

Economic Empowerment Training for Women



by Rosemary Williams
for WOMEN'S PERSPECTIVE

Economic *Empowerment* for Women

ECONOMIC EMPOWERMENT WORKSHOPS
TRAIN-THE-TRAINER MANUAL



BY
Rosemary Williams
FOR
Women's Perspective

The goal of the Economic Empowerment Workshops is to provide financial literacy and economic training for all women and girls.

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~Rosemary Williams

Praise for Economic Empowerment for Women

“A foundation of economic empowerment needs to go hand in hand with heart-motivated activism in women motivated to make a difference. Rosemary Williams Economic Empowerment Training Manual provides us with basic fundamentals and financial knowledge that is empowering information.”

~**Jean Shinoda Bolen**, MD, author of *The Millionth Circle and Goddesses in Everywoman*

“A fantastic guide for teachers and presenters . . .you really hold their hand and allow them to be very effective!”

~**Justine Willis Toms**, D.H.L. Co-founder, Executive Director, Host New Dimensions Radio

“Rosemary William’s Economic Empowerment Training Manual for Women and Girls is a powerful, action oriented workbook. Complete with specific exercises to enable women and girls to define their skills and increase their money awareness. A deeply inspiring and reflective book to be used to create specific goals for financial empowerment!”

~**Dr. Erika Steffen**, Career Consultant

“Excellent economic empowerment program for women with easy and complete instructions on how to present. Invaluable program for helping individuals, groups and communities to have sufficient money to thrive. Namaste!”

~**Ann Landaas Smith**, SCHC, Co-Founder and Director Circle Connections.

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THE TRAIN-THE-TRAINER PROGRAM

In the course of history, there comes a time when humanity is called to shift to a new level of consciousness, to reach a higher moral ground. A time when we have to shed our fear and give hope to each other. That time is now.

~Wangari Maathai, 2004 Nobel Prize Winner

Welcome to the Women's Perspective Economic Empowerment Training Program. Economic empowerment means many things – being able to talk about your financial needs, access to financial resources and the ability to build a business. In very basic terms it means financial security.

This training manual offers you a process and a pathway to a more secure financial future. The exercises experienced in the training will highlight your abilities and community resources. Working through the manual, step by step, you will:

- **become keenly aware of your unique talents and deeply held values**
- **learn how to be a wise manager of your financial life.**
- **create a partnership with each other and the organization.**
- **have the opportunity to create partnerships for feedback and accountability.**

We plan to provide an initial Train-the-Trainer Program for approximately 30 women. You are the women invited to carry this program forward. We are here only to start the process. Think of the possibilities:

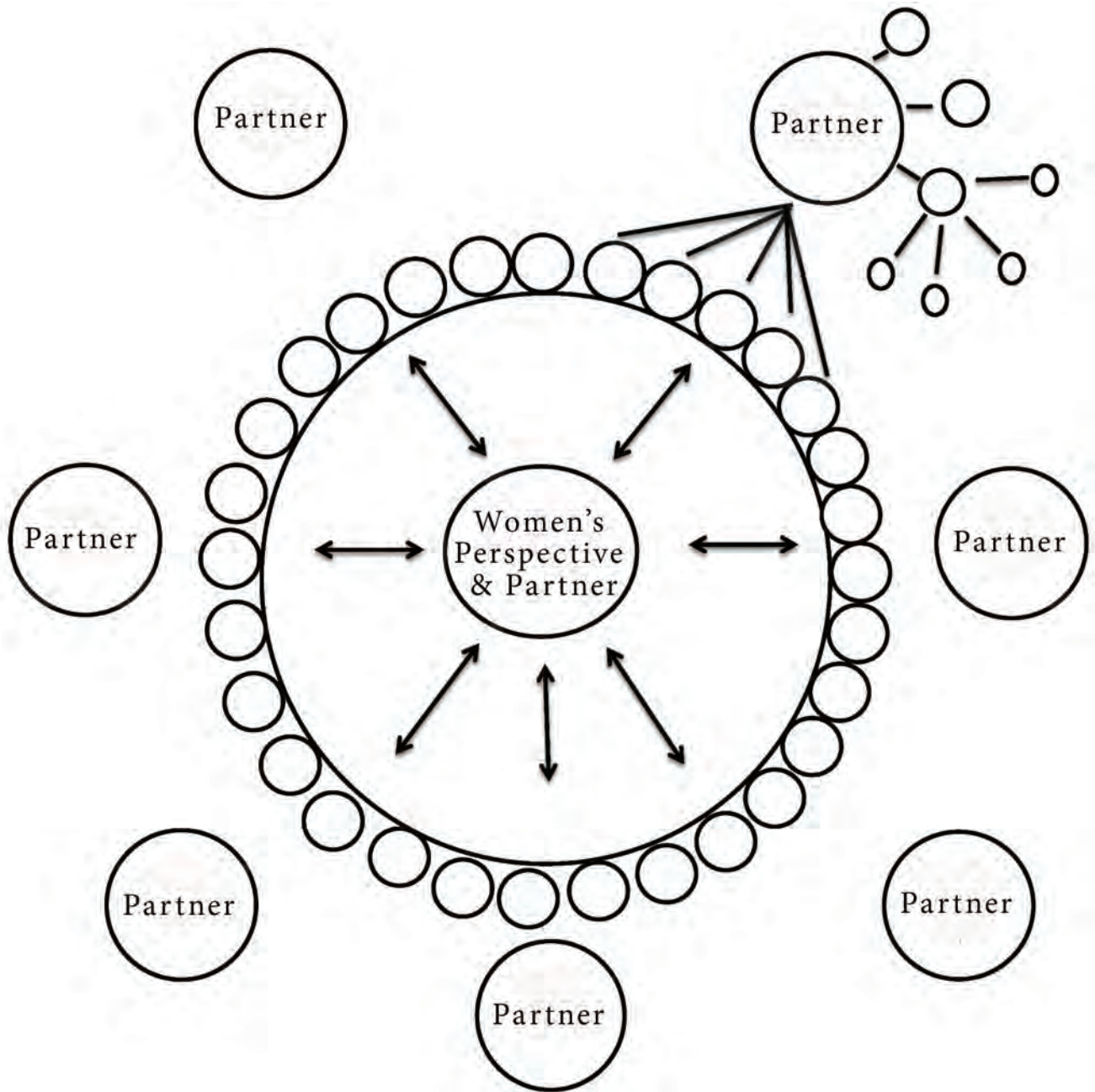
- **starting new businesses, savings programs**
- **sending more children to school**
- **creating financial security for families, and**
- **investing in your community.**

We are delighted to be here with you and we invite you to participate in this training as well as to add your ideas so that it may be improved. There are facilitator feedback sheets after each session for your comments. We welcome your ideas and believe as the words of the following African proverb:

If you want to go quickly go alone, if you want to go far go together.

~African proverb

RIPPLE EFFECTS OF ECONOMIC EMPOWERMENT TRAINING



Theory behind the Economic Empowerment Process

The Women’s Perspective Economic Empowerment Training Program is grounded in an organization process described by Margaret Wheatley, as our exquisite capacity to create meaning together as we communicate and notice what is going on in the moment. It is a process of exploration, observation, and articulation. It provides an opportunity to explore our personal history, beliefs, attitudes, and behaviors in our economic lives.

Each of us plays a vital role in the women’s economic empowerment process that you are being trained to lead. The Ripple Effect poster and diagram in the manual illustrate the people and the organizations currently engaged. Each trainee in the current training, each community represented and the collaborative partners all have their place.

During our time together each one of us will add our pictures to this poster in one of the small circles, giving us a visual of everyone who is engaged in the Ripple Effect of this training.

In this workshop, we will endeavor to abide by the process suggested in the box called “Organizing for Change.” At the conclusion of this program you will receive a Certification as an Economic Empowerment Trainer and you may be asked to commit to conducting a certain number of trainings in the following year. While you are going through this program make an effort to notice what is going on in the moment and share any insights with the group. We hope you will continue to network and support each other after you leave the workshop.

With that in mind, if you find someone you would like to partner with for further conversation we provide the form, *Information for My Partner*, at the end of this section for your ease in gathering contact information. Please consider partnering with more than one person or even partnering in pairs.

ORGANIZING FOR CHANGE

The process of organizing involves:

- **Developing relationships from a shared sense of purpose.**
- **Exchanging and creating information. Learning constantly.**
- **Paying attention to the results of our efforts.**
- **Co-adapting, co-evolving, and developing wisdom as we learn.**
- **Staying clear about our purpose.**
- **Being alert to changes from all directions.**

Living systems—like this economic empowerment process with its sponsors, its trainers, and its trainees—give form to their organization and evolve those forms into new ones because of their exquisite capacity to:

- **create meaning together,**
- **communicate,**
- **notice what’s going on in the moment, and**
- **evaluate progress toward goals.**

These are the capacities that give any organization its true aliveness and support self-organization.

SOURCE: adapted from Margaret Wheatley, *Finding Our Way: Leadership for an Uncertain Time* (2005)

About the Economic Empowerment Workshops

Workshop Duration: A standard workshop requires three full days.

Workshop Sessions: There are six formal sessions listed below. Each will last approximately three hours with breaks scheduled by the facilitator. In addition, there will be informal events announced. These may be talks by community leaders, role playing exercises, Q & A sessions, receptions, meals or celebrations.

Day 1:

Morning	SESSION 1	Setting the Stage
Afternoon	SESSION 2	Money Messages

Day 2:

Morning	SESSION 3	My Money Autobiography
Afternoon	SESSION 4	Money Facts and Feelings

Day 3:

Morning	SESSION 5	Turning Dreams Into Goals
Afternoon	SESSION 6	Creating an Action Plan

Attendees: The number of participants is ideally 10 to 30.

Training Set-up: The space set-up is the same for all sessions:

- *movable chairs, arranged for whole-group activities in a circle with a small table in the center for flowers and other objects*
- *large table outside the circle for participant materials and handouts*
- *a CD player and music CDs placed on large table or other accessible table (for playing music when participants are gathering or journaling)*
- *posters (see following list) taped or otherwise hung on walls*
- *community quilt or poster of quilt hung on wall.*

Posters:

- *Ripple Effects of Economic Empowerment Training*
- *Organizing for Change*
- *“That time is now.” (Wangari Maathai)*
- *Economic Empowerment Group Guidelines*
- *Mindful Speaking & Listening*
- *Social Artistry*

Materials for Participants:

- *a miniature fabric doll or other small welcome gift, to be placed on each chair (first session only)*
- *Economic Empowerment for Women: Workbook*
- *name tags*
- *pens and pencils*
- *sticky notepads (approximately 3x3"; at least one pad per participant)*
- *blank three-hole notebook pages (in case anyone needs more paper for writing)*
- *blank completion certificates (to be awarded at end of session)*

Materials for Facilitators:

- *audio or video recording equipment*
- *easel, newsprint pads, and markers (for capturing highlights of group discussions)*
- *chimes or a bell*
- *timer*
- *tape, tacks, or whatever is appropriate for hanging posters on walls*
- *1" white masking tape (for use in session 5)*
- *screen to view films or Power Point presentations*

Facilitator General Instructions

Detailed facilitator instructions for the exercises and other content of each session are contained by session in this manual, along with a statement of goals and a list of session handouts.

Breaks: We have not specified where breaks should occur within the individual sessions, but the facilitator should remember to call one or two short (about ten-minute) breaks with opportunities for some physical activity (such as stretching, dancing, yoga) at opportune points in each two- to three-hour session. And she should not let any portion of a session go on for more than 40 minutes without a break.

Informal Events: The facilitator runs these sessions, and is also responsible for scheduling opportunities for other events and more informal gatherings providing opportunities between sessions, before the workshop starts each day, and after it ends each day. For example, she can arrange for talks and Q&A sessions by community leaders on business and banking topics or conduct role-playing exercises. She should schedule and plan group receptions, meals, and ceremonies as well.

Facilitator Demeanour: Be kind, respectful, and good humored. Smile a lot. Smiling makes everyone feel better. Invite the participants to do the exercises and to enter into the discussions. When participants seem hesitant to speak out to the entire group, the facilitator might ask them to talk to the person next to them for a few minutes; and then begin to call on individuals to share in the larger group.

Sharing Sessions: For whole-group sharing sessions, it is important that the facilitator announce ahead of the session that the sharing time for each person will be limited. Then, if someone goes on for too long, she can let them know their time is up.

Paired sharing and three-person sharing exercises may not work out exactly because of the number of persons in the group. In most cases, to even things out, the facilitator can simply group three women as one “pair.” If it’s a moving (around two circles) pairing, each of the women in the larger circle can take turns sitting out one new pairing or each of the pairs can take turns being a trio.

Feedback Forms: The facilitator’s manual includes a feedback form for each session, which is placed at the end of each session’s instructions. (The participant workbook also includes participant feedback forms for each session, which participants should be encouraged to fill out and return to the facilitator.) If you can make notes after each session to provide your observations on what worked well, what didn’t seem to work so well, what other information and exercises might be included in future workshops, what other materials might have been helpful, pertinent observations from the participants, and so forth— and give these comments to the program sponsor—you can help us make this workshop an even stronger tool for change.

Information for My Partner

From the **Train-the-Trainer in Economic Empowerment Program**

My Name and Organization:

Home Address:

Phone:

E-mail Address:

My Experience and Skills

My Interests:

My Areas of Influence:

My Next Step(s) (for conducting an Economic Empowerment Program, e.g., scheduling, finding participants, finding a venue):

Training Session (place and date)

My Partner's Name and Organization:

SESSION 1:

Setting the Stage

A friend is someone who knows the song in your heart and can sing it back to you when you have forgotten the words.

~Kenyan proverb

GOALS

Get to know one another.

Learn to trust one another.

Promise to keep shared information confidential.

Become comfortable with each other, the physical space, and the process.

AGENDA

1. Welcome

A representative of Women's Perspective and the local sponsoring organization welcomes everyone and introduces the facilitator.

2. Explaining the process

The facilitator welcomes everyone and introduces herself.

She tells the group that each session in this program will begin with a prayer, a song, or a ritual, which she will lead. Then she leads the group in a prayer, song, or ritual of her choice.

She reviews the theory of the economic empowerment process which was introduced previously, calling attention to the poster on the wall and the fact that it is also in the workbook.

3. Exercises:

a. Participant Introductions

The facilitator instructs the participants to pair up (preferably with a nearby stranger). She explains that they will introduce themselves to their partners by asking each other three questions, with each round of questions/answers to be completed in one minute:

What is your name?

Where were you born?

What is one fact you would like everyone to know about you?

She tells them to start with one member of each pair asking the questions and the other answering them; calls "time's up" after one minute; tells them to reverse questioner/responder roles; and calls "time's up" after one minute.

She tells them to get into a circle again. Then, moving to the right around the circle, the facilitator invites each participant to introduce her partner to the group.

b. Group Guidelines

The facilitator asks the participants to reflect for a moment on the Kenyan proverb: "Having a good discussion is like having riches."

She asks them to think of themselves in this group as being members of a particular community, the community of workshop participants. This group, she says, provides an opportunity to be present for one another, but it is not to be considered a therapy session.

Many discussions will take place over the next few days, she says, and there are important guidelines to be followed for these discussions. These guidelines, she points out, are printed on a poster [show them where] and on a handout in the Session 1 section of the workbooks.

She asks volunteers to read in turn one of the nine guidelines out loud. (If no one volunteers, she asks random individuals to read them.)

After the reading, the facilitator stresses the importance of adhering to these guidelines and invites any questions or comments about them.

Following any discussion, the facilitator asks the participants to stand up in a circle and hold hands while repeating after her the following promise:

*We promise to follow these guidelines
And to hold in our hearts
All the personal information
That is shared in this circle.*

c. Mindful Speaking and Mindful Listening

The facilitator tells the participants that mindful speaking and mindful listening are other key ingredients to having good discussions. She tells them that there is a poster on the wall—and a printout in their workbook (p. 7)—that lists six principles of mindful speaking and four principles of mindful listening.

She asks for volunteers to read each of the ten principles out loud. (If no one volunteers, she asks random individuals to read them.)

After the reading, the facilitator invites any questions or comments about mindful speaking and the principles listed.

d. Paired Sharing

The facilitator explains that the purpose of this exercise—paired sharing—is simply for the members of the group to get to know one another.

She invites the participants to form an inner and outer circle, so that each woman is facing another. She explains that each pair of women will discuss a question about money and feelings for

ECONOMIC EMPOWERMENT GROUP GUIDELINES

1. All material shared within the group is confidential. There is no “expiration date” on maintaining this confidentiality.
2. All are invited to share, but no one has to speak if she chooses not to.
3. It is important in sharing to center on feelings and on our own lives.
4. Receive the sharing of others non-judgmentally.
5. Do not interrupt the person telling her story. Respond only when the speaker is finished.
6. Do not try to “fix” people.
7. The leader can step in if the process goes astray.
8. There is a time limitation. Be mindful that everyone receives time to share.
9. Do not tell other persons’ stories or confess other persons’ sins.

Mindful Speaking



- Speak slowly
- Speak clearly
- Be concise
- Notice your own tone of voice, hand gestures, and facial expressions
- Notice others’ body language while you’re speaking—their posture, gestures, facial expressions, and nonverbal vocalizations
- Use silence as a part of speech

Mindful Listening

- Pay attention to verbal and body language
- Do not interrupt when someone is speaking
- Be aware of feelings expressed verbally and nonverbally
- Be aware of your own feelings and make note what is being said when a feeling arises.



one and a half minutes; then when the time is up, each person in the inner circle will step one space to the right, and the new pairs will discuss a second question—and so forth until the participants have gone full circle.

Here are 15 questions that can be used (with a group smaller than 30, not all questions will be needed):

1. *What money messages did you get from your mother?*
2. *What money messages did you get from your father?*
3. *How do you feel when you're with, or see, someone who is very rich?*
4. *How do you feel when you're with, or see, someone who is very poor?*
5. *How do you feel when you spend money on yourself?*
6. *How do you feel when you spend money on others?*
7. *How does having, or not having, money affect your self-esteem?*
8. *How does earning, or not earning, money affect your self-esteem?*
9. *Has there been a time when money separated/distanced you from others?*
10. *Has there been a time when money deepened your connection with another?*
11. *How do you/ would you feel about lending money to a friend?*
12. *How do you/would you feel about managing your financial affairs?*
13. *How do you feel about receiving financial advice from a man? from a woman?*
14. *How do you feel about the money you have?*
15. *What is the relationship of money to your spiritual life?*

When they have gone full circle, the facilitator has them sit again and leads a short group discussion on another set of questions:

*Were some of the responses you heard to the questions surprising to you?
Were some of the responses familiar to you?
In what ways?*

e. Meditation

The facilitator tells the participants that she will lead them in a meditation by Joanna Macy entitled *Learning to See Each Other*. The purpose of the meditation is to help them connect deeply with each other and create community.

NOTE TO FACILITATOR: This meditation has been included here to bond the participants in a common experience and to engage them in post-meditation feedback. It is important to allow a short silence after the meditation to allow the experience to be absorbed.

After allowing a short silence, the facilitator suggests that the meditation partners greet each other in some way and thank each other for sharing the experience. She then asks the group to share their experiences during the meditation. If they are hesitant to do so in the larger group, she can tell them to first discuss their experiences in shared pairs, and then bring them back to discuss the meditation as a group.

Learning to See Each Other: A Meditation,

by Joanna Macy

Sit in pairs. Face each other. Stay silent. Take a couple of deep breaths, centering yourself and exhaling tension. Look into each other's eyes. If you feel discomfort or an urge to laugh or look away, just note that embarrassment with patience and gentleness toward yourself and come back, when you can, to your partner's eyes. You may never see this person again. The opportunity to behold the uniqueness of this particular human being is given to you now.

As you look into this being's eyes, let yourself become aware of the powers that are there. Open yourself to awareness of the gifts and strengths and the potentialities in this being. Behind those eyes are unmeasured reserves of ingenuity and endurance, of wit and wisdom. There are gifts there, of which this person herself is unaware. Consider what these untapped powers can do for the healing of our planet and the relishing of our common life. As you consider that, let yourself become aware of your desire that this person be free from fear. Let yourself experience how much you want this being to be free from hatred . . . and free from greed . . . and free from sorrow . . . and the causes of suffering. Know that what you are now experiencing is the great loving kindness. It is good for building a world.

Now, as you look into those eyes, let yourself become aware of the pain that is there. There are sorrows accumulated in that life's journey. There are failures and losses, griefs and disappointment beyond the telling. Let yourself open to them, open to that pain, to hurts that this person may never have shared with another being. What you are now experiencing is the great compassion. It is good for the healing of our world.

As you look into those eyes, open to the thought of how good it would be to make common cause. Consider how ready you might be to work together . . . to take risks in a joint venture. Imagine the zest of that, the excitement and laughter of engaging on a common project . . . acting boldly and trusting each other. As you open to that possibility, what you open to is the great wealth: the pleasure in each other's powers, the joy in each other's joy.

Lastly now, let your awareness drop deep, deep within you like a stone, sinking below the level of what words or acts can express. Breathe deep and quiet. Open your consciousness to the deep web of relationship that underlies and interweaves all experiencing, all knowing. It is the web of life in which you have taken being and in which you are supported. Out of that vast web you cannot fall. No stupidity or failure, no personal inadequacy, can ever sever you from that living web, for that is what you are . . . and what has brought you into being. Feel the assurance of that knowledge. Feel the great peace. Rest in it. Out of that great peace, we can venture everything. We can trust. We can act.

4. Quilt explanation

The facilitator refers to the quilt hanging on the wall and to the image and caption in their workbooks (p. 10). She says that it was created by 24 women at a Women's Perspective workshop in the United States in 2002. She tells them that the smaller individual squares were made by the workshop participants to represent their own money journeys, and that the large square in the middle was created in a process of group participation. She says that the lesson this offers the women in the current workshop is that women coming together and sharing their stories and ideas and talents can be a creative force, a force that can build community and build business as well as create art.

She invites comments and discussion on the the idea of sharing as a creative, community-building force.



5. Further Discussion

The facilitator invites the participants to continue thinking about the questions. With each other, In the evening, perhaps answer the following questions:

- What did I learn about myself...
- I am aware that....
- A new insight is.....

6. Closing Thoughts

The facilitator tells the participants that it will be very helpful if after this session ends in a few minutes they take the time to fill out the participants' feedback form that is their last handout for this section and give the completed form to her.

She tells the group that, in closing this session, she wants to leave them with some words from Wangari Maathai, a Kenyan environmental and political activist, spoken in her acceptance speech for the 2004 Nobel Peace Prize—words that call us to action now.

In the course of history, there comes a time when humanity is called to shift to a new level of consciousness, to reach a higher moral ground. A time when we have to shed our fear and give hope to each other. That time is now.

Facilitator Feedback

Session 1 - **Setting the Stage**

Your Name: _____

Date of Session: _____

Location of Session: _____

After you have finished this session, please take a few minutes to give us your observations. Complete questions on both sides of this form.

What worked well?

What didn't seem to work well?

What other information or exercises might be included in future workshops?

What was the level of the participant engagement?

What might enhance the participants engagement?

Is there anything else you would like to comment on?

SESSION 2:

Money Messages

Blind belief is dangerous.

~Kenyan proverb

GOALS

Understand the concept of “money messages.”

Identify your particular money messages.

Distinguish between empowering and obstructive money messages.

Recognize how money messages affect economic behavior.

Decide which money messages to hold onto and which to eliminate.

AGENDA

1. Welcome Back

The facilitator welcomes everyone back.

She leads the group in a prayer, song, or ritual of her choice.

She distributes sticky notepads to the participants, telling them that they will be using them to write down and share what we call “money messages.”

2. Explaining the Process

The facilitator tells the participants that they will be working in this session on learning what “money messages” are, on identifying their own money messages, and on exploring their own patterns of financial behavior. She explains that they will accomplish this by experiencing two exercises: first, Exploring Money Messages and second, Identifying Family Money Patterns.

3. Exercises

a. Money Messages

The facilitator holds up and explains the Money Messages Log (Workbook, p. 15). It is, she says, a place for writing down any money messages they want to remember.

She says, You might ask: What is a money message? Money, she explains, never seems to be neutral. It has an emotional overlay. Our attitudes about having or not having it, about what is enough or not enough, about what we should spend or save, and so forth—these attitudes come from what we’ve heard from or been told by our parents, our friends, our religious institutions, our culture. A money message is an attitude that you have internalized toward money or about money’s role in your life. The power of a money message—of what you have been taught—can pop up at any moment in decisions large and small.

Family messages. By way of explanation, she shares with the group the money messages she herself has received from her family, providing specific examples. She asks the participants to think about their own family money messages and to write each of them on a separate sticky note. Then she asks them one at a time to come to the easel to post their note(s) on a page of the easel pad that she has titled “Family Money Messages.” While they post their note they should also tell it out loud to the group (but only the message, not the story behind it).

Religious messages. The facilitator then shares with the group the money messages she herself has received from her religion, providing specific examples. She asks the participants to think about their own religious money messages and to write each of them on a separate sticky note. Then she asks them one at a time to come to the easel to post their note(s) on a page of the easel pad that she has titled “Religious Money Messages.” While they post their note they should also tell it out loud to the group (but only the message, not the story behind it).

Money Messages Log

LOG ENTRY (SAMPLE)

Date: 15 March 2014

Message:

Money is private matter should never be discussed outside the house

Where it came from:

my mother

The feelings it brings up for me.

embarrassment, confusion

How it affects my life today.

I shut down when I have questions about money

Helpful or unhelpful:

unhelpful

What I would like to change:

to be more courageous

LOG ENTRY # 1

Date: _____

Message:

Cultural messages. The facilitator then shares with the group the money messages she herself has received from her culture, providing specific examples. She asks the participants to think about their own cultural money messages and to write each of them on a separate sticky note. Then she asks them one at a time to come to the easel to post their note(s) on a page of the easel pad that she has titled “Cultural Money Messages.” While they post their note they should also tell it out loud to the group (but only the message, not the story behind it).

At the end, the facilitator displays the three sheets of money messages and instructs the participants to look them over and to think about which messages could be personally useful for them and which not, defining “useful” as “leading to constructive action.”

She tells the participants to take out their Money Messages Log (*Workbook, p. 15*) and copy down for their records the personally most important of these messages—as many as they want.

b. Identifying Family Money Management Patterns

The facilitator asks the participants to pair up with the person next to them (beginning with the two to the right of the facilitator) to share their answers to the questions in the Identifying Family Money Management Patterns (*Workbook, p. 17*) handout.

She begins with “My First Family” on the upper left side of the page, telling them that they will have 90 seconds each to share their answers to the four questions in that section, with the

Identifying Family Money Management Patterns

Discuss the money management questions on the top of this form with a partner in a pair-share exercise. As you talk and listen, try to think about your different feelings and jot them down in the space provided.

After the sharing exercise, fill in the financial facts questions as best you can—guessing is fine, and your answers are for your information only and not for sharing, unless you want to. Again, as you are thinking about your family's financial facts, jot down any feelings that you have in the space provided at the end.

MY FIRST FAMILY

- Who handled the money?
- How did they handle the money?
- Was money discussed?
- Was money abundant, adequate, or scarce?

My feelings while sharing _____

MY PRESENT FAMILY

- Who handled the money?
- How did they handle the money?
- Was money discussed?
- Was money abundant, adequate, or scarce?

My feelings while sharing _____

MY PRESENT FAMILY'S FINANCIAL FACTS

annual income:

annual expenses:

assets (what we own):

liabilities (what we owe):

net worth:

first woman in each pair telling the other woman her answers until the facilitator rings the bell, after which the second woman will tell her answers to the same questions.

The facilitator emphasizes that observing one's feelings is an important part of this exercise.

As each woman shares and listens, she should also jot down her feelings in the space provided. She tells them that examples of the kinds of feelings that they might have during this sharing are fear, anger, sadness, joy.

The facilitator tells them to decide who will share first, repeats that sharer #1 will have 90 seconds, tells her to start, and announces time's up when it is.

Saying that it is now the turn of sharer #2 to answer the questions, she announces that it is time to start, and then announces time's up.

The facilitator then moves the group's attention to the questions under the rubric "My Present Family" on the upper right side. She tells them that they will repeat the same process for this section of the handout:

- *paired sharing*
- *90 seconds for each woman*
- *don't forget to write down your feelings.*

After this sharing is completed, the facilitator asks the participants to reflect for a few minutes on how much and in what ways the family money management pattern of their present family resembles or differs from the money management pattern of their first family. Are they perpetuating old ways? Or have they established new ways of money management? She invites them to discuss or comment on these questions in a group discussion.

Then she directs their attention to the financial facts questions on the bottom half of the family money management worksheet.

She asks them to take five minutes to fill in the blanks, making sure also to jot down in the space provided any feelings they have while doing this. She instructs them to fill in the blanks as best they can, and assures them that guessing is fine—and that their answers are for their information only, unless someone wants to share any of it with the group as a whole.

She announces that it is time to start, and then announces time's up when it is.

c. What We've Learned

She then invites the members of the group to contribute - popcorn style - their own money messages and their own money lessons. Popcorn style means everyone sharing quickly in a rapid exchange. This promotes engagement. The facilitator then writes keywords on the easel pad under the rubric "What we've Learned." If there is time an open discussion may follow.

When the group has finished, she posts the sheet where participants can look at it.

4. Closing Thoughts

The facilitator reminds the participants that it will be very helpful if after this session ends in a few minutes they take the time to fill out the participants' feedback form that is their last handout for this section and give the completed form to her.

She concludes session 2 by reading a poem by Mercy Amba Oduyoye:

Dream On

Dream, girl, dream,
What is the future going to be?
Dream, girl, dream up one.
What we can become, that's what matters.

Dream woman, dream;
Woman,
Dream Africa's Dream;
Dream of the lost, the least of the world.
Dreams are permissible
So dream away,
Dream them all.

Dream on,
For that is you turned inside out;
Make the other strong and you will be strong.
So we shall all be strong together.

Dream, girl, dream.
Dream you becoming a woman
Because when you do become a Woman
Then Africa will indeed be strong.

SOURCE: Mercy Amba Oduyoye, *Dream Africa's Dream: An Invitation to a Partnership with Africa Women*.

Facilitator Feedback

Session 2 - Money Messages

Your Name: _____

Date of Session: _____

Location of Session: _____

After you have finished this session, please take a few minutes to give us your observations. Complete questions on both sides of this form.

What worked well?

What didn't seem to work well?

What other information or exercises might be included in future workshops?

What was the level of the participant engagement?

What might enhance the participants engagement?

Is there anything else you would like to comment on?

SESSION 3:

My Money Autobiography

Each has her own way of moving.

~Kenyan proverb

GOALS

Identify conditions that have influenced your perceptions of the world.

Identify situations or events that have influenced the role of money in your life.

Identify and evaluate your own patterns of financial behavior.

AGENDA

1. Welcome Back

The facilitator welcomes everyone back.

She leads the group in a prayer, song, or ritual of her choice.

2. Explaining the Process

The facilitator tells the group that they will spend much of this session writing a narrative—your money autobiography—that should help them identify influences on their patterns of financial behavior and to identify and evaluate their own patterns of financial behavior. After the writing portion of the session, the group will reconvene in small “sharing circles” to share stories.

3. Exercises

a. My Money Autobiography

The facilitator tells everyone to locate the form called *My Money Autobiography* in her workshop materials (*Workbook, p. 23*). They will, she says, be given an hour to think about and write their narrative, and they should find a quiet, comfortable place of their own choosing to fill out the form. In that narrative, she asks them to include facts and feelings as they experienced them and memories that they consider important, including memories of money feelings.

There follows a list of the kinds of topics you can help them structure a money autobiography. You need not cover all these topics or limit yourself to these topics, she tells them:

1. **Economic conditions.** In your country? For your family?
2. **Your family.** Who did you live with?
3. **Your home(s).** Your memories of where you lived—the house or apartment, your room, your neighborhood?
4. **Family holidays.** Your memories of holidays, vacations, market days and shopping trips?
5. **Role models.** Did you have any? Were they real or fictional?
6. **School.** Your memories of clothes, friends, dates, sports, grades, fashions, cultural trends?
7. **Higher education.** How much? How was it financed? Your memory of money feelings in those years?
8. **Your early adulthood.** Your first job, bank account, investment, personal transportation (bike, motorbike, car), apartment, house? Your memory of money feelings then?
9. **Your adult life.** Advancing in your career? Growing your business? Starting your own family? Raising children?
10. **Gender.** How has gender affected your relationship with money?

She tells them to try to describe the scenes, experiences, and feelings that come to mind. She reminds them that how well they write is not important. What is important, she

emphasizes, is calling up memories. There is no right or wrong way to do this, she adds: Just note your experiences and put down the feelings that come to mind.

Finally, she illustrates the kind of stories they might come up with by sharing a story from her own (previously completed) money autobiography. After asking if there are any questions, she tells them they will write for 20 minutes, take a 15 minute break, and then write for another 20 minutes.

She asks if there are any questions, then sends them. After 20 minutes she calls a break, during which she plays a music CD and encourages the participants to do some stretching. After 15 minutes she sends them off again to write for another 20 minutes.

b. Sharing Stories

After the second 20 minutes (or before, if all the participants have completed their money autobiographies), the facilitator reconvenes the session. She divides the group into smaller groups of three, four, or five, which, she explains, will be sharing circles.

Each person will have approximately 15 minutes to share her story with the sharing circle, which they may read or simply tell. The facilitator keeps time, letting the sharing circles know when each 15 minutes is up and the next person should start. (She can also give a 5 minute warning before each sharing time period is up to encourage conciseness.)

c. Conversation about Money Feelings and Behavior

The facilitator tells the participants that they will now seek to have a rich conversation about their feelings, experiences, and aha! moments having to do with their money behavior. She tells them that the purpose is twofold: 1) for each participant to share her “discoveries”—from the *My Money Autobiography* exercise—about her own helpful and unhelpful attitudes and behavior surrounding money; and 2) for the participants to begin to think about unhelpful money feelings and behavior as habits that they can change.

The facilitator asks the group three questions (one at a time). For each question she summarizes the responses on a page of the easel pad titled respectively: 1) MONEY FEELINGS, 2) MONEY BEHAVIORS, or 3) RECOGNIZING UNHELPLEFUL MONEY HABITS. Later, she will post these pages for the participants to examine at their leisure.

- Q1 *Money Feelings:*** What is your predominant feeling about money? To get a conversation going on this or the other questions, the facilitator may have to ask for a show of hands on more specific questions—such as: Do you feel a sense of scarcity? (abundance? ease? hardship?) Are you generous (careful, hands-off, budget-driven) about money?
- Q2 *Money Behaviors:*** What patterns of your personal behavior surrounding money have you noticed? For example, do you procrastinate making money decisions? do you defer to another’s point of view without questioning or understanding? do you borrow too often? do you lend when money for your own family purposes is scarce?
- Q3 *Recognizing Money Habits That Are Not Helpful:*** What insights have prompted you to think about changing one or more of your money habit patterns?

4. Closing Thoughts

The facilitator reminds the participants that it will be very helpful if after this session ends in a few minutes they take the time to fill out the participants' feedback form that is their last handout for this section and give the completed form to her.

She concludes the session by reading a poem by Mary Oliver:

Wild Geese

You do not have to be good.
You do not have to walk on your knees
For a hundred miles through the desert, repenting.
You only have to let the soft animal of your body
love what it loves.
Tell me about your despair, yours, and I will tell you mine.
Meanwhile the sun and the clear pebbles of the rain
are moving across the landscapes,
over the prairies and the deep trees,
the mountains and the rivers.
Meanwhile the wild geese, high in the clean blue air,
are heading home again.
Whoever you are, no matter how lonely,
the world offers itself to your imagination,
calls to you like the wild geese, harsh and exciting—
over and over announcing your place
in the family of things.

Facilitator Feedback

Session 3 - **My Money Autobiography**

Your Name: _____

Date of Session: _____

Location of Session: _____

After you have finished this session, please take a few minutes to give us your observations. Complete questions on both sides of this form.

What worked well?

What didn't seem to work well?

What other information or exercises might be included in future workshops?

What was the level of the participant engagement?

SESSION 4:

Money Facts and Feelings

*It is only with the heart that one can see
clearly; what is essential is invisible to the eye.*

~The Little Prince, Antoine de Saint-Exupéry

GOALS

Become familiar with your personal financial facts.

Identify the feelings you have about each personal financial fact.

Identify the actions you take based on those feelings.

Identify what you believe to be your soul's purpose.

Identify links between your financial life and your spiritual life.

AGENDA

1. Welcome Back

The facilitator welcomes everyone back.

She leads the group in a prayer, song, or ritual of her choice.

2. Explaining the Process

The facilitator tells the group that the goals of this session are to become familiar with our own financial facts and to identify the feelings we have about each fact. And for each fact we will try to identify whys, desired changes, and corrective actions—that is, we will try to identify any of our own actions that have resulted in specific facts, note any changes that we would like to see, and consider what new actions are necessary to achieve our desired changes.

She notes that this may be a difficult exercise for some, as it may bring strong emotions to the surface of the conscious mind. She says that what they write will be for their information only, that no worksheets will be collected, and that no one has to share their financial facts with other members of the group. She reminds them of their promise to follow the group guidelines that were read in session 1. She asks them to read them aloud again, one by one. (Note: The group guidelines are the first part of the workshop manuals (*Workbook, p. 6*) and they are also printed on a poster on the wall.)

The facilitator tells the participants that the most important part of the *Money Facts and Feelings* session is for each participant to identify her feelings in relation to each fact. Our feelings, she says, are what drive our behavior. It is vital, therefore, to understand them.

The facilitator explains that participants will fill out two financial facts forms this session: a cash flow form and a financial position form. The *Cash Flow for Households* form (*Workbook, p. 32*) asks for information on your income and expenditures over one year. Think of it being like a movie that looks at your financial picture over time. The *Current Financial Position* form (*Workbook, p. 33*), on the other hand, asks for information on what you owe and what you own right now—all your household's financial assets and liabilities at the current date. Think of it being like a photograph taken at a specific moment in time.

In addition, she explains, the participants will work simultaneously on a form—*Facts, Feelings, and Values* (*Workbook, p. 34*)—that seeks to identify the role that their feelings and values play in their financial decision making. Participants should use this form, she says, to capture their own feelings as they notice them while filling out the two financial facts forms. For example, under “cash” in the financial position form, you may have entered 100,000. If this particular fact makes you feel a strong feeling—maybe delight, maybe sadness, maybe something else—enter this fact and its associated feeling on your Facts, Feelings, and Values form.

3. Exercises

a. Current Financial Position

The facilitator holds up the *Current Financial Position* form. She tells the group they have ten minutes to complete it. She instructs them to provide their best guess for any number they

do not know and tells them that leaving spaces blank is perfectly fine. She reminds them to jot down their feelings on the *Facts, Feelings, and Values* form as they notice them in filling out the financial position form. And she says that there will be a paired sharing exercise after the ten minutes. She tells them to begin.

After ten minutes, she calls time up and instructs the participants to pair up. Each person, she explains, will have two minutes to share their feelings about the exercise as well as their feelings about their personal facts. (But they are not expected to share their financial facts.) She tells the first half of the pairs to start sharing, and after two minutes she instructs the second half to start sharing.

The facilitator then calls the group together as a whole and asks for feedback from any participant willing to share their experience of this exercise. If time is short, participants can be asked to call out a word or two popcorn style to describe any specific feeling, reaction, or thought revealed by this exercise.

b. Cash Flow

The facilitator holds up the *Cash Flow for Household* form up and tells the group they have 15 minutes to complete it. She instructs them to provide their best guess for any number they do not know and tells them that leaving spaces blank is perfectly fine. She reminds them to jot down their feelings on the Facts, Feelings, and Values form as they notice them in filling out the cash flow form. And she says that there will be a paired sharing exercise after the 15 minutes. She tells them to begin.

After 15 minutes, the facilitator rings the bell and instructs the participants to pair up. Each person, she explains, will have two minutes to share their feelings about the exercise as well as their feelings about their personal facts. (But they are not expected to share their financial facts.) She tells the first half of the pairs to start sharing, and after two minutes she instructs the second half to start sharing.

The facilitator then calls the group together as a whole and asks for feedback from any participant willing to share their experience of this exercise. If time is short, participants can be asked to call out a word or two popcorn style to describe any specific feeling, reaction, or thought revealed by this exercise.

CURRENT FINANCIAL POSITION	
LIQUID ASSETS	LIABILITIES
Cash _____	Mortgage (residential) _____
Crops _____	Notes Payable _____
Other _____	Credit _____
Other _____	Other _____
Other _____	Other _____
Total Liquid Assets _____	Other _____
	Total Liabilities _____
NEAR-LIQUID ASSETS	
Property _____	
Animals _____	NET WORTH
Other _____	(assets less liabilities)
Other _____	_____

CASH FLOW FOR HOUSEHOLD												
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
INCOME												
Salary												
Crop Sale												
Barter												
Gifts received												
Rent Income												
Other												
Total Income												
FIXED EXPENDITURES												
Housing												
Taxes												
Insurance												
Utilities and phone												
Food and groceries												

Facts, Feelings, and Values:

FACTORS IN FINANCIAL DECISIONS

Jot down key financial facts in the left column. Put down your feeling(s) about that fact in the center column. And identify the spiritual values that inform those feelings in the right column. Draw a line between each entry. Examples are provided below:

FINANCIAL FACTS	FEELING(S)	SPIRITUAL VALUES
I OWN MY HOME	PROUD	I AM A GOOD STEWARD OF THE LAND
CASH FROM MARKET DAY	HAPPY, REJOICING THAT THE TOURISTS LIKE MY JEWELRY	CREATING SOMETHING BEAUTIFUL USING MY SKILLS

c. Facts, Feelings, and Values.

The facilitator tells the group to refer to the notes about feelings that they made on their *Facts, Feelings, and Values* form during the previous financial condition and cash flow exercises. These notes, she says, summarize some of the prevalent feelings you have regarding money and some of your repetitive financial behavior patterns. She tells them to take a few minutes to add any new insights or thoughts to the form, after which the group will engage in a short discussion of facts, feelings, and values.

When the group reconvenes, the facilitator says the topic of discussion is personal insights on feelings and values. She starts the ball rolling by sharing some of her own personal insights—“When I did this exercise in my training class, my own insights were . . . [fill in the blank].” As the participants talk, she notes the feelings and behaviors commonly expressed by the participants on a page of the easel pad, which when finished can be taped to the wall or left on the pad. After the sharing of personal insights, the facilitator invites each woman to offer a word or phrase that indicates how they are feeling about themselves (for example, surprised, inspired, hopeful, happy, sad, encouraged).

4. Closing Thoughts

The facilitator reminds the participants that it will be very helpful if after this session ends in a few minutes they take the time to fill out the participants’ feedback form that is their last handout for this section and give the completed form to her.

She concludes the session with words from meditation teacher Rabbi David A. Cooper (*God Is a Verb*):

True wisdom comes from understanding that the universe is balanced on our actions, each and every one of us. Our understanding of the significance of this mystical fact leads us to an awesome conclusion: Each one of us is responsible for how the universe will unfold.

Facilitator Feedback

Session 4 - **Facts, Feelings, and Values**

Your Name: _____

Date of Session: _____

Location of Session: _____

After you have finished this session, please take a few minutes to give us your observations. Complete questions on both sides of this form.

What worked well?

What didn't seem to work well?

What other information or exercises might be included in future workshops?

What was the level of the participant engagement?

What might enhance the participants engagement?

Is there anything else you would like to comment on?

SESSION 5:

Turning Dreams Into Goals

Try this bracelet. If it fits, you wear it. If it hurts, you throw it away no matter how much it sparkles.

~Kenyan proverb

GOALS

Explore your personal powers and passions.

Identify the kind of work you would like to do.

Clarify the purpose(s) served by exercising your powers and passions.

Turn your dreams into goals.

Identify obstacles to goals. Create a starter plan.

AGENDA

1. Welcome Back

The facilitator welcomes everyone back. She leads the group in a prayer, song, or ritual of her choice.

2. Explaining the Process

The facilitator tells the group that the goals of this session are to enable participants to identify their powers and passions, establish goals for achieving their dreams, and plan to achieve their goals.

A personal “passion” in this sense, she tells them, is any activity that, when you are engaged in it, energizes you and makes you happy. And your “power” is your natural abilities, skills, and talents as well as your physical, spiritual, financial, and other resources. Engaging in your passions, she emphasizes, can entail personal, financial, and social costs. You may have to overcome shyness, spend your hard-earned savings, or become more involved in your community. You may encounter the disapproval of family members or friends. You may have to overcome your fear of becoming a leader or dealing with dangerous situations. And you probably will need to expend enormous amounts of energy.

3. Exercises

a. I'd Like to . . .

The facilitator instructs the participants to pair up. She tells them that at the count of three, she wants each person to tell her partner(s) one thing she would still love to do in her life if she knew she wouldn't fail, if she knew that it was impossible to fail. “Dare to be outrageous, dare to dream,” she tells them—and then counts to three. (Note: everyone will now be talking at once.) When the talking slows down, the facilitator asks if anyone would like to share what they said. She encourages them to be bold.

b. List of Accomplishments and Past Passions

Telling the group that before exploring new possibilities, it is important to identify and celebrate one's past accomplishments, the facilitator instructs the participants to list in their journals past accomplishments and absorbing activities (passions) in their lives, from childhood until now. She says to put down as many as possible—and at least ten—and encourages them not to censor themselves. She gives them three minutes to make their lists. When the time is up, she invites any participant who wishes to share with the group by telling one of the accomplishments or passions on her list. (If there are more than 15 participants, this sharing can be done in pairs.)

c. My Powers and Passions

The facilitator goes over the “instructions” on the front page of the *My Powers and Passions* handout (*Workbook, p. 39*) with the participants, invites any questions, and then says they will have 20 minutes to list their own powers and passions on the form printed on the back of the handout—and then to think about their possible pursuit of their powers and

passions (what they would aim to do to take advantage of their powers and passions, their ultimate purpose for doing so, and the likely price they'd pay and benefits they'd receive from taking such a course).

After she calls time up, she goes around the room asking each person to say something about the process and her findings. She suggests that if enough women have been able to articulate an “ultimate purpose” for pursuing their powers and passions, that it might be instructive to show these graphically by drawing a wheel on the easel pad and adding spokes for each “ultimate purpose” volunteered in the sharing session.

d. Your Own Epitaph

The facilitator asks participants to refer to what they wrote in the In Pursuit of My Personal Powers and Passions (Workbook, p. 40) exercise as they now write the answer—in their journals—to the following question:

If you died tomorrow, how would others remember you?

She gives them three minutes. When time is up, she gives them a definition of an epitaph as:

. . . a brief phrase in memory of someone who has died, which is often written on their tombstone.

And she gives a few examples:

- *Few women exhibited greater generosity.*
- *Teacher to the end.*
- *Loving wife and mother.*
- *Pioneering scientist.*

She then instructs the participants to compose one-line epitaphs for themselves and gives them three minutes to do so. Be bold, write with joy and insight. When the time is up, the facilitator asks for volunteers to read aloud their self-written epitaph. (If the group is small, everyone can be invited to read her epitaph.)

Finally, the facilitator instructs each person to give herself a hug, saying: “You deserve it!”

e. The Power of Vision/The Power of Thinking Big

“Great job, so far,” says the facilitator, “but you still have more potential to tap into and more living to do.” She tells them that she will now lead them step-by-step in the One-Arm Stretch exercise. Her instructions follow:

1. [instructor demonstrates while giving directions] Stand up. Put your right arm straight in front of you parallel to the ground, index finger pointing forward. Keeping your arm parallel, swing it to the right as far as you can, twisting your torso to go farther. Make a mental note of how far you are able to turn by fixating on a spot in line with where your arm points. Come back to a regular standing position and close your eyes.
2. I'm going to talk you through the entire procedure again, but this time I don't want you to move your arm at all. I just want you to close your eyes and imagine your arm moving.
3. OK, keep your eyes closed. Now imagine that you are lifting your arm in front of you, index finger pointed forward. [pause] Still keeping your eyes closed, nod if you're

imagining lifting your arm and pointing forward. [checks that everyone has eyes closed and arm down, and is nodding] Now, imagine that you're swinging your arm to the right as far as you can. And nod if you are imagining this. [pause, checks that everyone is nodding]

4. Now, imagine that while you're keeping your feet forward you are twisting your torso to move that arm to the right even farther than you did before. [pause] Now, imagine that you're twisting even farther than that. Imagine, in fact, that you are doing the impossible and twisting your arm all the way around while keeping your feet forward. [pause] Are you all experiencing that? Nod your head if you are. [checks that everyone is nodding]
5. Now let's do the same exercise again for real, and with our eyes open. [demonstrates by lifting her arm and starting to twist]
6. [hopefully she hears oohs and ahs] What did you just experience? she asks. If no one calls out, she asks for a show of hands: How many of you went much farther this time than you did the first time we did it? That [she offers, ta-da!] is the power of vision. That is the power of thinking big.

f. Dream Legacy

The facilitator asks the participants to recall their own lists of personal powers and passions from the earlier exercise and to keep them in mind when thinking about this exercise, which is to write down in their journals what path or career they might follow in order to achieve their dream legacy.

She says that the concept of dream legacy comes from Prill Boyle, author of *Defying Gravity: A Celebration of Late-Blooming Women*. If you think of your current legacy as being “the impact you would have had on others’ lives were you to die today,” then you can think of your dream legacy as being “the impact that you, in your heart of hearts, would hope to have had on others had you had the wherewithal and fortitude to be and to do anything you desired in your life.” She tells them to write down what they would do with their lives if they had the wherewithal and the fortitude to do so. For example, she says, they might put down:

- *own my own jewelry business*
- *bake bread commercially*
- *be a wedding planner*
- *sing professionally*
- *teach*
- *write*
- *or many other things.*

She allows them five minutes. When time is up—without knowing what they have written—she challenges them: “Now, let's dream even bigger! Add a word or phrase to the career or path you just wrote down. If you wrote, for example, that you want to be a makeup artist, change it to celebrity makeup artist; if you said you want to be a writer, upgrade your dream to best-selling writer.” When the participants appear to have finished embellishing their dreams, the facilitator tells them to choose a partner and share.

g. Acting As If

The facilitator gives all the participants a piece of masking tape (about six inches long). Note: she may have lightly attached the tape to the back of all the chairs before the session began, in which case she tells them to remove it. She tells them to write their big dream on the tape and affix the tape to their chest (while demonstrating herself with a piece of tape on which she has written her own dream).

Then she explains that “acting as if” is a powerful empowerment principle, and asks them to stand up and walk around the room, introducing themselves to each other as if they were the person they dream to be: “Hi, I’m a bestselling author,” one of you might say, and then ask: “Who are you?” The facilitator sets the timer for ten minutes and participates in the acting-as-if exercise herself to help break the ice.

When the time is up, everyone sits down again and the facilitator invites the participants to share the details of their dream legacy and also what they experienced while participating in this exercise.

h. Acknowledging Obstacles

The facilitator says that it is important to acknowledge obstacles to dreams so that you can think about ways to overcome them and reach your goals. Furthermore, she says, the mere fact of talking out loud about obstacles can lead to solutions you never would have thought of on your own. Talking brings new ideas to the subject.

She provides some examples of obstacles:

- *I don’t have enough money.*
- *I don’t have enough talent.*
- *I don’t have enough education.*
- *I’m not young enough.*

She says that the purpose of this exercise is to identify what you think might be the most important obstacle to your dreams and to ask your fellow participants if they have any suggestions for overcoming it.

She tells everyone to jot down what she thinks could be the biggest obstacle she faces in achieving her dream. When they appear to have finished, she divides the large group into smaller groups of three or four if necessary.

The facilitator explains that each member of the small group will present her obstacle and solicit the others for suggestions on how she might surmount it. Each member is to record the suggestions given to her. Five minutes will be allowed for each presentation/suggestions cycle. The facilitator times the necessary number of five-minute periods (three or, if there are any quartets, four), and then instructs everyone to reconvene as a group.

The facilitator asks each group to share one obstacle they addressed and one suggestion that they came up with to surmount it. If the conversation warrants it, she can allow a general discussion to take place.

i. Goal Setting

The facilitator tells the participants that they will now endeavor to fill out a goal chart for practice (the form is in their workbooks). She goes over the “instructions” for *Goal Setting for Success* on the goals chart handout (*Workbook, p. 41*), including the idea of SMART goals:

By taking two important steps, you can transform a vision into reality:

- *First, formulate your vision into specific goals.*
- *Second, create an action plan to achieve those goals.*

Goals are one of the most powerful life tools known. Goal-setting is one of the common denominators of high achievers. Goals act as milestones on the road to achievement. Having goals firmly in mind allows you when you are confronted with an important decision to make the choices that are most likely to push you closer to your goals. The more clearly you identify your goals, the more likely it is that you will do what it takes to achieve them on a day-to-day basis.

Good goals are tangible and specific. When setting them, be brave. Aim to make your goals SMART, which means:

- **Specific Written Goals**
- **Measurable**
- **Attainable**
- **Real** (something you really aspire to)
- **Time-bound**

She tells them they have 20 minutes to complete the *Goal Chart* form (*Workbook, p. 42*) for one goal. When the time is up, she has them pair and share the content of their forms.

After the sharing the facilitator suggests the participants use this sheet to record all their identified goals with anticipated completion dates.

4. Closing Thoughts

The facilitator reminds the participants that it will be very helpful if after this session ends in a few minutes they take the time to fill out the participants’ feedback form that is their last handout for this section and give the completed form to her.

She concludes the session with the following words from author/lecturer Marianne Williamson (A Return to Love):

Our deepest fear is not that we are inadequate. Our deepest fear is that we are powerful beyond measure. It is our light, not our darkness that most frightens us. We ask ourselves, Who am I to be brilliant, gorgeous, talented, fabulous? Actually, who are you not to be? You are a child of God. Your playing small does not serve the world.

Facilitator Feedback

Session 5 - **Turning Dreams Into Goals**

Your Name: _____

Date of Session: _____

Location of Session: _____

After you have finished this session, please take a few minutes to give us your observations. Complete questions on both sides of this form.

What worked well?

What didn't seem to work well?

What other information or exercises might be included in future workshops?

What was the level of the participant engagement?

What might enhance the participants engagement?

Is there anything else you would like to comment on?

SESSION 6:

Creating an Action Plan

The only way we can move forward is by living the reality we envision.

~Ada Maria Isasi-Diaz

GOALS

Develop a personal mission statement.

Define, clarify and write down personal goals.

Develop a specific plan of action with timeline.

AGENDA

1. Welcome Back

The facilitator welcomes everyone back. She leads the group in a prayer, song, or ritual of her choice.

2. Explaining the Process

The facilitator tells the group that the goals of this session are for each participant to write a personal mission statement, define her goals, and create an action plan. She says that the exercises are designed to walk them through a process that will enable them to work out what are their next steps toward becoming financially independent and to write down an action plan to bring about their financial independence.

3. Exercises

a. Developing a Personal Mission Statement

The facilitator refers to the Developing a Personal Mission Statement handout (*Workbook, p. 49*). She tells the group they will have 30 minutes to write their responses to the five questions in Step 1. When they meet again as a group, each one will be asked to share what she hopes to achieve for herself, her family and her community and how the group can support her. Then they will meet as a group, and each woman will share what is that she hopes to achieve for herself, her family, and her community and tell us how we might support and encourage her.

She times 30 minutes and then calls them back for the sharing.

When the sharing is finished, the facilitator tells the participants to write in their journals a one-sentence description of their personal mission right now. She invites the participants to share their mission statements with the group.

b. My Personal Financial Goals

The facilitator refers to the *My Personal Financial Goals* handout (*Workbook, p. 50*), and tells the group they will have 30 minutes to write down their short-, medium-, and long-term financial goals on the form.

She tells them that they may choose to do the exercise with a partner or alone. She explains that setting financial goals calls for careful thought regarding the timeframe in which the ones they have in mind can be accomplished. They should remember that most things take longer to accomplish than you think.

After 30 minutes, the group reconvenes for an open discussion. The facilitator asks the participants if there are resources they may need in order to accomplish their plans. They discuss what might be available and where. She refers the group to the list of resources in their manuals.

c. My Personal Intentions

The facilitator refers the group to the *My Personal Intentions* handout (*Workbook, p. 51*). She tells them that it is intended to encourage them to put dates on the calendar for the

accomplishment of their goals. In this way, she says, they will have a roadmap-in-time of expected results. She tells them that the initial “I will _____” line is for writing a major goal. And that the “by____, I will” lines are for writing down interim steps for accomplishing the goals and the dates by which you intend to have accomplished them.

The facilitator gives the participants ten minutes to complete an intentions form for one of their important goals (and says that they can fill in as many separate forms as they want for other goals, now or after the workshop). After ten minutes, she calls time and reconvenes the group for a sharing session.

4. Money Journal explanation

The facilitator refers to the *On Keeping a Money Journal* handout (*Workbook, p. 52*). She tells the group that they have already been instructed at various times in the seminar to write their thoughts and feelings in the *My Money Journal* pages (*Appendices, p. 3*) provided in their workshop materials. And she encourages them to continue noting their thoughts and feelings in the journal after they have finished this workshop.

This handout, she tells them, contains a brief explanation of what a money journal is and how it can be used. It provides a short list of the kinds of information that can be included. She gives them a few minutes to read the handout and then invites any questions or comments on the subject of keeping a money journal.

On Keeping a Money Journal

A money journal serves as a tool for exploring your inner thoughts and feelings about money and provides a way for you to be in dialogue with your many selves. Use a sturdy note- book that will hold together for future reference. Any size you feel comfortable with is fine.

Write in it every day. Keep it for your own sake and your own eyes—so that you feel free to write your thoughts and feelings without reservation.

Include in your journal anything and everything related to money and money problems— thoughts, issues, worries, status, relationships, and so forth:



- *your feelings and emotions*
- *thoughts unearthed by your meditation*
- *prayers, resolutions, and dreams*
- *dialogues you have with yourself*
- *your responses to people and events*
- *observations about yourself.*

Look back on occasion to read what you have written. You will likely discover recurring themes and questions that can help you keep track of your ideas and your progress.

SOURCE: Adapted from Elizabeth O'Connor, *Our Many Selves: A Handbook for Self-Discovery*

5. Closing Thoughts

The facilitator reminds the participants that it will be very helpful if after this session ends in a few minutes they take the time to fill out the participants' feedback form that is their last handout for this section and give the completed form to her.

She concludes the session by reading a what-if reflection from Circle of Stones: Women's Journey to Herself, by Judith Duerk:

How might your life be different if there had been a place for you a place of women where you were received and affirmed? A place where other women perhaps somewhat older had been affirmed before you, each in her time, affirmed as she struggled to become herself.

A place where, after the fires were lighted, and the drumming and the silence, there would be a hush of expectancy filling the entire chamber . . . a knowing that each woman there was leaving old conformity to find her self . . . a sense that all of womanhood stood on a threshold?

And if, during the hush, the other women slightly older, had helped you to trust your own becoming . . . to trust it and quietly and prayerfully to nurture it?

How might your life be different?

And she adds the following thought and exercise:

We hope your life will be different because of this workshop experience and because of the new relationships you have built during this time together. We created this framework for you to live into and to create for other women in your community.

Final Call to Action... Facilitator hands out note cards and envelopes asking each participant to address the envelope to themselves and write a kind note to themselves completing the following sentences.

Dear (self),

I will do the following things towards accomplishing my goals in the next month.

I will tell (name of person) my plans and ask them to hold me accountable.

I might sabotage myself byI will call my friend, if I need support.

Sign the note to self with affection.

After 10 minutes, the facilitator asks that the notes be put in the envelope, seal it and put it in the basket she will pass around. She tells them she will mail it to them in one month. The simple act of writing this note seals the intention.

To close this last session, let's join hands in one large circle and one-by-one offer a word of encouragement to the women in the circle. I will start by saying my word, and then let's move around the circle to my right.

The facilitator says her word of encouragement, and asks the participants to do the same.

Facilitator Feedback

Session 6 - **Creating an Action Plan**

Your Name: _____

Date of Session: _____

Location of Session: _____

After you have finished this session, please take a few minutes to give us your observations. Complete questions on both sides of this form.

What worked well? _____

What didn't seem to work well? _____

What other information or exercises might be included in future workshops? _____

What was the level of the participant engagement? _____

The Time is Now!

“In the course of history, there comes a time when humanity is called to shift to a new level of consciousness, to reach a higher moral ground. A time when we have to shed our fear and give hope to each other.

That time is now.” ~2004 Nobel Peace Prize Winner **Wangari Maathai**

Spread the Word

“The empowerment of the world’s women is a global imperative.” ~UN Secretary-General **Ban Ki-Moon**

Make a Commitment

“Investing in girls and woman isn’t just about basic human rights. It’s about fully unlocking the potential of half of the world’s population.” ~UK International Development Secretary **Justine Greening**

Join the Movement

“The goal of the Economic Empowerment Workshops is to provide financial literacy and economic training for women and girls worldwide.” ~Executive Director Women’s Perspective **Rosemary Williams**

Stay connected after you leave the UNCSW

Continue the conversation. Explore the possibilities. Get a taste of the training.

Bring Economic Empowerment Training for Women to Your Organization or Community.

For information on opportunities visit www.womensperspective.org

Our Thank You Gift to You

Visit Women’s Perspective’s website to download your complimentary copy of The Money Autobiography. Begin to explore your own your personal relationship with money and how it effects your life.

Our Vision

Women's Perspective offers educational opportunities that inspire women to integrate their economic and spiritual power for positive change in their own lives and the world.

We believe that women bring a unique voice to the discussion of money, values, and economic resources. Since 1984, our workshops, retreats, and transformational trips have provided opportunities and inspiration for women to see money as a central dynamic of their spiritual journey. We encourage women to identify the ways money impacts their self-image, relationships, work and community involvement. New insights and attitudes help develop pathways that unite spiritual and economic power. By connecting their values to their financial decisions, women truly become the architects of their own lives and the world they live in. Our initiative for 2016 is to focus specifically on the Economic Empowerment of Women.

Our Programs

The Economic Empowerment Training Manual was designed as a “Workshop in a Book” by Rosemary Williams, the Executive Director of Women's Perspective. It can be customized to the currency, culture and country of your organization or community. To discuss the possibilities, contact us at 203.243.2238 or email rosemary@womensperspective.org.

Workshops Delivered World-wide

- Economic Empowerment Workshop: Women of all backgrounds learn the attitudes and skills required to take control of the economic future of their families and communities.
- Train-the-Trainer Workshop: Community leaders learn to deliver the Economic Empowerment Workshop to their peers.
- Connect the Dots from Money to Spirituality: Women learn what money means to them.

Easy to Use Learning Materials

- Train-the-Trainer Manual for Economic Empowerment Workshop: Tailored to your audience, our “Workshop in a Book” leads you step-by-step through the entire process of delivering our Economic Empowerment Workshop.
- Economic Empowerment Workbook: Used by participants in workshops or by individuals on their own.
- The Woman's Book of Money and Spiritual Vision: Putting Your Financial Values Into Financial Practice (available in paperback on Amazon): Used by individuals at home or by participants in a workshop.

For more information visit our website at: www.womensperspective.org

"A foundation of economic empowerment needs to go hand in hand with heart-motivated activism in women motivated to make a difference. Rosemary Williams Economic Empowerment Training Manual provides us with basic fundamentals and financial knowledge that is empowering information."

~**Jean Shinoda Bolen**, MD, author of *The Millionth Circle and Goddesses in Everywoman*

"A fantastic guide for teachers and presenters . . .you really hold their hand and allow them to be very effective!"

~**Justine Willis Toms**, D.H.L. Co-founder, Executive Director, Host New Dimensions Radio

"Rosemary William's Economic Empowerment Training Manual for Women and Girls is a powerful, action oriented workbook. Complete with specific exercises to enable women and girls to define their skills and increase their money awareness. A deeply inspiring and reflective book to be used to create specific goals for financial empowerment!"

~**Dr. Erika Steffen**, Career Consultant

"Excellent economic empowerment program for women with easy and complete instructions on how to present. Invaluable program for helping individuals, groups and communities to have sufficient money to thrive. Namaste!"

~**Ann Landaas Smith**, SCHC, Co-Founder and Director Circle Connections.

A Workshop in a Book

Rosemary Williams is the director of Women's Perspective, a non-profit organization that designs retreats and workshops on the subject of money, spirituality, and women's financial empowerment.

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