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addressed to young adults at risk*

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**Methodology: Promoting participative
processes with young adults in the
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Methodology: Promoting participative processes with young adults in the elaboration of educational curriculums

The following methodology constitutes a guideline for NGOs and organizations working with young adults that wish to incorporate participative processes in their organizations in order to develop curriculums adapted to the needs and interests of their participants. The methodology is an intellectual output and has been elaborated basing on the experience of the Erasmus + project *EDU-FIN: Developing Participative Processes for the Generation of a Financial Education Curriculum Addressed to Young Adults at Risk*, project number 2014-1-ES01-KA204-004748. Due to this project, in five organizations that work with young people and that belong to four different European countries (Spain, Italy, Bulgaria, and Austria), were organized participative processes in order to present the financial literacy best practices to the young audience and learn the interests and needs in regards to this matter. These participative processes were based on the communicative methodology and the principles of dialogic learning (discussed below). The methodology, obtained from the study of these participative processes, is transferable to the different EU countries and to the different fields of knowledge, not exclusively financial literacy. In the description of the methodology both theoretical explanations and practical examples from *EDU-FIN* will be used.

The EDU-FIN project started with the experience of one adult school of Barcelona (Spain), the Adult School of La Verneda, which aimed to incorporate participants in the definition of its courses in order to address better their needs. In the context of the economical crisis, the School participant's recognized their lack of knowledge and skills in regards finances and decided that it was important to create a course of financial literacy.

Research has shown that educational activities targeted at adults in vulnerable situations which are developed without including the voices of the participants, tend to fail or even worsen an already hard situation. In contrast, educational actions that include the voices of the participants, for instance through a participatory project, actually have the potential to provide participants with the needed instrumental



knowledge and also to transform their social situation, overcoming the barriers of exclusion (Flecha 2000).

For this reason, and based on the interest and demands of its participants, the Adult School of La Verneda developed a financial literacy course with the involvement of the participants. They also counted with the support of experts from the UAB Autonomic University of Barcelona who identified the most successful practices of financial literacy across the world. That information was presented to the School Council and contrasted with the needs of the participants in order to create the curriculum of the course. The success of the course is based on the combination of the voices of the participants and the best identified learning practices.

During this dialogic process, the experts found out that the adult participants had a lack of knowledge and skills in regards finances and no program was directly focused on young persons at risk. Based on this successful local experience, the school applied for an Erasmus+ project that has allowed putting in practice participatory processes in adult schools in different EU countries. The methodology presented here is the result of this work.



Theoretical bases of the EDU-FIN methodology

Communicative Methodology

The Communicative Methodology, developed by Gómez, Latorre, Sánchez and Flecha (2006), constitutes the base of participatory projects. In the following section, we will present the theoretical principles of communicative methodology as well as practical examples of how to implement it in participative processes.

The development of the Communicative Methodology responds to the dialogic turn of societies and sciences. Scholars point out that the 21st century is increasingly dialogic: interactions and communication among different individuals are essential to achieve personal goals as well as collective endeavors, as well as to keep a peaceful coexistence in plural societies (Aubert and Soler 2007). This turn in society is also changing the scientific way and the way we learn. Aubert and Soler (2007) explain that the dialogic turn has affected a multiplicity of disciplines such as philosophy, education and sociology. In a nutshell, the dialogic turn implies a move away from the previous linguistic turn, which meant a change from the philosophy of conscience to the philosophy of language, and the recognition of the importance of intersubjectivity.

The Communicative Methodology is based on several principals:

- It recognizes the **cultural intelligence** of all human beings and acknowledges their universal ability to understand and explain one's own social situation (Gómez, Latorre, Sánchez and Flecha 2006). Several widely recognized scholars (Habermas 1987, Mead 1967, Chomsky 1966, Freire 1997) have recognized this human competence and the Communicative Methodology makes echo of it.
- The Communicative Methodology also recognizes people as **transformative social agents**. Freire (2006) suggested that true social transformation only



occurs when the people affected by an unjust situation participate themselves in social change.

- The Communicative Methodology also states that individuals are not “cultural idiots” (Grafinkel 1967), but are actually able to make sense of their situation and act to transform it. Behind these universal abilities we find **communicative rationality**, which uses language as an instrument for achieving understanding and consensus (Habermas 1997).
- Furthermore, based on Schütz and Luckmann’s contributions (1973), the communicative methodology suggests paying attention to people’s **common knowledge**, as it is essential to understand their behavior and thought.
- The Communicative Methodology is mostly used in qualitative research in Social Sciences. For instance, it was applied in the Sixth-European Framework Program *INCLUD-ED: Strategies for Inclusion and Social Cohesion in Europe from Education*, which is changing the way that schools organize across Europe.

In research, the Communicative Methodology implies recognizing that the value of arguments is determined by their validity, not by the authority of the person presenting the argument. This implies breaking with the premise of an interpretative hierarchy that situates researchers above the people who participate in their studies. Within a participatory project in adult education this implies listening to all participants and taking into account their points of view.

“I came to the sessions because I feel I have something to say, I didn’t had just to listen”, (EDU-FIN participant)

Communicative Methodology brought to research also implies recognizing the equal epistemological level of researcher and participant. This means that participants are incorporated as assessors and as members of the research team. In adult



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education, the equal epistemological level is found in the incorporation of the participants' interests, needs, and petitions in the curriculum of the courses where they participate. The objective is producing dialogic knowledge, knowledge that takes into account both objective appreciations of reality as well as subjective interpretations, through intersubjectivity (the interaction of the participants).

“The voice of the young adults will be included during the whole project. As participants as well as part of the assessor panel and in the evaluation of the project” (EDU-FIN project proposal)

The Communicative Methodology is especially adequate for the development of participative processes and the overcoming of cultural and social barriers in adult education. The positive effects of the Communicative Methodology have been recognized in the conference “Science against Poverty”, held in La Granja, Spain, in 2010. Among the conclusions of the conference it is stated that the “Critical communicative research perspective has shown to have a significant social and political impact on European educational and social systems” (European Commission 2011). The value of the Communicative Methodology has also been recognized by the European Parliament (2005), which, based on the results of a project that used this methodology, changed the definition of the situation of Roma people in the European Union. The *EDU-FIN* project has extended the use of this methodology to the field of financial literacy with positive results. Later, we will detail how to develop a participatory project using the Communicative Methodology.

“I can’t believe that we are doing this in many countries at the same time and that our work will help young adults in all Europe” (EDU-FIN participant)



Dialogic Learning

Participative processes which help to develop an educational curriculum with the involvement of the young students are also based on dialogic learning. Dialogic learning is also important when implementing the curriculum. **Dialogic learning refers to the acquisition of knowledge and skills through dialogue and interaction.** It takes place in the frame of egalitarian dialogues. In addition to the acquisition of capacities and knowledge, dialogic learning is based on solidarity. Dialogic learning has seven principles: egalitarian dialogue, cultural intelligence, transformation, instrumental dimension, meaning creation, solidarity, and equality of difference (Flecha 2000).

- **“Egalitarian dialogue”**, the first principle of dialogic learning, refers to a dialogue in which the validity of arguments is taken into account instead of the authority of the person presenting the arguments, as stated above. In an egalitarian dialogue, both students and teachers learn, since they all construct interpretations based on the contributions that are made. In these dialogues, nothing can be taken as definitively concluded and assertions will always be subjected to future analysis. The principle of egalitarian dialogue is based on Habermas’ theory of communicative action (1987) and his defense of communicative rationality. It also draws from Freire’s work (1997) for the implementation of egalitarian dialogues in situations of inequality.

This is clear in the EDU-FIN project as the Curriculum developed included the interest and ideas of the young adults. It is not a curriculum created by the partners entities, but worked thru with the experts and the national work teams.

- The principle of **“cultural intelligence”**, as explained in the communicative methodology section, states that everyone is capable of participating in an egalitarian dialogue. However, each person may demonstrate his or her ability in different environments. For instance, without knowing about finances, young mothers can manage their budget to make the best of their incomes.



Young adults might have experiences and ideas to give examples of financial situation than involve young adults everyday life better the educator that is working with them.

- The principle of “**transformation**” refers to the fact that dialogic learning transforms people's relationship with their environment. As Freire (1997) said, people are not beings of adaptation but of transformation.

The project aims at improving the living conditions of young people and about the economy, not remain in the abstract plane.

- Dialogic learning also has an “**instrumental dimension**” that focuses on the acquisition of instrumental knowledge and skills. Dialogic learning is not opposed to the instrumental learning, but to the technocratic colonization of learning. In this dimension is important to insist that knowledge is useful but also have high quality.

The dialogic doesn't take away the scientific, does improve it in any case.

- “**Meaning creation**”: Dialogic learning also offers a mechanism to deal with the loss of meaning that Max Weber (1958) identified in the western world. Dialogic learning contributes to the **recreation of the meaning** of the participant's lives, as they carry their dreams, hopes and feelings to the learning process. Every person in a group has his/her own experiences and expectations and offers an irreplaceable input to the group.

Being part of a European level project it's an activity that many of the young adults involved in this project never consider a possibility, and yet they did an amazing job.



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- Dialogic learning also fosters **solidarity**. This does not mean falling into eclecticism, but actually radically rejecting theories and practices that promote disagreement. We part from the verification that none is neutral, especially those who claim to be. As Freire (1989) suggested, it is not possible to be for someone without being against someone who is against the one we are for.

Including young adults voices in the creation of the curriculum imply to be serious about their ideas, hopes and dreams. Also imply to show the high expectations and all the information they need to do informed decisions.

- Finally, dialogic learning promotes the “**equality of differences**”. This implies recognizing the value of difference and rejecting both homogenization and the reduction of equality to an equality of opportunities.

The EDU-FIN Curriculum¹ for financial literacy its flexible and every organization should accommodate the curriculum areas and topic to the participant expectations.

¹ The curriculum it's available in www.edufinproject.eu



The Participative Process

Participative Process as Planned in the Project Proposal

The proposal of the EDU-FIN project contemplated the elaboration of a methodology and a curriculum through the development of a participatory process with young adults at risk in different partner organizations. The implementation face revealed the need to introduce some changes to the design of the process. In this section, we will present it as it was planned in the proposal, and in the next section we will describe it developing, incorporating the introduced changes.

The participatory process suggested in the proposal consists of the development of monthly 2-hour sessions, where groups of young adults learn about and discuss issues related to financial literacy. The topics of discussion are selected among those cited in the previous comparative study or are suggested and justified by the young adult participants. The proposal contemplates the creation of national work teams of young adults. These work teams are the ones that participate in the participatory process and belong to five different partner institutions: Àgora (Spain), Centro Studi e Formazione Villa Montesca (Italy), Danube University Krems (Austria), CIEDT Amalipe (Bulgaria), FACEPA (Spain). The work teams count with 15 young adults each one. Thus, in total 75 young adults are directly involved in the development of the project.

Apart from national working teams, a committee is formed for each working group. The committee at least consists of three people (2 young adults and 1 member of the staff). These committees are in charge of deciding the subject and preparing the content for each of the sessions of the national working groups. The members of the committee will vary each month to allow greater participation of people as well as a greater diversity of topics and points of view. The committee will meet two weeks before the each session of the national work group for at least two hours, in order to prepare the session.

After each monthly session, a small report was produced to collect the main findings of the session, such as the comments of the participants and their opinions of



how to teach the subject to other young adults. These findings were taken into account in the elaboration of this methodology. The participatory process took place in each country in its vernacular language/s.

Participative Process: Methodology elaborated from the EDU-FIN experience

Involving participants

In order to involve participants in a Participatory Process, the first step it's to contact directly with the target group and organize an informative meeting.

In this informative meeting the participatory process is presented and discussed. It's important to explain that the goal of the participatory process is to create together the curriculum of the courses detected as needed. The participant might expect to take a course and no discuss their needs in order to create one. The meeting should address the topic to discuss (e.g. financial literacy), the situation and knowledge of the young adults that could be involved, and the usefulness of acquiring more knowledge in that topic.

If the curriculum that its being plan will be apply involving different organizations, the meeting should count with the presence of the young adults involved in those organizations and with relevant stakeholders dealing with young adults who could benefit from the participatory process and the course that is designed through the participatory project.

The recruitment process may have some variations due to the nature of the organization. For instance, the partner institutions of the EDU-FIN project that work directly with young adults could contact them easily by making phone calls, inviting each class and by individual conversations, and organize a meeting in their own quarters. The recruitment was different for those organizations that do not have young adults in their institutions on a regular basis. For example, CIEDT Amalipe (Bulgaria) used community moderators to engage low-educated Roma women from two different



towns. These community moderators deal with Roma women in a daily basis as they help them understand the school lives of their children. Another recruitment strategy is offering the services to other organizations working with young adults. For instance, FACEPA (Spain) contacted a local institution that works with young adults with mental health issues and offered them the possibility to participate.

Example from the EDU-FIN project:

The Centro Studi e Formazione Villa Montesca (Italy) organized a meeting to present the project and invited the young adults that work with the organization and stakeholders (Caritas, Parishes, young adults' associations, social services, Vocational schools, etc.). The event counted with more than 50 participants. The meeting included a small workshop and a ludic activity called "financial games".

Profile of the participants

The present methodology is oriented to organizations working with young adults in vulnerable situation. Due to the transferable character of the methodology, it can be used with young adults with very different profiles: immigrants, Roma, unemployed, with mental health problems, with learning difficulties, as well as entities from urban or rural areas. Research shows that interactions among adult people of different ages, genders and backgrounds speed up the learning process and contribute to overcoming situations of exclusion (INCLUD-ED Consortium 2012 with partnership of the Danube University Krems). Furthermore, as seen in the section on dialogic learning, each participant, due to their different experiences and cultural intelligence can provide a unique point of view to the group. For this reason, it is recommendable to include young people with different characteristics in the sessions.



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The groups should include around 15 participants. However, the participative process is also useful for slightly smaller or bigger groups (9 to 25).

Agora and Facepa associations, we made several meetings with school participants in order to create a group with the young adults from Agora:

- we identified young people between 18 and 34 who participate at the school then
- we made phone calls, we gave the information in all classes and we did individual invitations.

However, to create the National Team, **the most effective action** was to contact institutions that were already working with young adults and present to them the possibility to work in the participatory process. Thus, we create two different groups. In both cases they are young people who are at risk due to their low education, and most are unemployed because of their disabilities.

(Agora Association, Spain)

The Centro Studi e Formazione Villa Montesca CSVM (Italy) created a working group of 25 young adults, 18 men and 7 women who ranged in age from 18 to 29 years old. These young adults were identified as underserved by mainstream adult education services and experiencing detrimental situations such as unemployment, marginalization, and social hardship.

Despite the EDU-FIN project foresaw 15 participants, the interest showed by local young adults leaded us to include 10 participants more in the process.



First session

One of the keys of a participatory process for the development of a curriculum is that it combines, on the one hand, the knowledge of the best educational practices identified by the international scientific community for the teaching of the chosen subject and, on the other hand, the voices of the participants. For this reason, in the first session, the staff of the organization, acting as experts, must provide to the participants an account of the best educational practices (e.g. practices that succeed internationally in financial literacy). For instance, in the EDU-FIN project, each partner institution elaborated a report on the state of financial literacy and financial education in their countries. Based on these national reports, a **comparative report** was developed that compares the situation in different countries and identifies common shortcomings. It also provides many examples of best practices that were adapted and used by the partner institutions.

In the first session of the participative process, the staff of the organization and the participants also put the principles of dialogic learning into practice to discuss what the subject of study (e.g. financial literacy) means to them. It is very important to take into account the participants' previous knowledge on the subject and identify where they can learn more. For instance, in the subject of financial literacy, the staff should study what financial literacy courses have been already offered by other organizations and why their participants do not benefit from them.

During the first meeting we made a short questionnaire about the financial topics of interest of the participants, so the information of the topics came out of the Roma young adults. The meetings were held in the form of discussion, group or pair work, brainstorming of ideas, even one of the financial topics was presented by a Roma adult with the support of our team.

All of the participants liked very much that kind of process, because they were actively involved in it and their voice was heard.

CIEDT Amalipe (Bulgaria)



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Based on the combination of the knowledge of the best practices and the needs and suggestions of the participants, and through an egalitarian dialogue, the participants and the members of the staff reach an agreement of the topics to study. This egalitarian dialogue, as explained above, is based on the validity of the exposed arguments. The voices of the participants are as important as those of the staff. The educational activities used to learn about the chosen topics are also discussed in the first session.

The participants and staff members of CIEDT Amalipe (Bulgaria) decided to organize the sessions of the participative process around six topics: personal budget, using ATMs, bank operations (cards and ATMs), insurance, entrepreneurship, and internet accounts and the protection of personal data.

They learned about these topics putting into practice a variety of best educational practices from four different countries. For instance, they learned about the personal budget with the educational activities of *Finanzführerschein* (the Financial Driving Licence), a programme from Austria. When learning about the protection of personal data, they used educational actions inspired by three different programmes: *Economiascuola* (Italy), *Skint!* (United Kingdom), and *Finanzas para todos* (Finances for Everyone, Spain).



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The first session also offers the space for the creation of a three-people committee. The committee should consist of a member of the staff and two participants. This committee will organize and prepare the content for the second session. After each session a new committee is formed and it will be in charge of the following session.

Example from the EDU-FIN project:

Due to the profile of the participants, Agora involved two young adults participating in adult school Verneda to be part of the planning committee for the development of the meetings at Els Tres Turons Foundation. These two young adults were involved throughout the whole project process, from the dissemination for creating participatory groups to planning and executing of the sessions. Participating as moderators in discussion groups and sharing their experiences.

The experiences of these two young adults, which attend to adult school, were also a great example to the other young adults that share their excitement to be part of a European Project.

Sessions

The frequency of the sessions may vary from organization to organization and it needs to be agreed with the participants for their convenience. The experience of the EDU-FIN project has shown the convenience of doing from one session a week to two sessions monthly. The format of the sessions may differ as well (discussion group, practical activities, games, etc.). However, we recommend using activities that facilitate communication between the participants as this invites them to apply for their cultural knowledge and find new meaning to the activities that they are doing. It also speeds up the learning process.

In the voice of one of Els tres turons Foundation participant's: "In the group work I have been able to give my opinion because they respected me".



During the creation of the curriculum, Young adult have the opportunity to share their interests and discuss their priorities. As a result, among the young people the most important topic was: "How much money do you need for living?" The financial challenges and problems in the field of driving license and the use of the ATM came second. Debt problems around the topic of mobile phones, however, are not (any longer) on the priority at the top (unlike the situation until 2014), due to several wireless access points, amended contract policies and promoting the use of prepaid cards more so that debt traps could decrease.

At the end of the session, there should be a common evaluation of the activities and contents used in the session. Participants can provide their feedbacks on whether the used activities and contents would be useful for other young adults in vulnerable situations and should be incorporated to the curriculum. The evaluation is also useful to discover new topics of interest within the subject being studied and to introduce changes to the schedule of the sessions when needed. The comments provided by participants should be written down by the staff in a weekly or monthly report. These reports will be used in the elaboration of the curriculum.

Àgora (Spain) developed the participatory project with young adults from the local organization Els Tres Turons. The participants had mental health problems and/or learning difficulties and, in some cases, mobility problems.

The participants of Els Tres Turons also participated very actively in the evaluation of the sessions and they suggested that other young people should also "learn how to understand a bill", "know how to look for information", "listen and learn" and "participate in the process".

Once the drafts of the outputs were ready, the group had access to it and discussed if their documents represented their ideas. With their comments, the document was review by the assessor panel.



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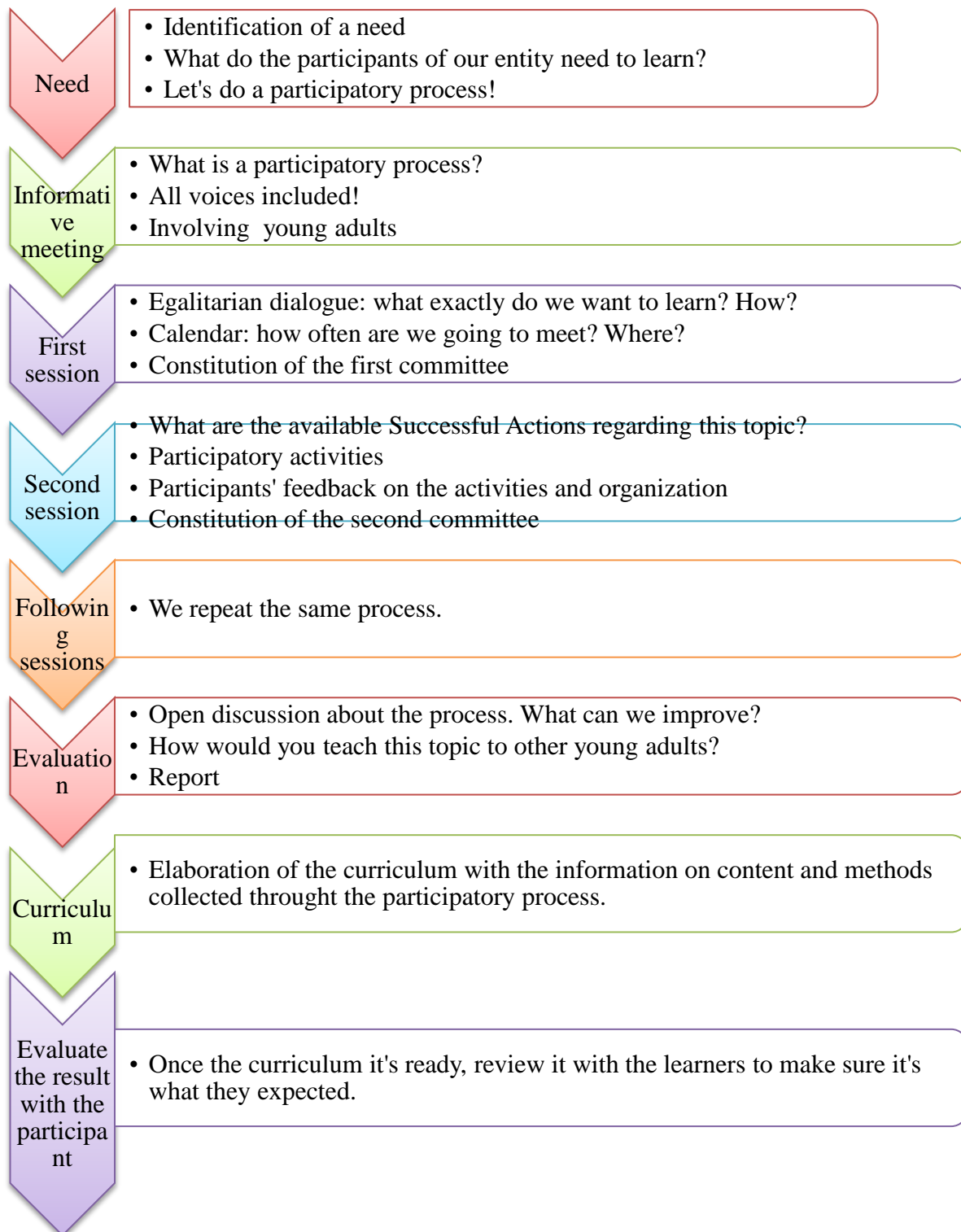
Participatory processes are a valuable opportunity for the entities. Listening to the voices of the participants and including them in programs that each entity develops, increases the Odds of success of the program.

The participatory process has resulted that EDU-FIN Methodology is transferable to different contexts and to any type of subject.

As a summary of how to develop a participatory process, we give you the following Diagram:



Participatory process Diagram





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