reflection process. Reflection is followed by *analysis and generalization* (also called abstract conceptualization), in which the adult learner analyzes the experience by drawing conclusions, seeing patterns, and developing rules or theories of his/her own. Finally, *active experimentation* enables participants to decide how they will use what they have learned to change, improve, expand, or relearn in the future. At this point, adults decide how to transfer what has been learned to their own lives.

Trainings should be structured with the complete learning cycle in mind to ensure that participants have the opportunity to move beyond the experience to applying it to their own lives. Guiding people through this learning cycle model is called processing, and it is an essential component of a self-directed learning experience.

Adults have different learning styles.

As mentioned above, adults learn best at different stages in the learning cycle. Individuals, who learn best from the concrete experience often may reach conclusions based on feelings and intuition rather than on theory. People who are more naturally predisposed to reflective observation prefer to listen, think, and watch before making judgments or learning. Adults more inclined to learn through analysis and generalization tend to learn best from a more traditional educational environment, which includes lectures and handouts. Finally, active experimenters are similar to those who prefer concrete experiences; while those in the first category tend to approach each experience as a special case to be solved, active experimenters tend to learn best by formulating their own hypotheses about a situation and then testing them out.

There are other ways to categorize dominant learning preferences. For example, another model groups learners into the following three categories: visual (seeing), auditory (hearing), or kinesthetic (touching, experiencing) learning styles (the VAK Model). **(See Learning Styles Inventory [GENERAL-1] on the CD-ROM.)**

Adults need the support of their peers.

For many adults, the prospect of participating in any type of educational experience may be overwhelming or frightening. Often, this is the result of negative classroom experiences from primary or secondary school.

Among the most important jobs of the facilitator are to provide a safe and supportive environment for training and to encourage peer support and mentoring. Providing participants with information on how to give and receive feedback as well as opportunities for informal participant interaction are two ways facilitators can ensure a supportive environment conducive for adult learning.

Feedback is information provided to an individual about how they are doing. It can be verbal, nonverbal, or a combination of the two. Tone of voice, level of eye contact, and posture are examples of how participants and facilitators may give or receive feedback within a session. During the first session, the facilitator sets the tone for how feedback is delivered in the context of training.

Effective feedback is direct but gentle as it takes the humanity of the person receiving the feedback into consideration. Ideally, it is solicited and involves the sharing of information rather than advice. The information given is reflective of what was observed and does not presume the “reason” for the behavior. In a dynamic learning environment geared toward the needs of adults, there will be many opportunities for the participants to give and receive feedback from one another.

Participant interaction should be structured throughout the training from icebreakers and openers to work in small groups to discussions. The training should also allow time for the participants to meet and mingle among themselves. It is through this informal meeting that participants develop and expand their networks. Adequate breaks that do not get cut for the sake of covering more material are one way to encourage the development of peer support among the participants. Another way is allowing and encouraging the course members to arrive 30 minutes early or stay 30 minutes following the training. (See **Creating Guidelines for Effective Feedback [GENERAL-2]** on the **CD-ROM**.)

Adults need to be able to express themselves in ways that respect their own cultures.

A training group will be comprised of people from a variety of backgrounds, ethnicities, geographic regions, religions, and socioeconomic groups. Based on experiences in these contexts and their values, “normal” expression of emotion and thoughts may vary widely. For example, dissatisfaction is something that all people may feel at some point in time; how that dissatisfaction is expressed differs from person to person because of environmental influences on personality.

EXAMPLE

During an exercise about values, a heated discussion about religion consumed two members of the class. The facilitator tried her best to validate both individuals and their viewpoints, but decided to end the discussion and invited everyone to take a break. Following the break, she noticed that one woman did not participate in the session at all and did not return to the course the following week. What the facilitator learned was that in her own culture, religion was not something to be argued about or discussed. She felt alienated and offended by the argument and felt she had no choice but to retreat from the situation.

Implications of Adult Learning Theory on the Design of Trainings

To children, experience is something that happens to them; to adults, their experience is who they are. . . . The implications of this for adult education is that in any situation in which adults' experience is ignored or devalued, they perceive this as not rejecting just their experience, but rejecting them as persons.

— Malcolm S. Knowles

Adult learning theory provides facilitators with a wealth of information for the development and delivery of training for adult learners. Some implications for training include the following:

- Adults need to integrate new knowledge, ideas, and skills with what they already know if they are to retain and use the new information. If a new concept contradicts what they already know, it will take longer to acceptance and integrate the idea.

Allow sufficient time for topics that are in contrast with the participant's reservoir of experience and knowledge.

- Adults tend to try to avoid making mistakes, and errors are taken personally; therefore, they tend to take fewer risks in the learning process by adhering to “the way it has always been done.”

Provide effective feedback to create a safe environment that encourages individuals to try new skills, ideas, or approaches to problem solving.

- Adults have a wide range of value sets and are at different life cycle stages; therefore, their viewpoints and ideas may vary widely, and they may feel alienated if their own values or life situations are not validated.

Approach both process and content from a variety of values sets and use examples that reflect different life stages (Examples of life stages include single without children, single with children, married with adult children, living with a partner, and retired.)

- Adults have goals and expectations based on their own specific circumstances, and learning is motivated by a desire to solve specific problems or situations through the acquisition of new information or skills.

Clarify participant expectations early in the training.

- Adults bring a wealth of experience from their lives to the training and want to be acknowledged and respected for this experience.

Structure the training to allow for and encourage dialogue and sharing among the participants.

- Adults arrive at training programs after a full day of work in the home, at a job, or both and may be distracted and tired; therefore the learning environment should be comfortable and the training engaging with opportunities to practice what they are learning.

Ensure the training methods are varied and participatory, schedule regular breaks, avoid long lectures, and provide a comfortable physical space for the training.