

12-1-2018

Promoting Transformative Learning: Extension Partnerships Focused on an Ethic of Caring

Nancy K. Franz
Iowa State University

Jerri Baumeister
United Way of Story County

Leslie Van Dyke
United Way of Story County

Barbara Wollan
Iowa State University

Recommended Citation

Franz, N. K., Baumeister, J., Van Dyke, L., & Wollan, B. (2018). Promoting Transformative Learning: Extension Partnerships Focused on an Ethic of Caring. *Journal of Extension, 56*(7). Retrieved from <https://tigerprints.clemson.edu/joe/vol56/iss7/24>

This Feature Article is brought to you for free and open access by TigerPrints. It has been accepted for inclusion in Journal of Extension by an authorized editor of TigerPrints. For more information, please contact kokeefe@clemson.edu.

Promoting Transformative Learning: Extension Partnerships Focused on an Ethic of Caring

Abstract

Extension is known for creating educational environments conducive to the transformative learning required for people to change their perspectives and make better decisions in their lives. However, creating such environments is not easy. The complex Extension context often produces barriers to including program components that support transformative learning. Extension partnerships with nonprofits, government units, and businesses can reduce these barriers and enhance the potential for transformative learning by fostering caring program environments. A partnership between Extension and United Way exemplifies one model for developing programs focused on creating caring educational environments that encourage and sustain transformative learning.

Keywords: [financial management](#), [transformative learning](#), [caring](#), [low resource](#), [partnership](#)

Nancy K. Franz
Professor Emerita
School of Education
Iowa State University
Ames, Iowa
nfranz@iastate.edu

Jerri Baumeister
Women United
Director
United Way of Story
County
Ames, Iowa
jbaumeister@uwstory.org

Leslie Van Dyke
Women United
Assistant Coordinator
United Way of Story
County
Ames, Iowa
lvandyke@uwstory.org

Barbara Wollan
Human Sciences
Specialist, Family
Finance
Iowa State University
Extension and
Outreach
Ames, Iowa
bwollan@iastate.edu

Cooperative Extension has had success in creating educational environments that foster transformative learning, the mechanism by which people change their perspectives so that they make better decisions in their lives (Franz, 2003; Franz, Garst, Baughman, Smith, & Peters, 2009; Garst, Franz, Baughman, Smith, & Peters, 2009). However, Extension education exists within a complex context that can involve barriers to providing appropriate environments for transformative learning. This context includes Extension's multifaceted structure, Extension staffing and programmatic norms, varying approaches to Extension work, and Extension's program development model (Franz & Townson, 2008). Moreover, in some Extension programs, the focus is only on content transmission. Such an approach is in contrast to the suggestion by Noddings (1984) that the educational process is enhanced and supported through caring, trust, and relationship building. To overcome barriers and increase opportunities for transformative learning in program participants, Extension educators can partner with nonprofits, government units, and businesses to ensure the existence of caring program environments.

As members of a partnership between Extension and United Way, we developed and evaluated a program that serves as an example of how Extension can partner with another entity to enhance transformative learning by providing a caring environment for program participants. The program helps women with low to moderate incomes achieve self-sufficiency and confidence. Our differing roles—program evaluator, program director, program assistant coordinator, and Extension specialist—have given us varying perspectives and provided unique

opportunities to experiment with program delivery methods and supports that can maximize transformative learning for these women.

Partnering to Create Transformative Learning Toward Financial Security

Many Extension programs are designed to help individuals, families, businesses, and communities reach their financial aspirations. Extension has been an effective leader in this work across program areas due to educational efforts such as Money 2000 (Osteen, Muske, & Jones, 2000), financial simulations for youths (O'Neill, 2008), the DuPont Model (Roucan-Kane, Wolfskill, Boehlje, & Gray, 2013), and microenterprise development (Bowen-Ellzey, Moss, & Blaine, 2015). Yet important program supports for enhancing transformative learning often lie outside Extension's main educational mission in the realm of service or are limited by Extension's available resources. The lack of such supports may be particularly detrimental to program participants experiencing financial adversity. Our partnership between Extension and United Way demonstrates an effective, holistic, caring, and transformative financial management program for underrepresented learners and is a model for infusing a culture of caring into Extension programming overall.

In 2008 Iowa State University Extension was invited to partner with United Way of Story County (Iowa) in developing the program Women Making it Work: You and Your Money. The partnership grew out of prior relationships as staff from the two organizations had worked together previously on committees and educational programs. The purpose of Women Making it Work: You and Your Money is to help women with low to moderate incomes achieve self-sufficiency and confidence through participation in financial education. Since the program's inception, almost 400 women have completed the program and begun to achieve their financial goals. The Extension specialist on our author team teaches the four-part money management series, which is focused on setting financial goals, creating spending plans, saving, banking, using credit, and obtaining and paying loans. United Way, through its Women United initiative, deepens the impact of the Extension education by offering program participants money management mentoring, educational booster sessions/continuing education, and educational scholarships; providing professional development for mentors; and engaging in ongoing communication with program graduates through newsletters, a closed Facebook group, and emails. Additionally, the Women United program director, another member of our author team, is available to participants seeking follow-up information or support. Women United markets the program and secures funding to enhance program quality. Free child care, meals, resources such as household goods, food vouchers, and transportation/gas vouchers are provided to reduce barriers, create incentives for participant engagement with the program, and help participants save money. The program components provided by United Way, which demonstrate an ethic of caring, allow the Extension specialist to focus fully on providing impactful education rather than redirecting educational time to the tasks of creating, implementing, and evaluating program supports. This partnership thrives, with each organization using its strengths to create high program quality and impact.

Women enter the program with complex life experiences that have inhibited their ability to be financially secure. The program's sequential and intentional components help participants over time see themselves differently—as capable of making progress toward their goals and eventually achieving their financial aspirations. Evaluations conducted after participants complete the program indicate that program graduates have experienced several measures of success:

- 93% use a bank (as compared to the 71% who reported using a bank upon beginning the program);

- 89% have set short-term financial goals, and 51% have reached at least one such goal;
- 83% have set long-term financial goals, and 74% have taken steps toward achieving such goals;
- 48% have decreased their debt; and
- 44% have increased their savings.

Participants also have noted other changes, making statements such as "My credit score has gone up 100 points" and "My family and I have moved out of my mom's house and into a house we rent." One woman reported that in the 2 years since participating in the program, she had paid off her existing payday loans and had not obtained any new ones.

Identifying Caring Program Components That Support Financial Management Transformation

As Extension and community educators, we have been satisfied with the outcomes of the program over time, but we wondered which program components most fully contribute to transformative learning in participants. Therefore, we undertook an effort to evaluate what makes the program work. United Way, through a grant from the Financial Industry Regulatory Authority Foundation, hired our first author to lead this evaluation.

The first phase of the evaluation included a review of quantitative data collected from program participants along with focus group interviews conducted with program participants, staff, and mentors. Additionally, program participants and mentors in the focus groups individually completed a survey on the usefulness of program components; data from that survey are shown in Table 1.

Table 1.

Evaluation of *Women Making it Work: You and Your Money* Program Components

Component	Response		
	Very useful (f)	OK (f)	Not useful (f)
Booster sessions/continuing education	17	7	0
Childcare	20	0	0
Communication with program coordinator	19	3	0
Educational scholarships	11	13	0
Emails and/or newsletters	17	6	0
Meals	18	4	1
Mentoring partnerships	16	5	2
Multiple-part money management series	23	0	0
Resources (household goods, food vouchers, event	19	4	0

tickets, etc.)

Transportation/gas vouchers	22	1	0
Emergency grants (mentors only)	8	3	0
Mentor lunch-and-learn sessions (mentors only)	7	4	0

Note. $n = 24$. Respondents were 13 program participants and 11 mentors.

Through the first phase of the evaluation, we gained valuable information about the program experience.

- Program participants rated most program components as "very useful." They most often rated educational scholarships and mentoring as "OK" rather than "very useful."
- Program participants viewed booster sessions and emails/newsletters as more useful than mentors did and considered meals and mentoring to be less useful than mentors did.
- Program participants wanted improved clarity and structure around the mentoring partnerships.
- Although 80% of the 253 program participants showed interest in working with a mentor through responses to questionnaires, only 46% later asked to be paired with a mentor. Moreover, only 31% of program participants who were paired with a mentor met with the mentor two or more times.
- Only 4% of program participants received scholarships, and several of those recipients failed to meet the requirements to qualify for scholarships for consecutive semesters.
- 91% of program participants referred back to program materials, and 94% discussed the program information with family or friends.
- Program participants who attended booster sessions/continuing education reached outcomes beyond their end-of-educational-series outcomes.

The first phase of the evaluation also revealed participant perceptions and descriptions suggesting elements of a caring educational environment. Program participants enjoyed the safe, nonjudgmental, and supportive program environment and felt a sense of community with one another. This environment provided the supports needed to transform their self-sufficiency perspectives and behaviors. They also gained value from sharing tips and ideas with each other during the program. Moreover, participants often did not know what they wanted from the program when they began and gained more than they expected. Ultimately, participants perceived graduation from the educational series as a valued milestone.

In the second phase of the evaluation, we examined the quality of the mentoring program and how it could be improved by interviewing 15 mentors and mentees in 10 individual or dyad interviews. This phase of the evaluation provided the following insights related to the mentorship component of the program:

- Mentors and mentees need to be ready for the mentoring relationship technically, socially, and emotionally.
- The fit between the mentor and the mentee, including as it relates to common hobbies, interests, parenting

situations, personalities, or financial difficulties, is critical for success.

- Success is catalyzed by mentors and mentees' caring about and understanding each other as equals learning together rather than their engaging in an "expert-apprentice" relationship.
- Support from mentors must focus on the mentees' needs even though those needs often go beyond financial issues to include social, emotional, parenting, and occupational needs.
- The social aspects of the mentoring relationship are valued in addition to the financial focus.

The interviewees involved in the second phase of the evaluation made several comments that were reflective of the caring mentoring partnerships that had developed. Examples include the following statements:

- "You're just like me; you made mistakes too."
- "Women who are looking to better themselves want to be empowered, not told what to do."
- "[As a mentor], you are really interested in their success and who they are as a person."
- "We pick each other up and celebrate with each other."
- "You're not alone."
- "[As a mentor], I've tried to help her have the confidence to keep going."

Besides verbalizing their thoughts to the interviewer, the mentors and mentees revealed their feelings in other ways. While taking notes during interviews in which both mentors and mentees were present, three of us who are trained to interpret body language noticed gestures and interpersonal communication that radiated deep caring. In response to this observation, the Women United director explained, "Each woman in the program has a unique situation, so I personally pair them with mentors I think will be good matches for them. This isn't a cookie-cutter scenario. We are building genuine, trusting relationships."

Across both phases of the evaluation, program participants and financial mentors indicated the importance of an environment of caring with respect to reaching outcomes. Participants and mentors in focus groups and interviews shared stories of how the program had changed their lives due to the caring nature and approachability of the Extension and Women United staff. Program supports that saved program participants time and money helped heighten the value of the women's participation amid the complex contexts of their lives. Finally, many participants commented on the importance of the social aspects of the program that resonated an ethic of caring among participants, between participants and mentors, and between participants and program staff that led them to achieving their financial goals.

Implications for Extension Programming

Iowa State University Extension's successful partnership with Women United has several important implications for Extension programming success.

- Extension needs to more fully seek deep partnerships with organizations that have similar goals (in our case,

implementation of a caring educational environment to help transform participants' self-sufficiency perspectives and behaviors), but differing capabilities and resources so that Extension professionals can focus more fully on developing and implementing quality educational opportunities rather than spend time on program supports that could be more efficiently or effectively provided by others.

- Program quality is as important to evaluate as program impact. In Extension's high accountability context, the act of affirming or improving program quality is often neglected.
- Extension programmers often focus on technical components (i.e., program methods, marketing, evaluation) and fail to include program elements that create a caring environment that allows participants to succeed.
- One size does not fit all. Each program context is unique, so environments need to change to fit each situation to be successful.
- Providing a caring environment for learners allows them to create caring opportunities for one another during and after their involvement in educational sessions.
- Program partnerships can result in deeper and wider program outcomes than those that occur when Extension conducts programs alone. This expanded impact raises the financial return on investment of public funding.

Summary

A caring program environment can help Extension learners more fully experience transformative learning. The financial management program partnership between Extension and United Way described herein provides insights into the importance of Extension professionals' engaging with others to create deep and lasting impact through an ethic of caring for program participants. The findings of the evaluation conducted on the program quality reinforce the importance of a caring program environment and of specific caring-related program components in enhancing transformative learning. Extension professionals may identify important program design, implementation, and impact implications in the information we have provided about our financial management education partnership.

References

- Bowen-Ellzey, N., Moss, M., & Blaine, T. (2015). Creating a model for successful microenterprise development (MED) programs. *Journal of Extension*, 53(1), Article 1FEA7. Available at: <https://www.joe.org/joe/2015february/a7.php>
- Franz, N. (2003). Transformative learning in Extension staff partnerships: Facilitating personal, joint, and organizational change. *Journal of Extension*, 41(2), Article 2FEA1. Available at: <https://www.joe.org/joe/2003april/a1.php>
- Franz, N., Garst, B., Baughman, S., Smith, C., & Peters, B. (2009). Catalyzing transformation: Conditions in Extension educational environments that promote change. *Journal of Extension*, 47(4), Article 4RIB1. Available at: <https://www.joe.org/joe/2009august/rb1.php>
- Franz, N., & Townson, L. (2008). The nature of complex organizations: The case of Cooperative Extension. In M. T. Braverman, M. Engle, M. E. Arnold, & R. A. Rennekamp (Eds.), *Program evaluation in a complex organizational*

system: Lessons from Cooperative Extension (pp. 5–14). *New Directions for Evaluation*, 120. San Francisco, CA: Jossey-Bass.

Garst, B. A., Franz, N. K., Baughman, S., Smith, C., & Peters, B. (2009). Growing without limitations: Transformation among young adult camp staff. *Journal of Youth Development*, 4(1), Article 090401FA002. Retrieved from http://data.memberclicks.com/stie/nae4a/JYD_090401final.pdf

Noddings, N. (1984). *Caring: A feminine approach to ethics and moral education*. Berkeley, CA: University of California Press.

O'Neill, B. (2008). Financial simulations for adults: Making the "real world" real. *Journal of Extension*, 46(6), Article 6TOT4. Available at: <https://www.joe.org/joe/2008december/tt4.php>

Osteen, S., Muske, G., & Jones, J. (2000). Financial management education: Its role in changing behaviors. *Journal of Extension*, 45(3), Article 3RIB2. Available at: <https://joe.org/joe/2007june/rb2.php>

Roucan-Kane, M., Wolfskill, L., Boehlje, M., & Gray, A. (2013). Bringing the DuPont profitability model to Extension. *Journal of Extension*, 51(5), Article 5FEA10. Available at: <https://www.joe.org/joe/2013october/a10.php>

Copyright © by *Extension Journal, Inc.* ISSN 1077-5315. Articles appearing in the Journal become the property of the Journal. Single copies of articles may be reproduced in electronic or print form for use in educational or training activities. Inclusion of articles in other publications, electronic sources, or systematic large-scale distribution may be done only with prior electronic or written permission of the Journal Editorial Office, joe-ed@joe.org.

If you have difficulties viewing or printing this page, please contact [JOE Technical Support](#)