

## INTRODUCTION TO THE CURRICULUM

### Goals & Background of the Curriculum

This curriculum was developed for "Women's Action to Gain Economic Security" (WAGES), a non-profit program based in Mountain View, California, whose mission is to help low-income women start business cooperatives. The curriculum, which has 24 modules that are taught over a period of three months, serves as an introduction to worker or producer-owned coops and the business development process. In the WAGES program, this introductory curriculum is the first step in a comprehensive two-year technical assistance process that offers business planning, start-up and long-term development support. WAGES also offers social work support to participants who go through the program.

The curriculum was developed with two broad goals: first, to help women start successful cooperative businesses; and, second, to help women develop the skills and commitment needed to run those businesses democratically. The WAGES philosophy is that in cooperative development, these two goals are inseparable and need to be cultivated together right from the start: Women need to be owners of their business and the business development process right from the start; and they need to learn and continuously nourish personal and organizational values of equality, tolerance, openness and commitment to growth.

Within the two broad parameters of developing successful businesses and developing successful "cooperators," the curriculum has seven specific objectives. The objectives are to help participants:

1. Learn how to conduct a feasibility study and carry out feasibility research.
2. Identify a feasible business.
3. Compare cooperative management and governance structures, and the internal mechanisms that promote democratic organization.
4. Learn skills that facilitate group cooperation, positive communication and effective decision-making.
5. Develop shared vision, values and trust in each other.
6. Decide whether to start a cooperative business together.

The curriculum was first pilot-tested with a group of ten women over a period of four months in late 1995 and early 1996. It was subsequently revised to reflect the lessons WAGES learned in that process, some of which may be of interest to other groups considering starting coops. The major lessons WAGES drew out of the pilot test included:

- **The need to start with a group of participants who know each other and/or who share fairly similar values, goals and life experiences.** If there are not strong bonds within the group, as was the case with the WAGES pilot project, it is essential to spend more training time on group building activities. During the evaluation of the pilot project, participants recommended the trainings begin with a two-day retreat focused on "Getting to know each other." WAGES also revised its recruitment and selection policy to give preference to already-formed groups who want to apply to the program.

- **The need to start with a sufficient number of participants so that the group is not slowed down or demoralized by the inevitable drop-out of some participants.** The curriculum assumes an ideal number of 15-20 participants, based on the reality that some 30-50% of the original group will drop out as participants realize the challenges and difficulties involved in starting a cooperative business. As a result of the pilot project, WAGES also instituted a policy that if a group drops below eight, participants need to recruit additional members.

- **The importance of balancing the goal of identifying a feasible business with the need to develop trust and commitment within the group.** Usually, economic development projects in low-income communities emphasize getting income for participants as soon as possible. The WAGES pilot test demonstrated that in the realm of cooperative development, the need to build the group as a cohesive, committed unit takes priority over developing the business (although both are ultimately equally important). Without such cohesion and commitment, the group will fall apart quickly once the strains and stresses of identifying and planning a business become apparent to its members.

- **The importance of helping participants understand the significant time commitment that identifying, planning and starting a business involves.** Participants in the pilot project who were working full time struggled to find the time necessary to participate in trainings and homework assignments. None had imagined the changes in their lives that would accompany starting a business.

- **The need to bring participants' families into the training process.** In the pilot project, WAGES found that some participants were struggling with resistance from family members, especially husbands, who resented their wives' involvement with projects outside of the home. In response, WAGES held a family night where family members came to the training to meet other participants, learn about the training, and share food and fun.

## Overview of the Curriculum

The trainings fall into five broad groupings, reflecting the goals and objectives outlined above, as well as the lessons learned from the pilot project:

#### Trust & Group Building Activities:

Almost all trainings have time set aside for "Trust-Building Activities." In the pilot project, WAGES used "Icebreakers" of various sorts, but found that the time set aside for such activities would have been better spent on exercises focused specifically on getting participants to know each other, share values and visions, and build trust. Appendix 3 is a compilation of trust-building activities gathered from many sources. Groups using this curriculum can consult the appendix and select activities that are appropriate for their participants. Although the trust-building activities are located at the beginning of each training in the curriculum, facilitators should feel free to move them around according to the needs of the group and the content of the training.

#### Feasibility Trainings:

Twelve trainings are focused on teaching feasibility concepts and tools. The "Seven Steps of Feasibility," that the trainings are based on are adapted from a book by Suzanne Kindervatter called "Doing A Feasibility Study."<sup>1</sup>

#### Trainings on How to Plan, Implement & Evaluate Research:

Four trainings are either partially or fully dedicated to teaching research skills that participants need to carry out the feasibility study. In the original pilot project, WAGES had set aside very little time to teach such skills--we assumed that participants would have some of the necessary skills, and we underestimated the amount of research that feasibility studies actually involve. We quickly found out that many participants needed skills in areas like interviewing, telephone presentations, dividing up tasks, and organizing and analyzing data gathered. In addition to teaching concrete skills, the research trainings emphasize role-playing to help participants become comfortable using and applying the skills.

#### Trainings on Cooperatives & the Cooperative Movement:

One training, one panel discussion and one site visit focus on the alternatives that cooperatives represent in our social and economic structure and at the day-to-day level of the workplace. Originally, WAGES had wanted to spend more training time on such issues, but in the course of the pilot project it became clear that the intricacies of cooperative governance and management, and the bigger picture of coops as

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<sup>1</sup> "Doing A Feasibility Study: Training Activities for Starting or Reviewing a Small Business," ed. by Suzanne Kindervatter, Women Ink, New York, NY, 1987.

alternatives to capitalist economic institutions, would be better received and more useful once a group decided to actually commit to starting a business.

Personal & Group Process Skills:

Six trainings address concrete skills and values that underlie cooperative governance and management, including a training on communication skills, a training on decision-making, a training on working in committees, and three trainings that include activities to identify values about the workplace and establish principles of cooperation.

## **The Logic of the Curriculum**

The curriculum interweaves the various types of trainings outlined above. In part, this is done to accommodate participants' need for time to do outside research (most of the feasibility trainings have homework assignments attached to them). In addition, however, many trainings are strategically placed to either provide participants with skills they will soon need or to help participants reflect on dynamics and issues they are likely to be confronting. For example, the training on communication skills is early in the curriculum so that participants can take over the facilitator's role of observing and facilitating process during the trainings. As another example, the training on "Working in Committees" comes after participants have had several opportunities to work in their committees and observe dynamics and problems common to committees.

## **Choosing the Business: Who Decides? How Is It Done?**

### Choosing the Business: Who Decides?

As mentioned earlier, WAGES believes that it is crucial to let participants take ownership of a cooperative business right from the start. For WAGES staff, this has meant going against some of the conventional wisdom and letting group members decide what businesses to research and ultimately develop. Certainly, this approach is more time-consuming and not always easy: In the pilot project, for example, participants had a difficult time coming to agreement on which business ideas to study. On the other hand, our subsequent groups easily came to agreement on business ideas they were passionate about. We believe that certain steps can be taken to mitigate the difficulties that might arise when participants are given the power to choose the business:

- Start with a cohesive group whose members know each other and/or share significant life experiences and values. The more group members know and trust each other, the more willing they will be to negotiate, compromise and come to agreement.
- Ask group members to identify 3-5 business ideas they are interested in before applying to the program.
- Set clear limits with the group during the early part of the training, as ideas are being identified and eliminated. If the group can't come to agreement within the timeframe of the curriculum, require the group to meet on its own until it does so.

### Choosing the Business: How Is It Done?

This curriculum assumes that participants bring a variety of business ideas to the training. Over the course of three trainings and a site visit, the original number is narrowed down to three top choices and two alternate (or back-up) choices. Participants then break into three committees, each of which researches one business idea throughout the feasibility process. Then, at the end of the training, participants evaluate all the research and choose one business to start.

Of course, this is the ideal process. The reality is likely to be quite different. For example, in one of the WAGES' training groups, participants were firmly divided over two different ideas and decided to start two separate businesses. In the WAGES' pilot project, participants decided they were more comfortable researching one business idea at a time.

The important issue is to make sure that participants go into the process with several ideas in mind. It is very likely that as they work through the feasibility steps, they will discard some ideas and come up with other ones. Although this can disrupt timelines and be frustrating, it is an inevitable part of the feasibility process. Facilitators or trainers should anticipate twists and turns as the group conducts its research, and not allow participants to get demoralized by assuring them that the elimination of ideas is part of the research process.

### **Key Assumptions About the Feasibility Study as it Unfolds in this Curriculum**

This curriculum teaches feasibility in seven steps:

1. Choosing the Businesses;
2. Exploring the Market & Competition;
3. How Do the Businesses Operate?;
4. Calculating Business Costs;
5. Estimating Income;
6. Is this Business Feasible?;
7. Deciding on a Business.

While most of the feasibility trainings are straightforward and self-explanatory, groups using this curriculum should be aware of several related assumptions that underlie the feasibility trainings:

- **The trainings assume that fairly simple business ideas are being studied, such as a business producing one product or providing a service.** Groups studying more complex ideas such as a retail store selling multiple items can use most of the curriculum, but will find that are likely to require significant adaptation. WAGES emphasizes that adaptations of the Trainings are almost certain to be necessary for Trainings 16-20 on calculating costs, income and profit and loss. Groups using this

curriculum should use these trainings as a guide only, and be prepared to adapt them to the specific businesses being studied.

- **The trainings assume participants who are literate.** In WAGES' experience to date, participants who are not literate in reading and writing have found it difficult to participate meaningfully in the trainings. The curriculum also requires some basic math literacy, although this can be taught along the way.
- **The trainings assume flexibility and adaptability on the part of the trainer.** Every business raises different questions and issues. Participants can easily interview customers of a restaurant but will have a hard time finding customers of a housecleaning business to interview....Participants might find it easy to estimate income from a tamale business serving two types of tamales, but will have a hard time figuring out income for a specialty store that sells hundreds of items. The trainer using this curriculum needs to be prepared to adapt content, research strategies and timelines to the needs of the group and the businesses being studied.
- **The trainings assume the availability of skilled business consultants or staff.** For all of the reasons mentioned above, groups need to have access to skilled staff or business consultants as they work through this curriculum. Many of the twists and turns that the research process inevitably involves, as well as the more complicated financial calculations and projections, will need to be negotiated by persons who have expertise in conducting feasibility studies.

## **The WAGES Educational Philosophy**

WAGES is committed to a teaching and learning environment that reflects our beliefs about human beings, how we learn and how we change. These beliefs, outlined below, strongly inform the educational approach used in this curriculum:

1. **We believe that people learn best when learning is based on their own skills, experience and knowledge.** This belief becomes apparent in several aspects of the curriculum: First, participants have significant power to shape the content and process of trainings. Participants choose the businesses they will study, identify rules they want the group to be held accountable to, and facilitate their own committees and the large group. Second, readers will notice that this curriculum is heavily biased toward experiential learning. Many trainings involve participants in a real activity or experience and then ask critical questions to help them analyze it. For example, in order to study the responsibilities of members of committees, the curriculum has participants do a silent group activity, and then asks them to analyze what worked, what didn't work, how group process could have been improved, etc. Analysis is based on participants' own observations of themselves and others during the activity, rather than the experiences of the trainer. Finally,

readers will notice that whenever examples are used, they are designed to reflect the culture and experiences of participants.

**2. We believe that everybody learns differently.** The curriculum incorporates many different learning styles in the hopes that the strengths of all participants can be tapped: reading and writing, use of audiovisuals, presentations by guests and experts, lectures, brainstorming of ideas, role plays, games, and theater.

**3. We believe that people learn best by doing.** When people are given the opportunity to apply new concepts or skills, their understanding of those concepts and skills increases significantly. "Learning by Doing" is carried out in two main areas of the curriculum: The feasibility trainings, and the group process/personal skills trainings. Feasibility is taught in steps that are spaced out to give participants time to go out and apply the skills they have learned. Participants are able to come back and reflect on their learning as well as analyze problems and search for solutions. This approach is contrary to that adopted by many business courses, which teach feasibility conceptually and then leave participants to struggle through the process on their own. The trainings on group process and personal skills also involve application of participants' skills and ideas. For example, Training #5 on communication involves learning and practicing skills for giving and receiving feedback. Starting with Training #6, participants begin to apply those skills by rotating the task of process observer.

## **Curriculum Materials & Attachments**

Many activities in the curriculum make reference to "Materials" that are required for the activity. The most common references are to the following materials:

- **Hand-outs:** Hand-outs are attached to the curriculum as Appendix 1. They include exercises for participants to carry out, newspaper articles, informational sheets, etc. Hand-outs are distinguished from the Feasibility Worksheets, which are related specifically to carrying out the research and analysis of the feasibility steps.
- **The Feasibility Workbook:** Is attached to the curriculum as Appendix 2. The Workbook has two components: The Feasibility Worksheets and the Feasibility Report.<sup>1</sup> The worksheets serve as a step by step guide for participants through the process of collecting feasibility information and analyzing it. The Feasibility Report serves as a final, summary report of the key findings of the feasibility study. The report is laid out in similar format to a business plan, so that as participants move to

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<sup>1</sup> This report is an adaptation from a report used by Keystone Community Ventures, San Francisco.



the next phase of the WAGES technical assistance process, their research continuously builds upon earlier work.

- **Laminated Newsprint, Worksheets & Forms:** These are poster-sized, laminated versions of charts, feasibility worksheets, or other forms that are used or referenced repeatedly throughout the training. Laminated forms can be changed and added to as needed.

### **Training Time, Schedule & Staff Requirements**

Each training in the curriculum (with the exception of the training on communication skills) has a length of 3 hours, 30 minutes. Trainers should be prepared to increase training time the larger the group is and the greater the number of logistics the group has to deal with (for example, arranging childcare and transportation, making announcements etc.).

We recommend that trainings take place twice a week based on evaluations from participants in our pilot project, who felt the training lost momentum when we cut back to once a week. Trainers should be prepared to shift trainings around or insert additional trainings into the curriculum, since many factors are unpredictable. For example, committees may need more time to collect research before they can reportback, or one committee may choose a new business idea and have to start research again.

WAGES estimates that each training group probably requires a trainer at 75% FTE. This assumes that the trainer's responsibilities will include planning trainings, curriculum revisions and adaptations, conducting trainings, research support for the three committees, and social work support.