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A CONCEPTUAL MODEL FOR ADULT EDUCATION APPLIED TO A
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A CONCEPTUAL MODEL FOR ADULT EDUCATION APPLIED

TO A NONACADEMIC SETTING

by

Richard Sutton Miller

A Dissertation submitted to
the Faculty of the Graduate School at
The University of North Carolina at Greensboro
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of the Requirements for the Degree
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APPROVAL PAGE

This dissertation has been approved by the following committee of the Faculty of the Graduate School at the University of North Carolina at Greensboro.

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A conceptual model for adult education which serves

analytic and programmatic purposes was developed for this

study and related to aspects of leadership, curriculum

development, and the growth of a new educational setting.

The metaphor chosen for the model is an organic one

which is rooted in a cluster of articulated assumptions

found in the organization supporting the educational setting

and educational assumptions. The assumptions which the

supporting organization, the North Carolina Credit Union

League, has expressed as being integral to its basic reason

for being are those of democracy, self-help, and cooperation.

The assumptions drawn from educational research are that a

participant should derive a sense of community and efficacy

from an educational setting. Through a process of inte-

grating these five assumptions, the model is grounded in

educational research and is in harmony with its supporting

environment.

The study includes a discussion of features significant

to education such as epistemology, community, and autonomy.

The dynamics involved in the creation of the setting are

described and include the importance of the early phases of

development, networking, dealing with limited resources,

change relationships, the challenge of diversity, core group relationships, and leadership which reflects the complexity of the setting.

The process of model creation in this study involved the identification of a theoretical model and the challenge that arose as this theoretical perspective was put into practice. The relationship which transpires between theory and practice in this model is a dynamic and fluid one in which there is a continual interchange between what is and what can be.

The study offers specific programmatic guidelines for resource persons involved in educational change and recommendations for researchers interested in pursuing the theory-practice relationship.

ACKNOWLEDGMENTS

The writer gratefully acknowledges the persons whose support have made this dissertation possible: his family, the persons serving on his doctoral committee, and the persons involved with credit unions in North Carolina.

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CHAPTER I

INTRODUCTION

The purpose of this dissertation is to describe a con-

ceptual model for human resource development for a specified

setting. The field of human resource development has grown

out of educational programming for adults. Liveright refers

to adult education as

> a process through which persons no longer attending
> school on a regular, full-time basis undertake activ-
> ities with the conscious intention of bringing about
> changes in information, knowledge, understanding,
> skills, appreciation and attitudes. . . .[1]

The field of adult education has experienced rapid

growth since the founding of the American Association of

Adult Education in 1926. Much of this growth can be attrib-

uted to the rapid cultural and technological changes that

have evolved during this century. Formal schooling has

become less of a transmittal of knowledge and more of a

process of inquiry. A major goal of adult education has

been stated as "helping individuals to develop the attitude

that learning is a life-long process and to acquire the

skills of self-directed learning."[2]

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[1]Leonard Nadler, "Business and Industry," in Handbook
of Adult Education, ed. Robert M. Smith, George F. Aker, and
J. R. Kidd (New York: Macmillan Publishing Co., Inc., 1970),
p. 315.

[2]Malcolm Knowles, The Modern Practice of Adult Educa-
tion: Andragogy Versus Pedagogy (New York: Association
Press, 1970), p. 23.

Business and industry have become increasingly involved in the field of human resource development. Writing in Association Management, Laser has said:

> One of the strongest justifications for membership in your organization is probably educational benefits. The information explosion has created a need to keep professionals up to date on the latest developments in their fields, in addition to new developments in other areas.[3]

Both individuals and organizations have become increasingly aware of the changes going on in society and the need to keep abreast of them. "The society capable of continuous renewal will be one that develops to the fullest its human resources, that removes the obstacles to individual fulfillment and that emphasizes education."[4]

Much of the work in adult education has been of a reactive nature: as the environment has changed, educational programs have been developed as a reaction to these changes. These programs have often not articulated the assumptions upon which their activity has been based. In a report of the President's Commission of National Goals, Gardner expressed a need for the articulation of such assumptions in educational activities.

> Modern life has pressed some urgent and sharply defined tasks on education, tasks of producing certain specially needed kinds of educated talent. For the sake of our future we had better succeed in these

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[3]Stephen Laser, "Customize Programs to Meet Members' Needs," Association Management, February 1980.

[4]Malcolm Knowles in Handbook of Adult Education, p. xxvii.

tasks--but they cannot and should not crowd out the great basic goals of our educational system: to foster individual fulfillment and to nurture the free, rational and responsible men and women without whom our kind of society cannot endure.[5]

"Adult educators have been more practical than theoretical, more oriented toward using 'What is the answer?' than 'Where are we going?' or 'Why are we going there?'"[6] There has been a growing concern in the field for an examination of the theoretical foundations upon which daily actions are based and for models which unite and explain these actions. Powell and Benne expressed this concern by writing,

> There arise critical occasions, critical times when disorder will not serve, when choices must be made, with the enhancement or degradation of important human values hanging upon the choice. Then, the kind of philosophizing that examines assumptions, the value of alternate decisions . . . becomes a vital concern of the adult educator."[7]

Statement of the Challenge

The challenge that faces this writer is to give leadership to the creation of an educational setting which is in harmony with its organizational environment and the persons who constitute the organization. This leadership should be firmly based on a model that serves programmatic and analytic

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[5]Glenn Jensen, "Education for Self-Fulfillment," Handbook of Adult Education, p. 514.

[6]Burton W. Kreitlow, "Research and Theory," Handbook of Adult Education, p. 137.

[7]Thurman J. White, "Philosophical Considerations," Handbook of Adult Education, p. 122.

purposes. It is the construction of this model that chal-
lenges the dissertation writer.

The organization under consideration is the North Car-
olina Credit Union League (NCCUL). The NCCUL is a trade
association for 287 affiliated credit unions throughout North
Carolina. The Education Department of the NCCUL works toward
developing the job skills and understanding of those involved
in credit unions. This consists of providing educational
programs to approximately 1200 staff persons and 5,000 vol-
unteers. This group of people has a diverse composition in
ages, educational background, professional aspirations, size
of credit union in which they are involved, and services
which that credit union provides. "Through educational pro-
grams, the North Carolina Credit Union League becomes a
learning community linking our members in a self-help learn-
ing network."[8]

> The purpose of the League's Credit Union Human
> Resource Development Plan is to provide a program for
> upgrading the performance of those actively working in
> the credit union movement in either a staff or volun-
> teer capacity; to upgrade specific job skills as well
> as attaining an overall understanding of the environ-
> ment in which credit unions exist. This requires
> deliberate effort to provide employees and volunteers
> at every level specific skills and information that
> will enable them to perform their jobs more effec-
> tively.[9]

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[8]North Carolina Credit Union League, Inc. 46th Annual
Meeting (Greensboro, N.C.: Teco Printing Co., 1981), p. 23.

[9]North Carolina Credit Union League Personnel Manual,
1981, pp. II-51.

Historically, the functions of this department have consisted of conference and meeting planning, coordination for programs sponsored by the NCCUL and other related organizations, assisting credit unions in the planning process and coordinating the development of League surveys.

During the last several years, there has been a growing involvement in educational activities. Since 1975 there has been a fifty-five percent increase in the amount of participation in League-sponsored educational activities. There are various reasons for this growth. As credit unions have increased in assets, they have had to develop their organizational sophistication. The wide variety of member services which credit unions can now offer has led to more complex operating procedures. With greater deregulation, competition in the financial marketplace has increased.

With the increased participation in League-sponsored educational programs and the changes occurring in the financial environment, the League staff and the League Board of Directors decided that the role of the Education Department should also change. On October 16, 1981, the NCCUL Board of Directors approved the establishment of the League Education Center.

> It is necessary to centralize our training program in order to respond to the growing need for specialized training. By having a center, the League staff's energy and resources can go into planning, developing and running educational programs rather than on scheduling,

logistics and the expense of only operating programs throughout the state.[10]

The previously referenced purposes of the Education Department are to remain as they are, but the organizational structure for meeting these goals will be changed to better enable them to be accomplished. The establishment of a state-wide centralized educational facility is without historical precedent in the credit union movement in America.

This writer is employed by the NCCUL as an educational specialist. In this role, his primary responsibilities are the development of the League Education Center and planning a comprehensive curriculum for individuals serving in various capacities and at different levels of expertise in credit unions in North Carolina.

Methodology

The methodology to be used in this study is that of model creation. The creation of a model serves as an alternate way of looking at and interpreting a setting. "Models are organizing images used to order and interpret patterns of experience in human life."[11] They serve as lenses through which we can view patterns, events and relationships with new insights.

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[10]"Third Quarter--1981 Education Committee Report" for the North Carolina Credit Union League Board of Directors meeting.

[11]Ian G. Barbour, Myths, Models and Paradigms: A Comparative Study in Science and Religion (New York: Harper and Row, 1974), p. 7.

The creator of a model brings into focus a new set of relationships. This new focus raises questions concerning the nature of prior relationships. As long as we move in an environment where relationships among various features are familiar or taken for granted, we curtail our understanding of emerging patterns and limit the delight which may accompany new consciousness. Toffler credits Steiner with the observation that "To ask larger questions is to risk getting things wrong. Not to ask them at all is to constrain the life of understanding."[12]

In this study, the metaphoric use of a model will "order our perceptions, bringing forth aspects we had not noticed before."[13] Scheffler has discussed how with the use of metaphors

> . . . the pattern is similar to that of a theory or, if you like, a theoretical hunch. It is no wonder, then, that metaphors have often been said to organize reflection and explanation in scientific and philosophical contexts. In practical contexts too, metaphors often serve . . . as ways of channeling action. . . .[14]

The metaphoric use of models is a basic way of expressing relationships between concepts.

Our language is noun oriented and as such many of our models are nouns. A few nouns representing educational

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[12]Alvin Toffler, The Third Wave (New York: Bantam Books, 1980), p. 6.

[13]Barbour, Myths, Models and Paradigms, p. 12.

[14]Israel Scheffler, The Language of Education (Springfield, Ill.: Charles C. Thomas, Pub., 1960), p. 49.

models are a ship,[15] umbrella,[16] play,[17] and train.[18]

> [A] comparison of alternate metaphors may be as illum-
> inating of alternate theories, indicating the many-
> faceted character of the subject. Such a comparison
> may also provide a fresh sense of the uniqueness of
> the subject, for to know in what ways something is like
> many different things is to know a good deal about
> what makes it distinctive. . . .[19]

Toffler notes that there are limits to interpretations

of metaphors.

> Even the most powerful metaphor, however, is capable
> of yielding only partial truth. No metaphor tells the
> whole story from all sides, and hence no vision of the
> present, let alone the future, can be complete or
> final.[20]

The process of exploring models should encourage the partic-

ipant to question known boundaries and possibly create new

frames of experience. As these questions concerning the

meaning of experience are raised, it may be of comfort to

realize that "the right question is usually more important

than the right answer to the wrong question."[21]

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[15]Robin Barrow, Common Sense and the Curriculum (London:
George Allen and Unwin, 1976), p. 15.

[16]James B. Macdonald, "Curriculum Design for a Gifted
and Talented Program," p. 4.

[17]Rex Oram, "An Action Frame of Reference as a Register
for Curriculum Discourse," in New Directions in Curriculum
Studies (London: Falmer Press, 1979), pp. 39-52.

[18]This is the noun that the writer would choose to
represent an educational setting operating with the Tyler
rationale.

[19]Scheffler, The Language of Education, p. 49.

[20]Toffler, The Third Wave, p. 6.

[21]Ibid.

A researcher is a questioner. Brubaker has discussed

the issue surrounding "doers" of research and "consumers" of

research. This distinction leads to a view of research as

an activity which does not involve full participation on the

part of the "doer" or of the "consumer." There are alterna-

tives to this linear view of research. "The term praxis,

reflective action, serves us well for it leaves us with the

impression that 'research on one's feet' is the basis for

effective participation."[22] "What is more, participatory

action is an epistemological imperative not only for the par-

ticipants but also for the person who would prefer to remain

the detached observer."[23] Kierkegaard voiced a similar con-

cern for participation.

> In relation to their systems, most systematizers
> are like a man who builds an enormous castle and lives
> in a shack beside it; they do not live in their own
> enormous systematic buildings. But spiritually speak-
> ing a man's thought must be the building in which he
> lives--otherwise everything is inverted.[24]

This researcher recognizes, accepts, and embraces the

realization that he is a full participant moving in the

setting which is to be discussed. It is through this daily

participation that the process of model building is a "con-

tinuous, ongoing one characterized by constant reexamination,

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[22]Dale L. Brubaker, "Avenues of Research in the Social
Studies," Social Studies Teacher (May/June 1981):6.

[23]Henry S. Kariel, Saving Appearances (North Scituate,
Mass.: Duxbury Press, 1972), p. 85.

[24]Ibid., p. 44.

re-search and re-evaluation."[25] In this way, the model is

the "building in which he (the model builder) lives."

A model builder for an educational setting has to deal

with his own assumptions of education. Even if the model

is concerned with a limited population, the model builder

must explore his personal assumptions as to how he views

education. Another challenge which this researcher has

assumed is relating these assumptions to the specified set-

ting in which his model is to develop.

Macdonald and Purpel have proposed that

> any model of curriculum planning is rooted in a cluster
> of visions--a vision of humanity, of the universe, of
> human capacities and potential, and of our relationship
> to the cosmos. These visions though dimly viewed and
> rarely articulated, nonetheless have a profound impact
> on our day to day educational practices. . . .[26]

Actions are based upon assumptions that are held concerning

what the world is, and how and why it has developed and works

the way it does.

The present model builder has developed his model in

concert with his own assumptions of education and those

which he perceives in the organization for which the model

is intended. As such, this study consists of a description

of the setting, the writer's assumptions concerning education,

and how these two relate to each other in the creation of an

educational program.

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[25]James B. Macdonald and David E. Purpel, "Curriculum:
Visions and Metaphors," 1981, p. 23.

[26]Ibid., p. 27.

The following are the assumptions upon which the model is based:

Credit unions are co-operative organizations based on the stated assumptions of:

1. Democracy

2. Self-help

3. Cooperation

The writer's assumptions of education are:

1. Educational settings should develop a sense of community.

2. Participants in educational settings should derive a sense of efficacy from the setting.

Organization of the Study

Chapter II will examine aspects of the literature which are relevant to the model. These aspects are the relationship between community and autonomy, epistemology, change relationships and the creation of educational settings and bringing leadership to educational settings.

In Chapter III the model and the environment in which it functions will be discussed. The metaphor chosen for the model is an organic one. The writer visualizes the creation of an educational program as being comparable to a tree. The organizational environment is viewed as the soil surrounding the roots (assumptions) which form the foundation for the visible parts of the tree (the explicit program).

The model builder seeks to explain the environment surrounding the model as well as the features of the model and how they form an interrelated ecosystem.

Chapter IV will discuss the application of the model in its setting. This chapter will focus on the challenges that emerge as one tries to put into practice a conceptual model.

Chapter V will provide the reader with a summary of the study and concluding perspectives.

CHAPTER II

REVIEW OF RELATED LITERATURE

This chapter will summarize a review of the literature applicable to the model. The first section will discuss the overarching values of community and autonomy which the writer views as being critical to education. This section also includes a discussion of the social basis of epistemology. The second section presents guidelines which may be helpful in understanding the dynamics that contribute to the creation of a setting. The third section is concerned with the value of creativity and leadership which is in harmony with the preceding sections of this chapter.

Community and Autonomy

The relationship between community and autonomy is a crucial one. It varies greatly depending on the culture. Using the word "and" between community and autonomy conveys the bias of our culture.[1] There is tension between these two features of the human experience. In American culture this tension is manifested in popular expressions such as a "self-made man," or a "maverick." There is a strong verbal recognition of individual achievement and initiative in

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[1]Dorothy Lee, Valuing the Self (Englewood Cliffs, N.J.: Prentice Hall, 1976), p. 28.

American culture. The Protestant work ethic can be found
in the meritocracy of our social order. Hard work and meri-
torious behavior will be rewarded by social standing.

What is often lost in discussion of the relative impor-
tance of either community or autonomy is the relationship
that transpires through their interchange. This relationship
has been described from various perspectives. Dorothy Lee[2]
views culture as the framework around which a person builds
his life. Without this framework there would be no form to
life. The framework constrains or limits experience and in
so doing it also creates or gives a frame for meaning. In
the process of giving form to experience, it also limits
experience. Each new ability that a person achieves "reduces
the range of creative powers but it enlarges these powers
by placing new tools at disposal."[3] Culture is the creation
of cosmos from the initial chaos.

Culture gives constraints but it also creates the frame
for meaningful experience and communication. There are at
least ten systems that interrelate in the creation of a
framework for culture. These are as follows:

        1. Interaction
        2. Association
        3. Subsistence
        4. Bisexuality
        5. Territoriality

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[2]Ibid., p. 67.

[3]Michael Polanyi, The Tacit Dimension (Garden City,
N.J.: Anchor Books, 1967), p. 46.

6. Temporality
7. Learning
8. Play
9. Defense
10. Materials[4]

A view of community and autonomy which complements the framework perspective is that of figure and ground. The ground is the frame of culture. Community creates the ground upon which the figure of autonomy emerges. Neither is independent, nor do they have to be opposing forces. The way in which they relate to each other influences the tension or lack of tension existing between them. One cannot be viewed without the other. The page upon which these words are written is the ground for the figures of the letters making up these words. Without the ground there would not be a figure and conversely without the figure there would not be meaning to the ground. This reciprocal relationship between community and autonomy often becomes confused as we set about a study of modern culture, or education, through a study with a focus limited to one discipline to the exclusion of others.

Sarason describes this pitfall by using the metaphor of listening to one theme or melodic line of a symphony to the exclusion of the ground from which that line emerges.

> What is figure for most of us is the melodic line (which may be equated to the individual or group or setting)--that which forces itself into our awareness.

---

[4]Edward T. Hall, The Silent Language (Greenwich, Conn.: Fawcett Publications, 1959), pp. 42-62.

That melodic line may change, or now one section and
then another section of the orchestra may take it up,
but we rivet our attention on that melodic line. Most
of us do not hear anything else. If forced to reflect,
we recognize that we are hearing only a sample, and
usually a small sample, of the sounds of the orchestra,
and we know that most of the instruments are not playing
the melody. And if we are forced to change our set
and disregard the melodic line in order to hear what
else is going on, we become aware that what we ordinar-
ily hear literally depends on a complexly structured
background. The melodic line can exist without that
background--we can play it on a harmonica, for example--
but then we are not experiencing a symphony. Similarly,
we can deal only with individuals or discrete groups,
but that does not constitute a community orientation.[5]

This metaphor of themes can also be related to the

musicians making up the orchestra. If we want to learn about

what a violinist does, we can not limit our observation to

that which is seen through a pair of binoculars. True, this

may tell us something of the techniques used by violinists

but it doesn't speak to the relationship of the violinist to

other violinists and other members of the orchestra. Nor

can this observational mode of inquiry speak to the feelings

and emotions that this person may have. It also doesn't

consider what the life of a musician is like: the hours of

practice, the relationship of person to family, other members

of the orchestra, the conductor or composer. All of these

relationships provide the ground or community from which the

autonomy of the soloist emerges. To understand the soloists

and their music we should understand and respect the ground

from which the music emerges.

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[5]Seymour B. Sarason, The Psychological Sense of Community
(San Francisco: Jossey-Bass, 1974), p. 149.

This discussion of community and autonomy has stressed the fluid relationship between them. This writer's perspective is that community and autonomy should not work in opposition or competition with each other but rather in collaboration. In their collaborative activity is the process of creating an authentic culture or setting based on mutual respect. They should be in harmony, not in a struggle for control.

Three features of a setting fostering this collaboration should be

Liberation: The purpose of the setting should be to encourage continuing development of an "autonomous valuing human being."[6]

Pluralism: No single organization of experiences is appropriate for all persons at any given time. The setting should reflect and cherish pluralistic life-styles and experiences.

Participation: All persons who must live with decisions should have a significant voice in the making of those decisions.[7]

In this type of setting, there is respect for autonomy and community.

This is the setting in which I find autonomy and community to be in transaction. There is no "and" between them. I am forced to add it by my language, and so also because I feel the need to join what my culture phrases as two isolates.[8]

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[6]James B. Macdonald, Reschooling Society: A Conceptual Model (Washington, D.C.: Association for Supervision and Curriculum Development, 1973), p. 6.

[7]Ibid., pp. 4-7.

[8]Lee, Valuing the Self, p. 41.

In a setting such as this there is not a need to protect one's self against community or to protect society against a person's autonomy. We come to understand both community and autonomy through their transaction. Polyani describes a free society as one "whose citizens in the main are committed to--dedicated to--various ideal ends (such as truth) and therefore one that is able to respect the free activities of its citizens. . . ."[9] A free society can be "bound traditionally to certain standards and values and yet be free--both in the sense of being innovative and in the sense of being self-governing or autonomous."[10]

Knowledge

Since this study is centering around the creation of an educational setting, the question of the creation of knowledge is central to the topic. There are many popular descriptions of knowledge formation. Perhaps the dominant one in practice now is the view of knowledge as information transmitted. This is a simple input-output process much like Dickens' description of "Little vessels (students) . . . arranged in order, ready to have imperial gallons of facts poured into them until they were full to the brim."[11]

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[9]Michael Polanyi and Harry Prosch, Meaning (Chicago: The University of Chicago Press, 1975), p. 197.

[10]Ibid.

[11]Charles Dickens, "The One Thing Needful . . ." in Toward a Sociology of Education, ed. John Beck et al. (New Brunswick, N.J.: Transaction Books, 1976), p. 419.

A more recent description of this critique on education

can be found with Paulo Freire.

> Education thus becomes the act of deposition, in which
> the students are the depositories and the teacher is
> the depositor. This is the "banking" concept of educa-
> tion, in which the scope of action allowed to the stu-
> dents extends only as far as receiving, filling, and
> storing the deposits. . . . Implicit in the banking
> concept is the assumption of a dichotomy between man and
> the world: man is merely _in_ the world, not _with_ the
> world or others; man is spectator, not re-creator.[12]

This view of learning is not in harmony with the previous

discussion of community and autonomy. Community can not

protect itself from the free acts of the persons constituting

the community because autonomy acts in the interest of com-

munity. The question before us now as educators is how we

come to know our environment with this view of community

and autonomy. The model of knowledge through which this

writer chooses to view epistemology can be found in the

research of Polyani.

Polyani[13] describes the process of creating meaning as

consisting of three interrelated features: the knower,

subsidiary knowledge, and focal knowledge. Subsidiary know-

ledge is multisensory, often tacit, knowledge of the environ-

ment. Focal knowledge is the figure that is created from

the ground of subsidiary knowledge. This is a from-to pro-

cess of creating meaning. The knower integrates knowledge

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[12]Paulo Freire, "Pedagogy of the Oppressed," in Toward
a Sociology of Education, pp. 374-375.

[13]Polyani and Prosch, Meaning, p. 197.

from subsidiary awareness and brings it into relation with the figure of focal knowledge. In Polyani's view, knowing is a process. Since focal knowledge stems from the integration and imagination the knower uses while dealing with subsidiary knowledge, it is a system always open to reinterpretation and creation. With this view of knowledge, knowledge is not a "thing" that can be reified, poured, or banked.

Knowledge, both subsidiary and focal, is often tacitly known. This places the knower in a condition where "he knows more than he can tell." We rely on tacit knowledge to make judgments about our environment.

Because the creation of focal knowledge is tacit and created by the individual knower, focal knowledge, like all knowledge, can be valid or mistaken. We come to communal agreements of knowledge by whether it is "right after its kind." This communal agreement is based on the respect of mutual authority of those who are seen as being expert. Changing perspectives as to "right after its kind" lead to new meaning, standards, values, and descriptions of reality.

"Knowledge emerges only through invention and re-invention, through restless, impatient continuing hopeful inquiry men pursue in the world, with the world and with each other."[14]

> Authentic liberation--the process of humanization--
> is not another deposit to be made in men. Liberation

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[14] Freire, "Pedagogy of the Oppressed," p. 375.

is praxis; the action and reflection of men upon their world in order to transform it. Those truly committed to the cause of liberation can accept neither the mechanistic concept of consciousness as an empty vessel to be filled, nor use the banking method . . . in the name of liberation. . . . Liberating education consists in acts of cognitions, not transferrals of information.[15]

Polyani's model describes learning as an open system where a system of mutual authority mediates between autonomy and community. ". . . a free society must exist within the context of a tradition that provides a framework within which members of the society may make free contributions to the tasks involved in society."[16]

Change Relationships and the Creation of Settings

The process of education needs to address the dynamics of change. Our relationship to change has altered dramatically in the past few hundred years. Alvin Toffler[17] has popularly discussed the rapid nature of social, technological and organizational change in the modern world. Everyday life in the modern world has been a major concern and subject of research.[18] Berger, Berger, and Kellner discuss the homelessness of modern man in a world of technobureaucracies.[19]

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[15]Ibid., p. 380.

[16]Polanyi and Prosch, Meaning, p. 202.

[17]Alvin Toffler, Future Shock (New York: Random House, 1970); see also Alvin Toffler, The Third Wave.

[18]Henri Lefebvre, Everyday Life in the Modern World (New York: Harper Torchbooks, 1971).

[19]Peter Berger, Brigitte Berger, and Hansfried Kellner, The Homeless Mind (New York: Vintage Books, 1974).

"In the past decade or so, more settings (leaving marriage aside) have been created than in the entire previous history of the human race."[20] In exploring the creation of settings, Sarason's thrust is towards the human aspect of their conception, beginnings, and establishment. People who are often expert in organizations and their problems often do not have an understanding of how human settings get created. Many of the people who are involved in the creation of settings see themselves as men of action--practical people who understand the real world and can move and change it. They are doers who frequently contrast themselves to theoreticians.[21]

A central theme of Sarason's work is that "the social context from which a setting emerges, as well as the thinking of those who create new settings, reflects what seems 'natural' in the society."[22] "The creation of settings is not an engineering or technological task. It is also not one that can be accomplished by simply having appropriate or strong motivations."[23] Relating to and explaining settings from a purely technical dimension confines one to a limited understanding of the setting.

Sarason offers five nontechnical guidelines to the understanding of settings:[24]

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[20]Seymour B. Sarason, <u>The Creation of Settings and the Future Societies</u> (San Francisco: Jossey-Bass, 1972), p. 2.

[21]Ibid., p. xi. [22]Ibid., p. xii. [23]Ibid., p. 6.

[24]Seymour B. Sarason, <u>The Challenge of the Resource Exchange Network</u> (San Francisco: Jossey-Bass, 1979), p. 172.

1. Since we live at a time when many new settings are
   being created, we need to focus on the earliest
   phases of their creation in the hope of understand-
   ing how they develop.

2. A new setting will experience growth and change
   initially that will be greater than at any time in
   its future.

3. Creating a new setting is an extremely complex
   process.

4. This process creates changes in the leader which
   makes it difficult "to steer a course between the
   Scylla of indulging his or her personal needs and
   the Charybdis of conformity to externally generated
   pressure."[25]

5. There is a tendency "to protect the new setting by
   sharpening boundaries with other settings as well
   as among individuals and groups within the new
   setting."[26]

The early assumptions and activities found in the
embryonic phases of a new setting are important to the fur-
ther growth of the setting. The early development of a
setting can not be inferred from studying a mature setting.
Sarason notes that ". . . a major obstacle to our understand-
ing of the creation and development of settings is a

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[25]Ibid., p. 172.   [26]Ibid.

surprising lack of detailed description of their 'natural history.'"[27] A reason for this may be that "those who create settings are usually 'action people' in whom the historical stance is weak or nonexistent."[28]

Settings are created and develop through a combination of the leader's views and the Zeitgeist, or what is in the air. The decision to create a setting usually reflects

> the opinion that the existing settings are inadequate
> for one or another reason and, independent of this,
> the awareness that the conflicts that emerged in the
> process of arriving at a decision were of such strength
> and quality as to make a new and independent setting
> the desirable possibility.[29]

Reaching this decision involves recognizing the history of this social structure because "any new setting confronts a pre-existing complicated structure of relationships, parts of which work against and parts work for the creation of the new setting."[30]

The leaders of new settings often have the feeling that they have a "superior mission." As they confront history, they can "naively step on many toes."[31] They should know that "the existing structure or pattern of relationships among existing settings, some ideological communalities, and that tradition and history were reflected in these relationships."[32] It is critical to the development of the new

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[27]Sarason, The Creation of Settings, p. 26.

[28]Ibid., p. 37.   [29]Ibid., p. 31.   [30]Ibid., p. 42.

[31]Ibid., p. 41.   [32]Ibid.

setting that these interrelationships are identified and conflicts resolved before they become impediments to the new setting.

The leaders of the new setting should recognize that agreement on assumptions and basic values is important; but the best of intentions, agreement on basic values and strong motivation to make the setting work will not be enough to sustain it. Although the leaders may initially see a future which is conflict free, there will be forces working against the setting. Much of this conflict may center around competition for resources. There is a finite pool of resources, and others may see the new setting as draining the existing pool even further.

Choosing a leader and a core group is a crucial point in the beginning stage of the new setting. A leader can be "chosen from the ranks" or brought in from the outside. Sarason sees several things as being necessary for bringing leadership to a new setting:

> a way of thinking which mirrors the complexity of interest and conflicts out of which the new setting has emerged, the internal and external groups which are or will be affected, and the necessity to confront these problems in ways which will not interfere with achieving the purposes of the new setting.[33]

If those who are chosen do not have a real understanding of the dynamics of the setting, then wrong choices will be made and the setting may be jeopardized.

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[33]Ibid., p. 49.

The beginning of a setting is usually accompanied by a time frame. The pressure to get started can

1. result in the decision to bypass issues, individuals and existing settings;

2. facilitate compromises which will shape the future;

3. create or exacerbate conflict or dissension between members of the core group.[34]

One of the most important consequences of setting up the timetable is that the future dominates the past and "remembrance of prehistory as well as the significance of confronting history, are diminished or non-existent."[35]

The setting begins to become defined in terms of the present. And the view of the present becomes narrow.

> Only those who have never created or participated in the creation of a setting can underestimate the myriad details which must be handled and the flow of problems which never ceases. Just as the rate of growth of the human organism is greatest in the first two or three years, the earliest months or the first year or so of a setting (depending, of course, on the type of setting) are characterized by very speedy growth. This rate of growth is not conducive either to remembrance of the past or to concern with other than the near-term future. When the realities of today require solution in order for tomorrow to go smoothly, it is not easy to keep in mind and to deal with the crucial past and what appears to be a distant future.[36]

Sarason's concern in the creation of settings focuses on how people can live and work together so as to enhance their personal and intellectual development. Brubaker[37]

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[34]Ibid., p. 63.   [35]Ibid., p. 64.   [36]Ibid., p. 87.

[37]Dale Brubaker, "Social Studies and the Creation of Settings," Journal of Instructional Psychology 4, No. 3

has integrated this concern with humane settings into settings which are directly relevant to educational settings. The goals of Brubaker's model are as follows:

1. a psychological sense of community

2. a sense of efficacy

"The creation of a settings model supports the optimistic assumption that each of us can create and in the process experience a psychological sense of community in our relationships with others."[38] The other goal in Brubaker's settings framework is a sense of personal worth in which one relates with a ". . . mutually supportive network of relationships upon which one can depend."[39] The processes for striving towards these goals are

1. becoming aware of the influences of tradition and the culture of the setting

2. covenant formation (role definition and building a core group)

3. value identification and priority setting

4. change strategies [40]

A sense of personal worth and a sense of community are parallel and related to the prior discussion of autonomy and community. There may be tensions between the two. Those who are involved in the setting should be aware that community should not overshadow a sense of personal worth and a

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[38]Ibid., p. 26.   [39]Ibid., p. 21.   [40]Ibid.

sense of personal worth should not be at the expense of alienation from community. The community should provide the supporting framework for a sense of self-worth to all participants.

Networks

A central concept to both the work of Sarason and Brubaker is that of networks. A network is a web or pattern of relationships that a person has with others.

> Any individual has varying degrees of connectedness with many other people; the basis of this connectedness will vary; these other people may or may not be connected with each other but those connections are potentially possible through the individual; in the same way, through these other people the individual's connections can be increased; the individual's knowledge of the scope or his or her connections is less (and usually a good deal less) than that of an "outsider" mapping the individual's connections.[41]

Sarason has used this concept of networks to describe resource exchange as a means of having persons view their interrelationship and connectedness with their community. This view of interrelationships can empower them with a sense of their own contributions as members of a network while relating to each other in a culture of limited resources.

Brubaker[42] has developed the concept of networking for curriculum planning. The goals of this non-hierarchical

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[41]Sarason, _The Challenge_, p. 159.

[42]Dale Brubaker, _Curriculum Planning: The Dynamics of Theory and Practice_ (Glenview, Ill.: Scott, Foresman and Company, 1982), p. 82.

networking process are shared decision making and open com-
munication among members of the network. Networking for
those involved in curriculum planning stresses the following:

1. the powerful nature of persons' perceptions,
    especially regarding resources

2. the important role of informal relations

3. the significance of structure

4. a sense of community and relatedness

5. different kinds of covenants

6. being rewarded as well as rewarding others

7. transdisciplinary approaches

8. praxis (reflective action)

9. what can be as well as what should be

10. a balanced view that includes "what goes right" as
    well as "what goes wrong "[43]

A study of networks has two facets. Network analysis
can serve the purpose of studying change. Network interven-
tion can be used as a change strategy.[44]

The Value of Creativity

The creative process is one of exploration. Fostering
creative exploration at times has to be defended as not only
a natural but as a productive process. While moderating a
panel discussion titled "Why Man Explores," Norman Cousins
said,

> It is almost ironic that we should have to ask this
> question (why does man explore?) because it is almost
> as though we have to apologize for our highest

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[43]Ibid., p. 79.   [44]Ibid., p. 81.

attributes, almost as though we have to remind our-
selves that we are by nature, creatures of explora-
tion.[45]

Creativity is a sustaining force in our lives. · A chal-

lenge that we face is not only recognizing our creative

nature, but providing settings which nurture our creative

power. Recognition of the degree to which we have created

our world can be found in Kierkegaard's reflection:

> Everything which comes into existence proves pre-
> cisely by coming into existence that it is not nec-
> essary, for the only thing which cannot come into
> existence is the necessary, because the necessary is.[46]

We create our world through participation with it.

Culture is not a product which is passed intact from one

generation to another but rather a process in continual evo-

lution. There is a tremendous degree of creativity with

which we can act with a view of life as an exploration open

to continual reorganization and redefinition. As the

environment changes, so also do the features of the environ-

ment which are considered "necessary."

> "Men did not begin to shoot because there were
> ready-made targets to aim at," John Dewy observed.
> "They made things into targets by shooting at them,
> and then made special targets to make shooting more
> significantly interesting." For men who live above a
> mere subsistence level, relevant problems are no more
> simply "given" than relevant facts. When men are free
> to define relevancy, when their roles are not dictated
> by social structure, neither problems nor facts should

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[45]A symposium sponsored by National Aeronautics and
Space Administration, Why Man Explores (Washington, D.C.:
U.S. Government Printing Office, 1976), p. 13.

[46]Henry S. Kariel, Saving Appearances: The Reestab-
lishment of Political Science (North Scituate, Mass.:
Duxbury Press, 1972), p. 58.

be as pre-established or ready-made by nature. In the world of culture . . . men themselves define relevancy. Problems and facts are but human construction; their creation is a characteristically humanistic activity. Whenever the conventional range of problems (and hence the conventional order of facts) fails to be interesting, men feel quite naturally moved to raise new problems which create a new order of facts and establish new relationships.[47]

It is critical to the continuance of a culture or organization that these creative powers be recognized. Historian Arnold Toynbee stated that "to give a fair chance to creativity is a matter of life and death for any society (because) the outstanding creative ability of a fairly small percentage of the population is mankind's ultimate capital asset."[48] A question which emerges from this statement is "Should creative resources be viewed as being with 'a fairly small percentage'?"

Harrison Gough has proposed three ways to view creativity:

1. The creative person is either mad or close to being mad

2. Creativity is a "mystical" act independent of the creative person

3. Creativity is a "possibility open to every person as an expression of personality that may be highly

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[47]Ibid., p. 53.

[48]Calvin W. Taylor, "Can Organizations be Creative, Too?" in Climate for Creativity, ed. Calvin W. Taylor (New York: Pergamon Press, 1972), p. 1.

developed in some but which is present in every-
one "[49]

The third view of creativity is open to all of us. We
participate in creative processes daily. Through the
processes of creation and exploration a person can become
conscious of themselves and their relationship with their
environment.

> While participating in the creative process, the
> person doesn't perceive those things around him as dis-
> creet and disjointed. Rather one sees the relatedness
> of particulars--a relatedness that is not given him--
> to be memorized for further recall, but instead a
> relatedness that emerges from his own thinking, feel-
> ing, and acting.[50]

A sense of participation is important to the individual
and the organization. Through participation, individuals
achieve a realization that they can make a difference in the
factors affecting their lives. Through the participation
of its members, an organization benefits from the diversity
of its members as well as acquiring their consent.

People participate in groups for various reasons.
Becoming open to the diversity of these reasons can mean
less competition for resources as well as greater fulfill-
ment on the part of the participants.

> But if one hundred men all desperately want the
> same brass ring, they may be forced to fight for it.
> On the other hand, if each of the hundred has a differ-
> ent objective, it is far more rewarding for them to
> trade, cooperate and form symbiotic relationships.

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[49]Stanley S. Gryskiewicz, "Gearing Up for Innovation,"
in Issues and Observations (Greensboro, N.C.: Center for
Creative Leadership, November 1981).

[50]Dale Brubaker, Creative Leadership in Elementary
Schools (Dubuque, Iowa: Kendall/Hunt, 1976), p. 7.

> Given appropriate social arrangements, diversity can make for a secure and stable civilization.[51]

Leading for Creativity and Organization

> As we all work diligently to provide ourselves and others with the insights necessary to having and sponsoring good ideas, we must simultaneously attend to the nature of man as an individual organism and as a part of a complex social system[52]

> One can always expect a kind of tension between personal and organizational goals and objectives . . . this tension should be viewed as a healthy part of the educational change process rather than something to be avoided or an evil to be eliminated.[53]

There is a balance between the framework being open enough for creativity to be nurtured and the framework being closed to the degree that its structure is suffocating.

One aspect of creativity which organizations need to recognize is ambiguity. Ambiguity is an attribute that organizations which are empirically based have difficulty in dealing with.

> Malfunctioning in leaders and organizations may have a high probability of occurring when creativity is involved. A time when leaders may be most defensive is when creative ideas are emerging from subordinates within the organization.[54]

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[51]Toffler, The Third Wave, p. 422.

[52]J. H. McPherson, "Assessing the Relationship between Industrial Climate and the Creative Process," in Climate for Creativity, p. 108.

[53]Brubaker, Creative Leadership in Elementary Schools, p. 23

[54]Taylor, Climate for Creativity, p. 21.

Organizations should be open to the action and ambiguity which accompany new ideas. Creativity involves risk. To be involved in the creative process entails a tolerance (if not a liking for ambiguity and risk taking. This ambiguity is a source of new insights and innovations. It is through the use of creative powers that "Imagination takes advantage of ambiguity."[55] While there is the threat of failure, there is also the promise of innovation, opportunity and going beyond the known.

Proposals for minimizing the threat while still providing structure have been discussed in both educational settings and business settings.

> Any supervisor at any level in any organization can hoist an umbrella and thereby create a different climate in that part of the organization. Admittedly it would take a lot of human effort on the supervisor's part and he may have to spend considerable extra energy to maintain the umbrella against the customary organizational climate.[56]

The metaphor of an umbrella has also been used by Macdonald as "in some sense a shield from the negative rain of certain social pressures but also a rounded, opening environment for learning."[57]

Leading is not a summative experience. It is a process that flows in relation to time, place, and situation.

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[55]J. Bronowski, The Identity of Man (Garden City, N.J.: The Natural History Press, 1965), p. 49.

[56]Taylor, Climate for Creativity, p. 20.

[57]Macdonald, "Curriculum Design," p. 4.

Leading creatively involves being in the flow of the set-
ting, respecting the diversity inherent in groups and seek-
ing mutual understanding and agreement.

Brubaker has defined creative leadership as "bringing
out the gifts in others."[58] In order for a leader to bring
out the gifts of others, he must be receptive to and indeed
embrace the diversity surrounding him. The value of this
perspective can be found in numerous sources. There are moral
and political questions of allowing the person to develop
his gifts and abilities. Macdonald addresses these aspects
of diversity and democracy in educational settings. There
are three basic choices that we face as educators working
and living in a pluralistic society. We can choose to

1. leave things alone

2. impose greater control over the lives of individ-
   uals

3. accept and facilitate differences in a non-punitive
   manner [59]

"The only viable way to proceed in the spirit of our demo-
cratic ideals would appear to be the option of developing
human potential, increasing participation, and opting for

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[58]Dale Brubaker, personal communication.

[59]James B. Macdonald, "Living Democratically in Schools:
Cultural Pluralism," in Multicultural Education: Commit-
ments, Issues and Applications (Washington, D.C.: Associa-
tion for Supervision and Curriculum Development, 1977),
p. 7.

pluralism."[60] ". . . Any society has the moral duty to
ensure that the individual's potential is given free play."[61]
"We can either resist the thrust toward diversity or we can
acknowledge diversity and change . . . accordingly."[62]
"The answer lies in imaginative new arrangements for accommo-
dating and legitimating diversity . . . and new institutions
that are sensitive to the rapidly shirting needs."[63]

If organizations are to become open to the diversity
which surrounds us, leadership within organizations must
facilitate "bringing out the gifts in others." There is
often tension between leadership and the freedom which facil-
itates creativity. We may tend to look on leadership as
counterproductive to freedom and creativity. But a leader
can get representation from a minority which would otherwise
be submerged by the majority.[64] Leadership can

    1. prevent anarchy

    2. locate the problem

    3. resist premature closure

    4. cause involvement [65]

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[60]Ibid., p. 7.

[61]Toynbee, in Taylor, Climate for Creativity, p. 1.

[62]Toffler, The Third Wave, p. 421.

[63]Ibid., p. 422.

[64]Andrew Crosby, Creativity and Performance in Indus-
trial Organizations (London: Butler and Tanner, 1968),
p. 96.

[65]Ibid., p. 96.

A leader needs to be sensitive to the flow of events and relationships in a setting because these are "always changing and challenging us to change."[66] One view of leadership styles which address the issue of leadership styles summarized by Brubaker.[67]

A1   You solve the problem or make the decision yourself, using information available to you at the time.

A11   You obtain the necessary information from your subordinates, then decide the solution to the problem yourself. You may or may not tell your subordinates what the problem is in getting the information from them. The role played by your subordinates in making the decision is clearly providing the necessary information to you, rather than generating or evaluating alternative solutions.

C1   You share the problem with the relevant persons individually, getting their ideas and suggestions without bringing them together as a group. Then you make the decision, which may or may not reflect their influence.

C11   You share the problem with the group, obtaining their collective ideas and suggestions. Then you make the decision, which may or may not reflect their influence.

G11   You "suspend" your positional authority in dealing with the issue at hand and adopt a collegial relationship rather than treating other participants as subordinates. You have the right to argue your opinions in the same way that your colleagues have this right. After weighing various alternatives, members of the group try to implement the position that is most highly favored and generally agreed upon as the best alternative.

G111 You share the problem with the group. Together you generate and evaluate alternatives and attempt to reach agreement (consensus) on a solution. Your role is much like that of a chairman. You do not try to influence the group to adopt "your" solution, and you are willing to accept and implement any solution, which has the support of the entire group.

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[66]Ibid., p. 96.   [67]Brubaker, <u>Curriculum Planning</u>, p. 61.

Using changing styles of leadership encourages decision making as a conscious and changing activity. Leaders and participants should "read" the task as to what is appropriate in relation to time, place, and situation. Leaders shall be in the flow of the setting and not approach decision making as a force of habit. Those who are involved in this type of setting should be able to recognize the diversity of activities that the organization is involved with and the diversity of persons working on those activities.

One projection as to a leadership style of the future is that of consensus where future leaders would be ones who could deal with a wide range of abilities, backgrounds, and tensions.[68] Recent models for decision making have developed the concept of participation if not true consensus. It is through respect for participation and using the diversity inherent in groups that "we could release something more powerful than energy: the collective imagination."[69]

The challenge to the creative leader is to create a multidimensional or multistructural setting in a culture which is basically linear and technical. A multistructured setting gives participants ways of relating which are unlike the ways in which the leader would relate to the setting.[70]

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[68]David Campbell, <u>If I'm in Charge Here Why is Everybody Laughing</u> (Niles, Ill.: Argus Communications, 1980), p. 88.

[69]Toffler, <u>The Third Wave</u>, p. 441.

[70]Brubaker, <u>Curriculum Planning</u>, p. 77.

This aspect of leadership is necessary for the participant to derive his full measure of meaning from the setting.

CHAPTER III

THE SETTING AND THE MODEL

Every model builder enters into the process of creating
a model with his own assumptions and world view. As he goes
about this process, he usually asks questions concerning the
assumptions, history, traditions, and future of the setting in
which he moves. He may pull together the threads of his own
assumptions and those which he perceives in the setting into
the relationships that will form the fabric of his model.

As discussed in Chapter I, the purpose of this study
is the creation of a model of education (see Figure 1)
which is in harmony with its larger setting. The larger
setting for this model is the credit union movement. Deal
and Kennedy[1] stress the importance of organizations acknow-
ledging the cultural framework that constitutes the organiza-
tion. The organizational culture has its own set of myths,
rituals, traditions, values, heroes and symbols that give
explanation and organization to the culture. The framework
of this explanation communicates to those in the culture as
well as those outside the culture what it stands for and
how it operates. Deal and Kennedy propose that the stronger
the sense of organizational culture, the more effective an

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[1]Terrence Deal and Allan Kennedy, Corporate Cultures:
The Rites and Rituals of Corporate Life (Reading, Mass.:
Addison-Wesley Publishing Co., 1982).

organization will be. Hall[2] has voiced a similar theme in discussing the level of conflict persons in a culture may feel if they do not know how the group proceeds with its activity.

The following discussion should provide the reader with a greater understanding of the cultural setting in which this model is to grow. The sources for this discussion have been drawn from within the credit union movement and as such represent the perceptions of those within the culture.

Culture of the Setting

A credit union is a nonprofit financial cooperative. Membership is open to persons who share a common bond. This common bond is typically in the form of occupation, residence, or association. They may be members of the same company, labor union, church, or community. A credit union is a democratically governed organization where each member is entitled to one vote regardless of his amount of shares in the credit union. It is run by its board of directors and committees, all of whom are members of the credit union. No director (except for the treasurer) or committee member can be paid for his service. The board of directors may choose to hire a manager and a staff to manage the credit union. There are two volunteer committees, the supervisory committee and the credit committee. The former periodically checks

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[2]Edward T. Hall, <u>Beyond Culture</u> (Garden City, N.Y.: Anchor Books, 1977), p. 165.

the organization's books and other transactions to verify that all accounts are in order. The latter approves or denies loan applications. Since the credit committee is comprised of persons sharing a common bond with the loan applicant, there is a link providing insight into the problems, goals, and life of the applicant. The emphasis on a person's character as his most valuable asset has often made credit unions a source of credit when other financial institutions may have denied credit. When members borrow from their credit union, they are borrowing from others whom they may know and with whom they may work.

A credit union may choose to pay dues in order to join the credit union league in its state. The league is an association representing all affiliated credit unions in the state. It acts as a resource organization in the areas of government and legislation, organization and development, and education. Leagues, in turn, are affiliated with the Credit Union National Association (CUNA) which represents credit unions throughout the world. A credit union may also participate in the local chapter, an organized network sponsored by the league to provide an interchange of ideas.

Origins

The credit union movement grew out of the ideas found in cooperative movements of the 1800's. During this time numerous cooperatives were begun in order to assist the working man with the social, political and economic changes

of the era. One of the first prominent cooperatives, the

Rochdale Cooperative Store, was started in 1844 in England.

The participants in this cooperative developed seven prin-

ciples which have come to characterize most cooperatives:

1. One member, one vote. All cooperatives are demo-
    cratically controlled by the membership.
2. Open membership. Any person of good will is eli-
    gible to join.
3. Nonprofit. Any net income that is realized from
    the operation of the society is returned to the
    members in proportion to their patronage.
4. Limited interest on capital. The rates set for the
    use of the cooperative's products should be the
    same for all members and should not discriminate in
    favor of one class of member.
5. Member education. There should be provision for
    the ongoing education of the cooperative's members.
6. Trading for cash. The cooperative should strive to
    be debt and obligation free to protect its member-
    ship.
7. Neutrality in race, religion and politics.[3]

The first successful credit cooperatives were started

in Germany by Frederick William Raiffeisen and Herman Schulze-

Delitzsch. Both men, working independently, believed that

the social and economic health of their country depended on

breaking the cycle of poverty that entrapped many of the

people. They both recognized that the existing financial

systems of either charity or money lending for profit would

not help. They established credit unions based on mutual

self-help, on people pooling their resources to help each

other. The foundations begun in this era have visibility

today in two prevalent mottoes used by credit unions: "not for

[3]Glenn Hoyle, Introduction to Credit Unions (Dubuque,
Iowa: Kendall-Hunt, 1981), p. 9.

profit, not for charity but for service" and "people helping people." Raiffeisen remains one of several current heroes.

The concept of cooperative credit organizations spread from Germany to other areas of the world. In 1901, the first credit union in North America was begun in the province of Quebec by Alphonse Desjardins. Edward Filene, a Boston merchant and philanthropist, became interested in credit unions after seeing several in India during a trip in 1907. After Filene's return to America, he, Desjardins and several other interested persons started the first American credit union in 1908 in Manchester, New Hampshire. Filene hired Roy Bergengren to promote credit unions throughout the country. The growth of the American Credit Union Movement was slow until the prosperity of the 1920's when there was a larger proportion of disposable income. During the depression, when numerous financial institutions were failing, the number of credit unions grew. This growth was helped when Roosevelt, a proponent of credit unions, signed the Federal Credit Union Act in 1934 which allowed the incorporation of credit unions in any state or territory. In the same year, CUNA was founded as an outgrowth of Bergengren's efforts.

During the 1950's there was substantial growth in the number of credit unions. During this period credit unions grew in asset size. As credit unions became larger, they became more complex, and for the first time paid staff persons became common. Credit unions increased their share of

the financial marketplace and came under attack from their opponents (often competitors) who tried to identify them as "socialistic, tax-exempt organizations that are attempting to destroy our capitalistic system."[4] Despite these views Congress has continued to view credit unions as public service, nonprofit organizations.

CUNA was active in the anti-poverty campaign and promoting credit unions in developing countries. CUNA, the Office of Economic Opportunity, the Job Corps, VISTA and Community Action Programs were involved in chartering credit unions in low-income areas. Organizations such as CARE, the Peace Corps, the Agency for International Development, and CUNA have fostered the principles of cooperative credit in many developing countries.

Present and Future

The identity of credit unions today is closely tied to their prior role. The typical credit union of the past was a small organization run by a group of volunteers who were in daily contact with their members. Credit unions provided a place to save and borrow money at what were usually better rates than offered by other financial institutions. These credit unions stressed personal knowledge of the member's financial position and helping others. There was legislation that limited the types of services that could be

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[4]Hoyle, Introduction to Credit Unions, p. 19.

offered. This legislation had the effect of keeping credit unions out of the competitive financial marketplace.

The period from the mid 1960's to the present has witnessed tremendous changes in the credit union movement. In 1967, 77% of all credit unions had assets of $500,000 or less; in 1978, 52% had assets of less than $500,000. By the end of 1978 credit unions were the fastest growing type of financial institution. The proportion of the installment credit market which is held by credit unions has increased from 8.9% to 16.2% in the last ten years.[5] The number of credit union members has doubled in the last ten years to bring the present number to approximately 47 million persons. While the recent years have been a time of growth in members, assets, and proportion of the marketplace, they have also been years when the number of credit unions has slightly decreased. This has had the effect of creating fewer but larger credit unions.

There have been two types of legislative developments that have affected credit unions. One area is the deregulation of types of services that can be offered by credit unions. Unlike prior times when only savings and consumer loans were offered at specified rates, credit unions can now offer mortgages, share drafts (a form of checkable savings), credit cards, debit cards, electronic funds transfers,

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[5]Ibid., p. 21.

individual retirement accounts, certificates of deposit, and most services offered by other financial institutions. The other type of legislative action which has changed operations has been greater regulation in the area of consumer protection laws. All lending institutions must be in compliance with regulations such as Truth in Lending and the Equal Credit Opportunity Act. These legislative and technical changes have led to a much more complex operating environment. Credit unions have more freedom to set their own policies and services but this involves entering further into the competitive marketplace and dealing with policies and procedures which entail a degree of sophistication to which they are unaccustomed.

A major question facing credit unions in the 1980's is "How are credit unions different from other financial institutions?" Traditional differences between various financial institutions are disappearing. Banks, savings and loans, brokerage houses, retail stores, and credit unions now offer many of the same services.

The challenge which faces the movement today is to maintain the past emphasis on persons while offering the services and professionalism to which a more financially sophisticated membership has become accustomed. Lawrence Connell addressed credit union persons by saying,

> I hope you will take time to reflect on the origins and
> fundamental purposes of the credit union movement,
> because it is these fundamentals of cooperation,

universality, simplicity and education that distin-
guish a movement from an industry.[6]

Credit unions are presently planning to offer new ser-

vices while striving to make them compatible with the

original goals of

> encouraging the financial well-being of its members
> through the promotion of thrift and ready access to
> fairly priced credit. At the same time credit unions
> must preserve their uniqueness of purpose and prac-
> tice--as not-for-profit, member owned, service-oriented
> cooperative financial instituions.[7]

In a report based on a survey of credit union managers,

the following was said in regard to maintaining philosophy

and image.

> One fundamental strength of credit unions continues
> to be public perception of the movement's strong orien-
> tation towards consumers, i.e., the public sees credit
> unions as "people organizations" concerned about the
> individual as a person, not as a customer. Comments by
> managers indicated not only strong commitment to this
> philosophy but also a recognition that this tradition
> is being challenged both by internal influences--
> membership growth, service expansion, etc.--and by
> external influences--competition, the overall economy,
> etc.
> It is no exaggeration to say that a large number
> of managers firmly believe that the survival and growth
> of the credit union movement is directly dependent on
> maintaining traditional ideas--of people helping peo-
> ple. In fact, more than a third insist that it is the
> "personal touch" which differentiates credit unions in
> the financial institutions marketplace. Many managers
> emphasized their sense of a personal obligation to
> ensure that the expansion of services, the use of elec-
> tronic technology, and the improvement of physical
> facilities become translated into friendly, efficient,
> and personalized service--based on the pride, coopera-
> tion and loyalty that are the hallmarks of the credit
> union movement.[8]

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[6]Ibid., p. 23.   [7]Ibid., p. 24.

[8]"Credit Union Dynamics: A Portrait for the '80's"
(Washington, D.C.: Peat, Marwick, Mitchell and Co., 1981),
p. 17.

The preceding discussion provided a view of the past, present, and future directions of the national credit union movement. The experience of credit unions in North Carolina, in most respect, has been parallel. Larry Johnson, President of the North Carolina Credit Union League, Inc., used the theme of philosophy and tradition as the focus of the 1981 President's Report.

> Credit union philosophy, tradition and operations aren't the same thing. . . . Tradition is good but it's not forever. We should not hide behind tradition and call it philosophy out of fear of change. . . . What we have to change is the method by which we accomplish the philosophy of the credit union. People helping people achieve a better economic life is a fundamental belief—or philosophy of credit unions, but a belief isn't the same as a way to do things. . . . (In response to the question, "What makes credit unions different from other financial institutions?") Perhaps the best answer is: credit unions don't have customers, they have members and members own the credit unions. If we never lose sight of the fact that credit unions are cooperatives, we'll never lose sight of the purpose of a credit union.[9]

The aspect of these changes that affects this dissertation is in the area of people working with credit unions. The role of volunteers and staff members is crucial to the future of the movement. Much of this future is related to the educational activities in which they engage.

> Nearly a third of the managers interviewed said that the need for more sophisticated credit union personnel is a concern now and will be in the future. Traditionally, credit unions have been able to keep operating expenses at a minimum while dramatizing the credit union cooperative philosophy, because they could use volunteers—as directors, managers, and staff

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[9] "North Carolina Credit Union League, Inc. Annual Report: 1981," pp. 19-20.

members. As credit unions move ahead in the 1980s, however, managers admit to being trapped in a dilemma: the continued need for volunteer help to keep costs down, versus the growing need for employees with the sophistication and technical expertise not usually available in member volunteer personnel.[10]

The Model

The organic metaphor which this writer chooses to represent his model is a tree. While a tree is solid, rooted in its place, seemingly immovable, it is also a dynamic living entity always changing and in the process of becoming. It is a natural part of its environment.[11]

There are numerous features which a tree shares with an educational setting. A tree may look immobile but, if it is healthy, there is constant movement. It has substance but that substance is always different and changing. It is an interdependent system where there is constant interchange between its various features. A tree is an intricate organism "whose interrelated parts must work in harmony for the organism to survive and prosper."[12] There are five main

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[10]"Credit Union Dynamics: A Portrait for the '80's," p. 16.

[11] The writer was struck by this metaphor while processing vast amounts of high gloss brochures and catalogues pertaining to packaged educational programs. His impressions of these programs and their relationship to the setting in which he was working were summarized by a poem by Ogden Nash:
> I think that I shall never see
> A billboard lovely as a tree
> Indeed, unless the billboards fall
> I'll never see a tree at all.

[12]B. K. Bloom and H. Kleijn, The Glory of the Tree (Garden, City, N.Y.: Doubleday, 1966), p.

features to trees: roots, trunk, branches, leaves, and
seeds.

Roots anchor a tree to the earth. They form the foun-
dation and support from which the rest of the tree grows.
Although they are not visible, they are the source from
which the visible parts of the tree spring. The assumptions
upon which we base our educational settings are similar to
a tree's roots. Our actions are based upon the assumptions
which we hold concerning the world. Although they are often
unarticulated or not conscious, they form the foundations and
"reason for being" of the educational setting.

The roots of our programs find, or do not find, a soil
which is compatible with our core assumptions. If a seed or
an idea falls upon solid rock or water, it will not take
root. There must be some amount of soil to give it a small
foothold in the ground. If a seed should drop to fertile
ground, it may germinate. To take root and become vital
the soil should be compatible with the type of seed or it
may wither or rot on the surface. Similarly, an educational
setting should be in harmony with the soil or culture in
which it grows. The soil surrounding the roots, like the
culture surrounding an educational setting, provides a
source of nourishment. Roots soak up water and minerals
which are passed up through the plant. Similarly, assump-
tions we hold are gathered from our culture and become
absorbed into our educational settings.

The trunk of a tree plays several roles. It contains the heartwood which is the supporting structure of the tree. From this core emerge the branches. The thick bark provides protection for the food and water passing through the trunk to other parts of the tree. Most educational settings have a center from which various programs emerge. This core provides a supportive structure uniting other parts of the setting. Much of its function is to provide for the flow of communications, protection from environmental forces, and support of the setting. It should be noted that the heartwood is also deadwood. Whether the participants in the setting see it as heartwood or deadwood is a question of perspective. But, in either case, for the tree and educational settings it is crucial for support. Were it not for this support, a tree could not grow large.

The branches are extensions of the trunk which are usually arranged so that they have equal exposure to the sun. The various programs that an educational setting is engaged in stem from its supporting structure. Although it may be intended that they will share equally, as can be seen in nature, there are many trees which are not symmetrical.

The leaves of a tree are where most of the dynamic activity occurs. It is here where the water and nutrients from the roots blend with the energy of the sun and the air to produce the food which feeds the entire tree. It is also in the classes, or workshops and seminars, that the most dynamic

activity of an educational setting transpires. The activity of persons, materials and ideas creates the sustenance which is carried throughout the setting.

Also emerging from the branches, surrounded by leaves, are the flowers and seed pods which will make the trees of tomorrow. It is from the extremities of the plant that the future emerges. In educational programs, there is a great deal of rhetoric given to this feature of the program, the participant.

Timing is important in planting seeds or ideas. Ideally the seed or idea should fall at the proper time and into fertile soil. But nature has its surprises; seeds can remain dormant for years or be scattered great distances and still germinate when the climate is conducive to growth. The ideas and challenges created in an educational setting may not be empirically observable initially. They may lie dormant awaiting the proper environment. Or, they may be transferred to another field of study where they will take root.

As the tree is nurtured by its environment so also does it benefit the environment. The roots of a tree explore the soil in their search for water. As they search, they aerate the soil and break up rocks that are impediments. This aeration and soil enrichment help smaller plants take root. This process forms a network below the surface that prevents erosion from wind and water. The leaves release oxygen

into the air and eventually fall to the earth and enrich the topsoil.

An educational setting, hopefully, enriches the environment which surrounds it. It should explore the culture which supports it. This exploration should contribute to the setting's growth as well as enriching the culture. The classes, workshops, and seminars that an educational setting offers are seasonal; they come and go but the branches that support them remain. As the classes and workshops end and the participants scatter, they return to the environment to enrich it and prepare for future development.

Trees can grow alone or in groups. When growing in clusters, their branches intertwine to form a network in the sky. Educational programs can also be viewed as standing alone or as part of a larger learning network. A person can look on the completion of a class or a degree at one institution as "having finished my education"; or completion can be viewed as one aspect of a lifelong learning process.

The growth process of a tree varies by age, season, and environmental conditions. "Young trees all grow upwards in their youth, as though in a hurry to reach their maximum height."[13] In the early stages of development of educational programs, those involved in directing its growth may look for the prestige of rapid growth. This stage of development is similar to commergence where "the organization wants to

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[13] Bloom and Kleijn, The Glory of the Tree, p. 10.

be known as a 'status' institution that belongs with other 'status' institutions."[14]

With a shift of focus, the metaphor of trees and educational setting can also include a relationship with man. A tree offers a place of shelter from the sun, wind and rain. Similar to an umbrella, it can offer protection from environmental forces. But, unlike an umbrella, it is a part of the environment, and while it offers shelter, it is not an impermeable shell. The elements can still enter in but not to the same degree. There are few, if any, educational settings which are totally apart from their culture. Most try to offer a setting in which persons can be or move in relative security from the forces in the larger environment.

A tree can be climbed and from it a new vantage point can be explored and fresh perspectives gained. To move in this world with comfort and ease a person should have "sea legs." That is the ability to adjust her movements with the forces of the environment and the framework of the tree. A goal of the process of education should be the comfort and grace that develops as a person moves through the setting discovering new facets of the environment and fresh perspectives on life.

The roots are the assumptions which come from the culture of the credit union movement and the writer's assumptions as to what an educational setting should offer its

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[14]Brubaker, Creative Leadership in Elementary Schools, p. 16.

participants. Three of the major foundations of credit unions are democracy, self-help, and cooperation. The educational assumptions of the writer are that a setting should foster a sense of community and efficacy. These five assumptions, as they relate to this model, are primarily concerned with the value of human relations in the setting.

The Education Department of the NCCUL is the trunk of this model. The branches are the various programs that are sponsored through the Education Department, which include:

1. League Education Center--a facility which offers recurring programs directed toward career development and special interest programs as well as a place for various meetings.

2. Chapter workshops--programs which are offered yearly in the six chapters throughout the state. They are primarily for volunteer members of the board of directors, credit committee, or supervisory committee.

3. The annual meeting--a yearly convention for all affiliated credit unions in the state. During three days participants can attend various educational sessions, business meetings, vendor exhibits, and social functions.

4. Meetings for the Credit Union Executive Society.

5. Special interest meetings.

6. Coordination of national and regional education programs arranged through CUNA and the southeastern states.

7. Resource library of audio-visual materials.

8. Plan-Implement-Evaluate (PIE) sessions held for individual credit unions aimed at organizational development.

The leaves are the educational sessions and the experiences that participants engage in while they are involved in the various programs. The value of these sessions is closely related to the degree to which the root assumptions are represented.

CHAPTER IV

APPLICATION OF THE MODEL

This chapter is written to explain the context of the creation of the setting and its development. Much of this discussion focuses on the details of creation. This dissertation has been largely devoted to the ideas and values of the setting. These will now be related to the development, organization, and problems encountered in working with the values and ideas. Values and goals are important but they don't instruct one as to the problems of creation.[1]

Before the Beginning

The preceding chapter discussed the rapid changes that have transpired in the credit union environment in the past few years. There have also been significant changes in the way the Education Department has developed in relation to the environmental changes. People working in credit unions have felt a growing need for education programs. The League and CUNA have experimented with various means of meeting these needs. As noted in Chapter I, there has been a 55% increase in the amount of participation in educational programs by North Carolinians since 1975. These programs were directed toward volunteers or staff. The programs for volunteers were held annually and semi-annually on two consecutive evenings at locations throughout the state.

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[1]Sarason, The Creation of Settings, p. 36.

League staff members provided workshops in credit committee, board of directors, and supervisory committee functions. In 1978, the instruction for these workshops was done by League staff members and local resource persons in an attempt to incorporate local talent. This was successful when there were qualified resource persons locally. Because attendance was very sparse at the fall volunteer training workshops, the fall programs were dropped.

There are various factors which have affected volunteer training. Since the participants are volunteers, they often are not eager to be away from home for two additional evenings. While these programs are scheduled in population centers, there are numerous people who are still farther away than they would like to be for night driving. Another factor that has affected the reception of volunteer training has frequently been the quality of instruction. While the instructors, typically League staff persons, have technical knowledge of the subject, they have often experienced difficulty in communicating this knowledge to a group of people.

Staff training has been carried out in various ways. One year the League and community colleges throughout the state gave a course in basic credit union accounting with local credit union managers providing the instruction. A trial program for a credit union operations school consisting of eleven courses was run at a community college. This program was discontinued when the community college withdrew

support due to a lack of participants. One of the longer-running staff development programs has been in conjunction with the volunteer training workshops done at a chapter level. These programs were a day long and provided an overview of the history and philosophy of the credit union movement and programs relating to specific jobs. National and regional credit union schools have also provided a source of educational opportunity for a limited number of employees. While there has been a dramatic increase in the involvement with various educational programs, the volunteer and staff leadership of the NCCUL has continued to search for a more efficient and effective means of providing training to their membership.

The distribution of credit unions in the state is such that there is not a large enough concentration in any single area to have enough interest or participation to sustain an ongoing series of educational programs. There is enough interest on a statewide basis but not enough in any single chapter.

Participation in staff training progrms is affected by numerous situations. Most credit unions in the state are fairly small organizations having two to three employees. Having so few employees makes it difficult for staff members to take time away from the job for training. Many credit unions have only one employee so when that person goes for training the credit union is closed. In either of these

cases, training carries the negative aspects of an increased work load upon return to the job. In many settings, career advancement is related to professional development as evidenced by involvement in continuing education. This does not appear to be the case in credit unions in North Carolina. Involvement in continuing education does not carry the tangible benefit of career advancement. Many credit union employees view their present position as not offering potential for career development whether or not they become more qualified.

As is often the case when dealing with a complex setting, deciding where to focus attention and resources is an important aspect. The Vice-President of Education for the NCCUL, Gary Dent, saw essentially three alternatives upon which to focus. The first was to develop an overall educational plan unifying the current activities and creating a comprehensive or cohesive program for development. The second was to upgrade the present activities primarily in the area of instructional processes. The third choice was to leave things as they were. In looking at the first alternative, he realized that he could benefit from the assistance of outside resources. He debated between either hiring an outside consultant to assist in developing the program or bringing on staff a person with experience or expertise in curriculum development.

Around this time, the League was undergoing various organizational changes. The League was trying to develop its

image as a resource organization staffed by professionals.
There was increasing specialization of job responsibilities
among staff members. The members of the Organization and
Development Department (O&D) were assigned to specific regions
of the state. They went from credit union to credit union
in this area and were responsible for consulting in all as
aspects of credit union operations. As the environment became
more complex, this role became more difficult. O&D was also
involved in doing much of the staff and volunteer training.
These job responsibilities were changed in 1981 from being
generalists to specialists in areas like chartering and
development, financial planning, and technical assistance.

At this time one of the O&D positions was transferred
to the Education Department so the Education Department would
be responsible for much of the training that was previously
done by O&D. Both departments had been sharing a secretary,
and at this time Education received funding for a full-time
secretary. After the shifts and additions of these posi-
tions, the Education Department had four full-time positions.
While Gary was beginning to lay the groundwork for develop-
ing a more comprehensive educational program, one of the
members of the department left the organization. This
departure had the effect of having four positions in the
department with only one of them filled by an incumbent
of more than six months.

In July the secretarial vacancy was filled and the search for the Educational Specialist began. This writer interviewed for the position. During the interview, Gary articulated his hopes for the future programs of the department.

> I want to try something different. I would like to see different results from both the League's programs and CUNA's programs. I want to try something that will make a difference to the people involved in credit unions. We have tried different approaches but they haven't made a difference in the way people do their jobs. The programs don't hang together or build on each other. It's time to try a new approach--something that hasn't been done before.[2]

Needless to say, this writer accepted the job and together we set about developing the core group for the Education Department and the central education facility.

The core group would consist of the staff members of the Education Department and the Education Committee. The Education Committee consists of one representative from each of the six chapters and the Vice-President of Education as staff advisor. The chairperson of the committee is also a member of the League Board of Directors. This committee is responsible for monitoring existing programs and determining the future direction and activities for the department. Each year the membership of this committee changes in July. Starting in August of 1981 there were two members of the committee who had served on it the preceding year. The other five, including the chairperson, were new members. It would be the Education Committee that would make recommendations to

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[2]Personal communifation with Gary Dent, 19 August 1981.

the League Board of Directors for various programs and
projects including the central education facility.

It was in late August, with only two members of the core
group who had more than six months in their positions, that
definite plans and action were taken to develop the central
education facility. This activity was shared by the Vice-
President and Educational Specialist. For the latter the
development of this facility would be an important interest
and responsibility both on the job and through the writing
of this dissertation.

He approached the undertaking with a great deal of
excitement about the creation of a new educational setting
and of being in a new environment. Both staff members
approached their activity with a sense of history. We were
conceptualizing a program and facility which would be unique
in America. To our knowledge, there was only one other sim-
ilar facility in New South Wales, Australia.

We set about further exploring the environmental forces
which would affect the new setting. We were interested in
the relationship among the programs, the communicators (speak-
ers, facilitators, instructors, and discussion leaders),
administration, and the facility. At this time we focused
our attention on the programs and facility. It was very
important that the facility be successful. The League
had recently closed a printing shop because of a con-
tinuous loss of money. The League staff and board did
not want to have another setting that would be a

liability. By reviewing present information and projected

trends, it seemed as though the facility would be a useful

one. In a 1980 survey of League members, 40% of the respon-

dents indicated that they would use the facliity. Only 4%

said that they would not use it. When asked for the most

important factors considered when deciding whether or not to

attend an educational program, the responses were subject

(37%), cost (17%), instructor (13%), distance (12%), and

budget (8%). It appeared as though many people would use

the facility if we offered appropriate topics at a good price.

While there was not a similar facility in use by credit

unions in America, other financial institutions such as banks

and savings and loans maintain their own training centers.

These organizations meet their educational needs through

their own resources and educational facilities. Individual

credit unions have not had the resources or the demand for

their own facility. In order to offer similar programs, it

would be necessary for credit unions to pool their resources

both human and material. The focus for this pooling of

resources for educational development would be the central

education facility. We hoped that the facility would be a

source of pride for the membership. The development of the

physical setting was investigated from top to bottom. The

area that we were to have access to was the "L"-shaped area

with cinderblock walls that was previously occupied by the

print shop. Numerous contractors viewed the area to submit

bids for remodeling. Different means of lighting were researched and discussed along with the virtues of various types of carpet. The quality and versatility of the furnishings was of prime importance, particularly the chairs. One of the persons we consulted with, Coleman Finkle,[2] author of several articles on creating meeting room environments, stressed the importance of selecting a chair that would not be a source of fatigue after several hours of use. We selected differently shaped folding tables to maximize the versatility of the room. We considered the ways in which participants move in an environment while studying and interacting so that the physical environment would support the learning process.

At this time, we were also concerned with the non-physical aspects of the learning environment, the workshops and the value of relationships within the workshops. The selection of workshops offered would be an attempt to integrate existing programs and create new ones in order to provide the credit union community with a cohesive selection of educational opportunities. The previous programs were scattered throughout the state and were given on a somewhat random basis in that they changed yearly. The programs we sought to offer would be on a regular basis. Most of the programs offered previously dealt with the technical aspects

[2]Coleman Finkel, "The Supportive Environment: A New Dimension in Meetings," Training and Development Journal (January 1975):36; and "The 'Total Immersion' Meeting Environment", Training and Development Journal (September 1980):32.

of credit union operations. We sought to offer these work-
shops as well as ones dealing with nontechnical topics
such as group dynamics, member relations, board-manager rela-
tions, supervision, and communication. Through scheduling
programs on a recurring basis and offering more diversified
programs, we hoped to provide our members with access to pro-
grams which could aid them in developing various types of
abilities and understanding their relationship to their
changing environment.

Communicating our thoughts and findings was an important
aspect of this phase of development. Most of this commun-
ication was directed toward the Education Committee. This
group was to act as our sounding board giving us feedback on
whether or not we were sharing the similar perceptions as
to the direction that the Education Department should be
oriented. It was also this group that would make a recommen-
dation to the League Board of Directors regarding the alloca-
tion of funds for the education center. Prior to the meeting
that this recommendation would come out of, we sent each
committee member numerous articles and reports on topics
pertaining to education facilities, adult education, changes
in the financial environment, and reports from prior educa-
tion committees.

In preparation for the meeting we had cost estimates
for furnishing and renovations, a sample of the selection of
workshops we hoped to offer, and the advantage and disadvan-
tages that the facility offered.

Very early in the meeting, the committee fully accepted
the idea of the education center. They saw the importance
of it in reaching staff persons who were looking for profes-
sional development, filling a need of larger credit unions
who were looking for more diversity of programs, improving
the League's image and as a facility that would complement
the League's effort in attracting non-affiliated credit unions.
We decided to call the facility the League Education Center.
It was suggested in this meeting that the board may have
questions regarding the cost effectiveness of renting
motel meeting-room space for a year prior to purchasing
furnishings and the resale value of the furnishings in case
the education center didn't succeed.

After this meeting, we all felt a sense of enthusiasm.
We were about to embark on a worthy mission. We envisioned
a promising future once we received board approval.

The next board meeting was a few weeks after the commit-
tee meeting. The board unanimously voted to support the
development of the education center for the requested amount
of $12,000.

The Beginning

Once we were given the financial and ideological support
of the board, we had the complex task of putting into prac-
tice that which had previously been a vision. It was during
this time that we came to appreciate the complexity of our
goal and the rewards and tensions which accompany the creation

of a new setting. As we became more involved in this process the number of details and unforeseen problems seemed to increase geometrically. We became increasingly engulfed in solving problems such as location and furniture, and struggling with dilemmas such as competition for resources, forming our core group, establishing policies, developing new programs, and relating to existing programs.

Around the time that the League Education Center was approved, there was interest in the "L" shaped location shown by an outside organization. This organization wanted to rent the area which had previously been reserved for the center. As is often the case, money offered is hard to refuse. The location of the center was changed to a different part of the building. And, as is often the case, this location was a much nicer one with carpet and plaster walls. Now that the Center had a definite location, there were various concurrent activities.

Getting the Center furnished was similar to sitting down and making out a Christmas list. We had a substantial budget from which we hoped to get the most for our money. Since we were buying high quality furniture in moderate quantity, we had a degree of leverage in negotiating. We used this quite well by buying more items than we had originally requested but still staying within our budget.

Although we had been allocated all the funds which we requested, we recognized the dilemma of limited resources

within a dues-supported organization. We did not want to

cause resentment from other parts of the organization through

increased competition for resources, and we did not want to

compromise our original intentions of having a fully equipped

comfortable setting in which our members could have pride.

We decided to turn to our membership for support in develop-

ing the Center. A letter was sent to all affiliated credit

unions requesting "investments" in the Center. In this way

we did not draw as heavily from the finite pool of resources

of the League and we were able to equip the center as we had

intended. There was also the important facet of gaining the

support and participation of our membership. People partic-

ipate in various ways; some through contributions of time and

ideas, and some through contributing money. This request

for funds was an avenue of involvement for many people who

had not previously participated.

To the surprise of numerous persons, the responses to

this request amounted to over $8,500. The following con-

versation between two League staff members is an example of

two perspectives on the response to the letter:

> I just don't understand why they are doing this.
> They don't have to send any money.

> Some people like to be invited.

During this period, we also tried to come to an under-

standing as to what persons in credit unions did in their

jobs and what was important to their being able to do it.

The insights gained through this inquiry helped us plan the

programs to be offered and what resources should be available in these programs. Much of the previous research into job functions was inadequate for our purposes because it dealt with specific job skills and procedures. These skills and procedures are specific to the individaul credit union. What we wanted was information relating to more common processes of a job position across a range of credit unions. This was necessary for us to deal with the diversity of our community.

This inquiry consisted of interviews with persons in various job positions. During the interviews questions were asked such as:

1. What factors are particularly critical or important to the success of your doing your job?

2. What have you learned from your job?

3. What would you like to learn?

4. If you were going to teach someone how to do your job, what would you tell him or her? What would he or she need to know?

5. What types of decisions do you make?

6. What information do you base these decisions on?

7. When do you refer to others for assistance in making these decisions?

The understanding and information gained through this process of inquiry was valuable for both interviewer and the interviewee. This was particularly true for the first

question dealing with the critical success factors.[3] This process helped the persons articulate those features which were perceived by them as being important to their success in their setting. They became conscious of what they were doing. The interviewer recalled two post-interview comments that for him summarized the reactions of the interviewees: "You know, I've never really thought about what I do," and "I didn't realize that I did so many different things. When I came into this job, I saw myself as a bookkeeper. But now I see that I am a manager."

One of the concerns of the Vice-President of Education was development of competency models. The information and insights gained through the interview process is related to the way people do their job in a manner which they view as being competent. Although this is a subjective view which is defined by the persons and related to their personal setting, there are commonalities of particular jobs in various organizations. These were typically nonqualifiable and not technically based. These commonalities and the process of inquiry formed the basis for the development of several of the workshops.

While we were working on organizing the programs, we recognized the importance of communicating our plans to our membership. If we were going to have participants in our

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[3]John F. Rockart, "Chief Executives Define Their Own Data Needs," Harvard Business Review (March-April, 1979):81.

workshops, we had to publicize what the workshops were, when they would be, and how much they would cost. Before this information could be made public, there had to be policies and procedures. Administrative decisions were made concerning refund policy, tuition assistance, registration deadlines, minimum number of participants necessary to hold a workshop, processing of hotel accommodations, and workshop fees. Several of these administrative decisions were modified when we started to receive feedback from our membership.

The pricing of programs is an example of policy change based on feedback. The Education Committee felt that it was important that we not underprice our workshops for fear that our membership would not take the programs seriously. Most education seminars commercially available range in cost from $90-$300 daily. In our initial mailing describing the first workshop, we set the cost at $50 a day. At lunch one day, a staff member happened to see a local credit union manager and asked her if she was planning to attend the first workshop. The reply was, "You'll never see me at any of your workshops as long as you charge so much." After lunch, we spoke with several Education Committee members and League staff members to get their thoughts on fees. While we had set fees substantially lower than programs available commercially, these fees were still too high for many smaller credit unions. That afternoon our fee structure was lowered to $20 a day which accounted for our out-of-pocket expenses

for materials, breaks, and lunch. This encounter served to show us that it is very easy to "naively step on many toes"[4] in the initial phases of a new setting.

Once we had decided on our program and set policies and procedures governing the setting, we had the task of writing a brochure describing the setting, and getting it printed and circulated.

The Center was being used for various meetings throughout the time when it was initially approved and when the first workshop was scheduled. As we aprroached the date of our first workshop, there was a last-minute rush to pull together small details and substantive matters. We had to get a firm commitment from the instructor to actually hold the workshop. There were details such as taking care of coffee breaks, collating materials, making sure we had enough calculators and plugs, and arranging seats. As the time grew closer we were all getting anxious about being ready and having everything go well. This anxiety was heightened the evening before the session was to begin when this writer asked the instructor if there was anything else that was needed. The response was, "Yes, we need aspirin. Whenever I teach accounting, the students seem to get headaches."

This was also a period of trying to solidify our core group. This consisted of having open dialogue with the

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[4] Sarason, The Creation of Settings, p. 41.

Education Committee. This committee would provide the valuable aspects of feedback on how the programs were being received, ideas on what future programs should be, using their networks to encourage support of the Center, and acting as chapter spokespersons for the Center.

The final member of the core group was Janice Patalano, the person selected to fill the vacancy of Education Consultant. As well as sharing some of our basic values as to what an educational setting should be, Janice had abilities which complemented those of the rest of the Department.

This was a period for core group members, particularly staff members, to get to know each other better. We were not always in agreement, but we respected the right to disagree. The points of both agreement and disagreement were on smaller points like what size notebooks to buy and on larger issues such as the distinction between problems and dilemmas. It was around the latter issue that this writer was given a small plaque which seemed to summerize many of these discussions: "I may not be able to solve your problems, but I can help you enjoy them."

Having begun the setting, we realized the multitude of options open to us. Until there are frames for movement, the lack of structure can be almost paralyzing. When engaged in an ambiguous structure one can reach toward the premature closure of creating boundaries. Actions can be based more on the unambiguous characteristics of scope and sequence

rather than striving to translate conceptual assumptions into action.

After the excitement and novelty of the first workshop had subsided, we realized that we had been very ambitious in scheduling programs. Four workshops were scheduled monthly and several were scheduled either bi-monthly or on a one-time basis. Out of the nineteen scheduled workshops, thirteen were cancelled. There were various interrelated reasons for these cancellations.

The idea of the League Education Center was new. Although members of the core group were very aware of its importance and potential, many of our credit union members did not share the same degree of enthusiasm. The idea was new; and as with many new ideas, there was resistance to change.

There was a desire to appear consistent. We wanted to offer workshops on a regular basis so that our members would know that on the same week of each month the same workshop would be offered. Since the Center did not replace any existing programs, we had many commitments outside of the Center. Although maintaining all of the Department's other activities decreased resistance to the Center, it also meant that our resources were stretched much thinner. Several workshops which were to be held in the Center were cancelled because of time commitments to programs outside of the Center.

Just having so many cancellations tends to lead to more cancellations. Some people began to wonder why others were not participating in these workshops. Another area that affected the number of registrants in workshops was promotion. One large brochure was initially sent to the manager of each credit union describing various workshops. Although it was requested in the brochure that the manager share the brochure with others in the credit union, this was not often done. After this initial brochure, interest subsided.

A significant amount of ambiguity often surrounds a new setting. Forces working for and against the setting are difficult to identify, particularly during the beginning of the setting. As these forces emerge, relationships among core group members may become strained. Although core group members may like each other and want the setting to prosper, this does not assure conflict-free working relationships. One area where these tensions surfaced was in the relationship between governance and curriculum and instruction.

One of the workshops was publicized as an introductory level workshop. Some of the topics which were to be encountered were basic ones which an employee should have mastered after several weeks on the job. The instructors for this workshop called the workshop participants prior to the workshop to get a feel for the concerns and hopes of the participants. From these calls and information on the registration forms, the instructors discovered that they had a very

diverse group. Experience ranged from none to eighteen years. The instructors realized that in order to accommodate this diversity they should make some modifications in the workshop outline. Diversity has traditionally been a concern in educational programs put on by the League. It most often has been either ignored or attempts have been made to control it. The instructors chose not to follow either of these traditional ways of dealing with diversity. They chose to acknowledge and nurture this diversity and use the benefits of it to strengthen the group. They realized that this would entail being flexible and waiting to see what emerged. The leader of the core group who was also the administrative leader saw this departure from the outline as a departure from what he perceived as established standards. The leader and one of the instructors discussed this perceived discrepancy and agreed that the instructors could proceed with their plans even though the lack of consistency might cause problems with the present group of participants and future workshops.

Shortly after the workshop the leader acknowledged the relationship between governance and curriculum and instruction by way of recounting a section he had recently read in a book by Peter Drucker, a leading writer on management. The following is the section to which he was referring:

The "Double-Headed Monster"

An old saying goes, "One cannot run a hospital with doctors, and one cannot run one without them." Similarly, every university administrator has said, if only to himself, "One cannot run a university with the

faculty but one cannot, alas, run one without it either."
This applies to all modern organizations, including
the business enterprise. All enterprises are becoming
"double-headed monsters," which depend for their per-
formance on professionals who are dedicated to their
discipline rather than to the institution, who are
more productive the more dedicated they are, and who,
at the same time, have to work toward the accomplish-
ment of the goals of the whole. The emergence of the
"double-headed monster" is also the result of population
dynamics. It is yet another example of turbulent times
that managers have to learn to manage. . . .

This transformation of institutions into "double-
headed monsters" in which there is both a business
management and professional groups (whether accountants,
market researchers, salesmen, engineers, or quality
control people) will force us into new, and fairly
radical, organizational concepts. Business organiza-
tion as we know it has developed fundamentally in the
shape of a pyramid, with a "command" function, mitigated
by the emergence of "staffs" who were "advisory" rather
than "command." Increasingly, the hospital or the uni-
versity will be a better model than the traditional
military, perhaps even for the military itself. Increas-
ingly, we will see organizations as concentric, over-
lapping, coordinated rings, rather than as pyramids.
There is need for "top management" and there is need
for an ultimate "command"--just as there is need for a
skeleton in the animal body. There is need for a clear
locus of decisions, for a clear voice and for unity of
command in the event of common danger and emergencies.
But there is also need for accepting that within given
fields the professionals should set the standards and
determine what their contribution should be.

Top management can, in effect, cut out the training
program. But it cannot tell the trainer how to train.
All it can do is get another trainer if it feels that
the present one does not know his job. The university
president may decide to increase the budget for foreign
languages or reduce it. But he cannot tell the language
faculty how to teach foreign languages, and perhaps not
even which ones to teach. . . .

But it is the administrator who has to make sure
that the professional people do indeed take account-
ability, develop standards, set goals, and rigorously
judge their performance against these standards and
goals.[5]

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[5]Peter Drucker, _Managing in Turbulent Times_ (New York:
Harper and Row, 1980), pp. 130-133.

The dynamics underlying the preceding discussion on diversity and governance stem from different perspectives that core group members hold toward structure. The spectrum of types of structure which educational settings can reflect is broad. Various programs lend themselves to different types of organization. A curriculum planner should acknowledge and understand the appropriate time, place, and situation for various educational experiences. It is through a multistructured approach that the basic assumptions of this model are reflected. A single structured approach can give the instructor (and perhaps the participant) a feeling of comfort and control, but it does not often acknowledge or nurture diversity. From the discussion of the "double-headed monster" emerged the dilemma of whether choices concerning content, structure, and the value of relationships should be made by governance or curriculum and instruction.

During the beginning stage of the development of the Center there were several formal meetings and numerous informal meetings of the entire core group of both staff members and the Education Committee. These meetings helped us gain a sense of perspective and direction outside of the demands and activity of daily events. We were very pleased with the progress that had been made in a short period of time. The Center was serving a growing role in meeting the needs for the educational development of our members. The workshops in the Center as well as other workshops sponsored

by the Education Department were developing a reputation for quality. A major concern was in the area of promoting the various programs to encourage more persons to attend.

In these meetings we also shared thoughts on the future directions which we were considering. We had developed a sense of understanding and security with each other so that we could open out to creative ways of viewing our environment. One of the more creative interchanges centered around viewing individual credit unions as being in either an infant, adolescent or adult stage of development. We then discussed how this stage of development affected the type of education the credit union could use.

There were also more pragmatic discussions of future programs development. One area which was discussed was offering the National Credit Union Institute programs. This is a certification program designed and administered through the CUNA Human Resource Development Division. It is a highly structured program offering the Certified Credit Union Executive Certificate and the basic Credit Union Certificate Program (CUCP). There was an interest from our members in both programs, particularly the latter. The core group saw this as a possible way of increasing interest in educational programs.

The Setting

The transition between phases of development is particularly nebulous for moving from "the beginning" phase to "the

setting." There have been several indications that the Center is perceived as a more mature setting. These indications are primarily in changes of the core group erasing some of the lines which had set the Center apart from other features of the environment and maintaining the basic assumptions of the setting.

There have been several changes in core group members and relationships among the core group. Nine months after the Center received approval from the League Board of Directors, the Education Committee was reformed. Only two members of the previous Education Committee were reappointed. The new chairperson has a significantly different style of leadership from the preceding chairperson. It is a new group of people most of whom are not aware of the history of the "before the beginning" and the "beginning" phases of growth. Although previous members of the Committee can share these experiences with new members, not all of the knowledge and feelings can be communicated. The dynamics and sense of continuity will be different.

Throughout these phases of growth, staff members were continually trying to decide which of the emerging activities and responsibilities belonged to whom. The job descriptions in the personnel manual were static and did not consider the strengths of the persons constituting the present staff. There has been a high degree of interrelationships and teamwork among staff members, but we have all looked for

some schema to help us and others see who was responsible
for different aspects of the Education Department. The
leader, after several revisions of lists for job responsi-
bilities, discovered a schema that helped express the rela-
tionship he saw among staff members. His own role as Vice-
President he saw as being similar to that of a general con-
tractor. This writer's role, Educational Specialist, he
saw as being the architect. Janice's role, Educational Con-
sultant, he saw as the builder. It is with this schema that
we may proceed with building and strengthening the various
programs of the Education Department.

The relationship of workshops in the Center to other
programs underwent revision. Initially fairly strong lines
of demarcation had been drawn around the Center. It was
seen as being both vulnerable and as serving a distinct
function. One of these functions was that training of staff
members would not be done in the credit unions. This line
has been erased so that the present view is that in-house
workshops are seen as complementing and not necessarily com-
peting with workshops in the Center.

The other area in which lines between other programs are
less bold is with the National Credit Union Institute (NCUI).
As previously mentioned, the NCUI is a nationally recognized
certification program offering two certificates. Members of
the core group saw several advantages to these programs, par-
ticularly the CUCP. The content and objectives of the

program were clearly visible through a series of textbooks, leader's guides, and examinations. The printed word offered a sense of security in a somewhat amorphous environment. There was also security in knowing that the program was being used by credit union leagues throughout the country. The certificate and national recognition would help our program seem like a legitimate academic program. It was also thought that the CUCP could help bolster enrollment.

Incorporating this program into one of the existing workshops brought about conflict in values. This workshop had been offered once without being part of the CUCP when it was changed to include the requirements of CUCP. The introduction of the CUCP changed the spirit of the workshop. The first workshop was very intense but focused on improving the participants' understanding of their job. The following workshops were also intense but the participants and the instructor felt significant tension as they focused on covering the material for the exam. Several of the participants questioned the right to subject mature adults to this procedure. One comment that came out was, "I thought I was coming here for three and a half days of instruction. I didn't know that one and a half days would be tests." In response to an inquiry as to how things were going, another participant quipped, "I'm too old for this."

Based upon this type of feedback, we had very mixed feelings about incorporating the CUCP into other aspects of

our program. We saw the advantages, but we did not want to compromise the integrity of what we were working toward. We asked the Director of the NCUI, Glen Hoyle, to come and share ideas on how other Leagues similar to North Carolina were working with the CUCP.

After meeting with the Director of the NCUI, we found ourselves with the challenge of trying to blend a national program whose director defines a training environment as one of "pretest--instruction--posttest"[6] with the idea of this writer who defines a training environment as one in which participants come to a richer understanding of themselves and how they relate their environment, particularly the work environment. There is the challenge of relating an open system that stresses the reorganization and reinterpretation of experience to a closed system that stresses attainment of measurable behavioral objectives.

It was the initial intention of this writer to create new wine, not to put old wine in new bottles. As Toffler said, "We can not put the embryonic world of tomorrow into yesterday's boxes."[7] Yesterday's boxes may not be suitable for tomorrow but they do offer the comfort of being known. Somewhere there is a point of commergence between yesterday and tomorrow and open and closed systems. They may be

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[6]Glen Hoyle related this view of training during a conversation in August 1982.

[7]Toffler, The Third Wave, p. 2.

compatible but this writer's experience has led him to believe that one has to take primacy over the other. This primacy should be in holding to basic assumptions regarding human experience. To discover if there are ways in which forces of a technological perspective can be blended with a nontechnical one, there has to be an initial understanding of one's basic assumptions followed by a commitment to act on them. The challenge then becomes one of sharing a philosophy oriented toward the value of human relationships in a culture which at times may appear highly technical. The course of action we are following with this educational setting is based on maintaining these basic assumptions.

Conclusion

Throughout the creation of this setting there have been continuous challenges. The present health of the setting has been helped through identification and a systematic analysis of the dynamics that are involved in the early phases of a setting. Many interrelationships and complexities were recognized before they became impediments threatening the stability of the setting. The setting is viewed as a cooperative effort from which many people derive a sense of pride and accomplishment. The tenor of this spirit was reflected by the Chairman of the League Board, Larry Wilson:

> With the creation of your League's training center in our League Office, we are better prepared to provide the necessary education for staff and officials. . . .

Outstanding support was received from individuals
and credit unions in bringing this training center to
reality. On behalf of the Board of Directors and staff,
I thank those who took part in creating this outstanding
facility.[8]

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[8]Larry T. Wilson, "Chairman's Message," in _Annual_
Report 1981: North Carolina Credit Union League, Inc.,
p. 1.

CHAPTER V

CONCLUDING PERSPECTIVES, PROGRAMMATIC GUIDELINES, AND
RECOMMENDATIONS FOR FURTHER RESEARCH

Perspectives on the Setting

The purpose of this study was to create a model for an
educational setting which was in harmony with its supporting
environment. The forces involved in establishing this set-
ting have been discussed as they relate to their theoretical
model.

Chapter II discussed major themes which curriculum
planners should recognize. An educational setting should
provide a supporting environment where persons can realize
a sense of community and efficacy. In order to provide such
a setting, leaders need to balance the forces of community
and autonomy. These forces are supported by a view of
epistemology where a person comes to know and understand
his environment through interaction with his own subsidiary
knowledge and communal agreements. This is an open system
of learning where the diversity inherent in persons is nur-
tured.

Chapter II also examined change relationships and the
creation of new settings. It was suggested that the initial
understanding among core group members and their early activ-
ities was crucial to later phases of development. It is

important for core group members to understand each other's assumptions in order to form a common basis for action. They may have similar goals for the setting but if their assumptions are not shared, their activities may come into conflict. This leads to trying to reconcile divergent perspectives. Since curriculum planners are often leaders of educational settings, various aspects of leadership were discussed which would facilitate the creation of humane settings where persons can realize their relationships with others and their creative powers.

An educational setting exists in a larger environment. The environment surrounding the setting affects the relationships in the setting. Chapter III described the environment surrounding the model for this educational setting. The three assumptions identified in this environment as being important to this model were democracy, cooperation, and self-help. These were integrated with the writer's assumptions that educational settings should provide the participant with a sense of community and a sense of efficacy. These five assumptions form the roots of this organic model. The features of this model were discussed as they relate to educational settings in general and to the specific educational setting under consideration.

Chapter IV discussed the dynamics of applying this model. Much of this discussion centered on the "nuts and bolts" of creating a new setting while striving to be

consistent with initial assumptions. The forces affecting a new setting are diverse ones such as history, changing roles, leadership, emerging alternatives, and limited resources.

Throughout the creation of this setting, the writer has had the challenge of relating formal academic preparation in curriculum planning to an emerging setting. Curriculum theory as a search for understanding consciousness deals with the unity of experience rather than bits and pieces. The summative experience should be more than a total of the parts. Attempts to deal with learning in this spirit were incorporated through processes such as an analysis of the critical success factors of various positions. These factors were gathered through interviews and analyzed. They were then filtered to draw out commonalities. From these commonalities, patterns emerged which were organized and developed into instructional experiences.

In most workshops, participants individually and as groups examined various aspects of their jobs which were viewed by them as being important. This process of inquiry helped the curriculum planner, the facilitators, and the participants to view aspects of their jobs in a nontechnical fashion. The intention of this process was not to control but to gain a greater foundation of understanding. As one participant said, "You know, I've never thought about what I do. I just do it." This foundation of understanding is based in the subsidiary knowledge of the participant. The

participant can relate this reinterpretation of subsidiary knowledge to new focal knowledge. It is through the development of focal knowledge that perhaps new behaviors emerge which become evident when the participant returns to the job. With this process of inquiry, the values of the setting may become evident to others, where the "proof is in the pudding" of participants doing their jobs differently after having been a part of a workshop. Participants move from theory to practice as they become aware of the underlying basis for their actions.

Evaluation in this process is rather elusive. What quantitative data there are cannot address the role that these assumptions play in the setting. Comments taken from participants' evaluation forms suggest that the five assumptions as well as other themes in this paper have, to a degree, been realized. Feelings of community and efficacy are evident in comments such as

> I feel this workshop will help me be more professional and offer better service to our members. Hopefully we will improve service and add growth and respect for credit unions in general.

> This workshop was very helpful to me. Truly discussing this subject and putting it to use with fellow employees was most helpful and fun. I hope I can be a teller one day.

Other comments have voiced new perspectives on relationships and reinterpretation.

> We could identify with each subject discussed and we could see our own activities more clearly and distinctly.

> I can now see the overall accounting cycle; whereas,
> at work I have only been involved in a part of it.
> The overall picture makes what I do seem clearer.

Aspects of efficacy and perhaps democracy are also reflected:

> The best aspects of the seminar were the practical
> applications and the flexibility and being able to
> adjust the subject matter to the individuals partic-
> ipating.

Informal means of evaluation indicate the strengthening and stability of the setting. These informal evaluative reflections are comments from participants several weeks after a workshop pertaining to the relevancy of the session. Increasingly, there are credit unions participating in sessions who previously had not participated. Also, credit unions who initially participated in sessions continue to send participants. As was discussed in Chapter IV, initially there were numerous sessions which were cancelled due to a lack of interest. After a year of operation, the Center offered a workshop and enough registrations were received to hold it on its first scheduled date. Substantial interest in various workshops has been generated through offering the Credit Union Certificate Program. Members of the Education Department staff have increasingly been invited into individual credit unions to do workshops, organizational development, and to assist in developing human resource development plans.

These informal means of evaluation indicate an increasing base of support and an extension of networks. Gathering

this type of information consists largely of "keeping your ear to the ground" and interpreting the emerging patterns.

Further development of this setting will consist of sharing the cluster of visions rooted in the culture of the setting and educational processes with other members of the core group and facilitators who are becoming increasingly involved with developing workshops. These outside facilitators will be playing more of a role now that the legitimacy of the setting has been established and the workshops are becoming more diversified in their content. This brings the additional responsibility of developing facilitators who may not have experience with the process of education.

This cluster of visions may become increasingly important to this educational setting. Participants in these workshops are knowledge workers. As Drucker[1] points out, one aspect of being a knowledge worker is freedom of choice. The curriculum to be developed in this setting should give attention to the decision-making role that the knowledge workers have in doing their job. It may not be as much of an issue of how to do the job but whether or not to do the job and do it with a sense of pride.

On the part of the leaders of the core group and those leaders influencing this setting, the conception and creation of the setting represents a bold and imaginative

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[1]Peter Drucker, Managing in Turbulent Times (New York: Harper and Row, 1980), p. 129.

response to a changing environment. It remains for them to draw further relationships among the ground and roots of the model and to translate these relationships into action in order to bring the setting to fruition.

Perspectives on the Study

The challenge to this doctoral student was to create a sophisticated conceptual model. The process of model creation can be a humbling one. In this instance, the researcher settled for less than a sophisticated conceptual model. What he developed was a perspective on the role of the resource person in a nonacademic business setting. This perspective included starting with articulated assumptions drawn from educational research and the environment in which the educational setting was to function. The writer then explored the ground of both educational research and the supporting organization in order to determine whether these assumptions were rooted in fertile ground. If the identification of these assumptions is accurate, the model represents a process of education which is a part "of" the environment rather than apart "from" the environment. This may create a setting where the phrase "That's a nice theory but it won't work in practice" will not be heard.

The metaphor of the tree draws a relationship between theory (the nonvisible features) and practice (the visible features). As with the gap between community autonomy discussed in Chapter II, our culture often views theory and

practice as being apart from each other. It is the bias of
this writer that there are few things more practical than
good theory. If the theory is well thought out and grounded
in human experience, it holds the promise of being practical.
If it does not speak to the human experience, it can be like
the enormous castle of Kierkegaard's systematizer.

To negate the role of theory in favor of practical
action lacks an understanding of the role of theory. All
actions are based upon the theoretical assumptions which a
person holds regarding the way in which he perceives the
world. This model graphically highlights the relationship
between theory and practice where the entire educational
setting is intellectually known to be a whole but yet not
all features are visible. For this living organism to remain
healthy there needs to be continual interchange and commun-
ication between all the features. The role of the assump-
tions does not end with the sprouting of a seed but continues
for the life of the setting. There is not a point at which
theory ends and practice begins. We cannot afford to put
our theory behind us as we act in the world. If our theory
is to remain vital, it grows and is a source of reinterpre-
tation as we grow.

The initial processes involved in this study were well
within the realm of theory. When the embryonic conception
of the setting broke through the surface, there was an
initial emphasis on the administrative functions involved
with real world survival.

As the setting grew, these assumptions, though below
the surface, provided grounding and direction for this
writer's practical and observable activities. For him,
these assumptions have continually served as a filter, con-
duit, and guide for the wealth of perspectives in the sur-
rounding environment. Relating this ground of educational
research, an understanding of the nontechnical aspects of
the creation of settings and the culture of credit unions,
we have satisfactorily dealt with numerous anticipated as
well as emerging issues. For example, we found ways of
dealing with competition for resources by seeking contribu-
tions to the Center and choosing experiences from which
participants can develop a sense of community and efficacy
by using critical success factors as one aspect of curriculum
development and implementation. This grounding also provided
a basis from which we could persuasively articulate the
reasons for our actions to others in the organization.

The perspective can illustrate to those who would like
to view themselves as either theoreticians or practitioners
the role of others and hopefully the richness and complexity
of their own roles. The multifaceted roles of leadership are
not hierarchical or discrete but situational, interrelated,
and fluid. Some decisions are in the sphere of administra-
tion, while others are more in the sphere of curriculum and
instruction. The challenge to leadership is in determining
which style of leadership is appropriate in relation to

time, place, and situation and in keeping present and future passages of communication open between various features of the setting. Leadership for this model is not characterized by a single control center governing all aspects of the setting but rather supporting interactions which give direction.

Practitioners who are comfortable as "men of action" moving in the observable world of the trunk and branches can see that while it might seem that there is inactivity or no productive behavior transpiring below the surface, there are relationships being formed and preparations being made which are critical to the health of the setting.

From a different perspective, the model serves as a basis for understanding the interrelationships among assumptions, goals, and objectives. As discussed in Chapter IV, two of the goals of this setting were to create a central education facility and a set of workshops for staff development. Various decisions were made in regard to the necessary objectives to meet these goals. As members of the core group took action to meet these objectives, there was occasionally tension due to misunderstandings. An initial discussion if not agreement on root assumptions would have made working relationships more harmonious. While we agreed on common goals, our action did not stem from a common ground of understanding.

In the best of possible worlds, the writer would like to see these assumptions regarding basic human values represented. But, in this setting, these values cannot preempt the role that the setting is to serve for occupational development. One of the future areas of enrichment will hopefully be in sharing knowledge and perspectives on these assumptions and helping others see and understand the practical role that the assumptions play in daily life. When people live and work together in groups there is a political process involving interaction between theory and practice. Evaluative comments from participants in workshops such as "I'm too old for this," or "Although we were from different sized credit unions, the way the workshop was organized related to all of us," may reflect on the political assumptions held by the facilitator. Unless we examine our assumptions and become conscious of them, we may not project to those in the surrounding environment the essence of our being. It is not a question of one set of assumptions being right or wrong but of recognizing the difference between what we want and what we do.

Developing curriculum is, in many respects, a political activity. As educators we should ask, "What are our value commitments, and what is our view of man?"[2] Acting on the answers to these questions involves organizing ways in which

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[2]Macdonald, _Reschooling Society_, p. 3.

people relate to each other. This is a political activity
in that it deals with issues such as community, autonomy,
democracy, self-help, and participation.

A curriculum planner needs to be aware of the views
that are held concerning these issues and the political
forces that may be brought into action as there is change
in reordering the environment. There may be a gap between
the supportive rhetoric given to initial assumptions and the
action that is involved in implementing those assumptions.

A source of both emotional and environmental support to
the curriculum developer may be confidence that persons have
in what Polyani terms "being right after its kind."[3] Eisner[4]
discusses a similar theme in the concept of educational
connoisseurship or knowing how to look, see, and appreciate
what is educationally significant. This is an intuitive
process which is a challenge to communicate when others in
the setting may be looking for an analysis of technique or
accountability.

This challenge can be highlighted through a comment made
by Alfred Whitehead to Bertrand Russell while they were
collaborating on the writing of Principia Mathematica: "You
know there are two kinds of people in the world: the

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[3]Polyani and Prosch, Meaning.

[4]Elliot Eisner, The Educational Imagination (New York:
Macmillan, 1979).

simple-minded and the muddleheaded. You, Bertie, are simple-minded; I am muddleheaded."[5]

Curriculum planners should see and acknowledge the complexities of our "muddleheaded" environment. There is richness, value and vitality that can be drawn from this ground of complexity. The curriculum planner as educational leader has the challenge of creating a figure from this ground of complexity which can communicate meaningfully to those who view life more simplistically.

The process of model creation in this instance is a continuous one. Presenting it in written form is in some respects misleading because it implies a sense of finality or of being a product and not a process. This study is a bracketed experience taken from a larger and continuous frame of action. It has closure as far as these words extend, but it remains open from the perspective of being a continuous and vital part of research through a lived-in experience. This mode of research is not accompanied by a sense of postexperimental euphoria.

A value of this process is in providing new perspectives from which to view educational settings and new questions raised regarding interaction. This is a process of inquiry closely related to the literal meaning of research: research or searching again for new meaning. A model can give constraint or freedom depending on how literally it is interpreted.

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[5]William Barrett, The Illusion of Technique (Garden City, N.Y.: Anchor Books, 1979), p. 17.

> Theories, models, symbol systems, analytical constructs--
> all these are proposals for action, propositions to be
> tested. They are, as Dewey was to say, "plans for
> operations to be performed." They have whatever mean-
> ing men are able to attribute to them.[6]

Model creation is a process of making new arrangements among

features of the environment.

> New reality-creating ventures merit support to
> the extent that, without destroying self awareness,
> they lead men toward increasingly complex realms of
> being, freeing them to be progressively more playful
> and political, more active and alive. But the final
> test (one which might first be applied to student
> papers.) must be its impact on the author himself:
> does the very process of ordering experience give his
> life a greater measure of meaning? Does his project
> dissolve old boundaries and enable him to gain access
> to the additional dimensions of himself? Does it
> enlarge his respect for previously unadmitted elements
> of his environment?[7]

These questions are relevant to all participants in an

educational model, the author of the model, members of the

core group, and the persons for whom the model is intended:

the participants in the educational sessions.

Programmatic Guidelines

As a result of firsthand experience in the creation of

this setting, the researcher suggests that the following

interrelated guidelines may be of programmatic value to

resource persons actively involved in developing educational

settings. These guidelines are a result of the writer's

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[6]Kariel, _Saving Appearances_, p. 95.

[7]Ibid., p. 126.

involvement with the specific setting discussed, but they involve processes common to other educational settings.

1. <u>The resource person must identify his own values and ethical system and be willing to communicate such commitments to others in the setting.</u> At times a resource person may feel pressured to cause or take action which goes against his own system of values and professional ethics. During these times, he must be willing to share these concerns and reservations with others.

2. <u>The resource person must not only discern the spirit or flavor of the processes in which he is involved, but he must have concrete ways of communicating such understandings to others.</u> The resource person does not work in a vacuum. He has relationships with various sets of persons and must be able to effectively communicate his findings to others involved in the setting.

3. <u>A resource person must recognize that the needs perceived by management often sharply contrast with the needs of employees.</u> While gathering information regarding appropriate topics to be included in workshops, a resource person must be able to solicit information from persons who have direct experience with the topics. Even though this base of information may not confirm the perceived needs of management, what management ultimately wants is for employees to fulfill their roles effectively. Part of the resource person's role is to judge what is effective and to develop experiences which will enhance effectiveness.

4. <u>The resource person must recognize that his oral</u> <u>and written ways of communicating must be adjusted to the</u> <u>particular audience he wishes to influence</u>. There are numerous audiences with whom a resource person has contact. These various audiences are influenced by different types of information. The resource person must be able to communicate appropriately with these various audiences.

5. <u>The role and decision-making responsibilities of</u> <u>the resource person should be clearly understood by all in</u> <u>the setting</u>. While it is necessary for persons to understand the flow of decision-making within a setting, premature or permanent closure on roles can dramatically affect an in-house resource person's ability to function effectively.

6. <u>Decision making should be looked on as a fluid pro-</u> <u>cess where leaders act appropriately in relation to time,</u> <u>place, and situation</u>. Mark Twain has been credited with the observation that habit is being locked in a room with the doors open. A model for decision making such as that of Vroom-Yetton offers those involved in educational change a framework for conscious decision making or decision making not governed by habit.

7. <u>At various decision-making points it is helpful to</u> <u>relate the possible outcomes to the basic assumptions held</u> <u>by the leader</u>. These decisions can surround issues such as prerequisites for a workshop or the seating arrangement of a

session. In either case the decision affects the quality of interaction within the setting and reflects the assumptions held by the leader. The assumptions can be enhanced or negated through choices that are made.

8. <u>Networking can be a viable alternative to hierarchical decision making while drawing out the abilities and gifts of those engaged in the setting</u>. Since networking encourages participation from others in the setting, it can be useful as a change strategy with leaders who are not accustomed to involving others. It encourages participants in the setting to form informal relationships as they draw on one another's human and material resources.

9. <u>The resource person should be aware that change is often facilitated by authority</u>. Habit and tradition do not need authority to be maintained. They are their own authority. Bringing change to a setting is facilitated by someone who is seen as being an authority or expert in the area undergoing change.

Recommendations for Further Research

A study of the creation of educational settings as a deliberate activity can provide useful insight for further research. Based on this researcher's experience in the process, the following recommendations are suggested.

1. <u>Do more "research on one's feet."</u>[8] A study of the creation of educational settings as a deliberate activity

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[8]Brubaker, "Avenues of Research in Social Studies," p. 6.

can provide useful insight for further research. This is a mode of inquiry where curriculum planning is oriented toward the process of being involved in the setting. By engaging in "research on one's feet," the researcher can become in involved in the dynamics of educational change from a perspective other than being a "producer" or "consumer" of research.

2. <u>Keep a daily log of decisions and interactions</u>. Such a log provides an informative and balanced accounting of the dynamics involved in the creation of a setting.

3. <u>Prepare two papers</u>. When presenting findings it may frequently be found helpful to prepare two reports or papers: one for the academic community and the other, perhaps a shorter one, directed to those who are actively involved in the setting and are curious about the findings of the research project.

4. <u>Develop a professional biography</u>. The dynamics of change affect the entire setting including the researcher. Researchers should be aware of the relationships between these internal and external changes. Awareness and analysis of these changes can provide a source of new consciousness as one goes about developing the patterns in one's professional biography.

5. <u>Identify and articulate assumptions</u>. Future researchers should be aware that creating an educational setting is a complex endeavor if the setting is to prosper.

Curriculum planners should work toward initially identifying the assumptions upon which the more easily identifiable goals and objectives are based. Working with articulated assumptions can help the leadership of the setting provide direction to the development of the setting.

6. <u>Beware of being overly verbal</u>. The researcher needs to identify these assumptions, but a verbal emphasis on them while engaged with "men of action" can lead to the researcher's being viewed as an academic wasting valuable time when there is a job that needs to be done.

7. <u>Put body and soul together</u>. Curriculum development can entail the construction of a physical setting which represents the body of the program. At times this body may be lacking a soul. Curriculum theorizing can entail a vision of a soul with no apparent body. This researcher encourages others to engage in the rewarding and often neglected process of consciously striving toward the creation of educational settings where body and soul are brought together.

8. <u>Explore further the relationship between theory and practice</u>. It is through exploring the relationship between theory and practice that praxis is possible. The researcher who chooses to engage in this process can be in a precarious position as he goes about bridging the gap between theory and practice. As he straddles between the two, he is not fully a part of either. He is open to the forces of

both push and pull from both practitioners and theoreticians. It is hoped that ways can be found for making this relationship less of a no-man's-land.

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