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# WESST's Money Learning Lab Project Evaluation Report Ewing Marion Kauffman: Funder

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Pivot Evaluation  
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## WESST Money Learning Lab Project Evaluation Report

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### PROJECT DESCRIPTION

“This project is not just about creating a worksheet for them [small business owners]. You are changing the way they think and behave., so we have to come up with a few ways to implement a project that makes them accessible to everybody.”

-Project Team Member

WESST created The Money Learning Lab (MLL) following a Human Centered Design (HCD) process that would address barriers faced by individuals in the local entrepreneurial communities. WESST plans to test the Money Learning Lab in the Albuquerque neighborhoods that have traditionally not had equal access to the entrepreneurial support.

The MLL project implemented Human-Centered Design techniques to engage local entrepreneurs in identifying barriers they face and the best services combination to help them effectively overcome barriers and advance their business endeavors. Human-Centered Design is a technique that begins with exploration of the needs, desires, and behaviors of the people for whom a product or service will be designed (ideo.org, 2015).

#### Human-Centered Design

The Human Centered Design is a framework to develop community solutions by involving the communities of interest to contribute input throughout the entire problem-solving process. HCD processes used by WESST include three main steps: Inspiration, Ideation, and Implementation to help build empathy among collaborators and design a solution. Through these steps the project leaders obtain information about the community through observation and interaction. Project leads make sense of the information gathered and use it to generate solution ideas. The implementation phase develops, tests, and applies the solution. While composed of three steps, the HCD path is not linear, but rather completed with iterations of Inspiration, Ideation, and Implementation (ideo.org, 2015).



WESST and their partners have completed the first of two phases, the Learning Phase, in which they gathered community information to inform the design of a product that best supports the entrepreneurs from the local underserved communities. As of January 2019, WESST and their partners began the second phase, called the Practice Phase, in which they create and test a prototype before creating and launching the first product.

### Intended Beneficiaries

WESST intends for entrepreneurs and future entrepreneurs to participate in the development of the resource. WESST seeks to engage entrepreneurs committed to building their financial literacy using support systems like those of WESST, SVEDC, and Encuentro that offer services to start-up businesses. The WESST beneficiaries include business owners that fall in any of the following categories: low income, Spanish-speaking, and/or women business owners.

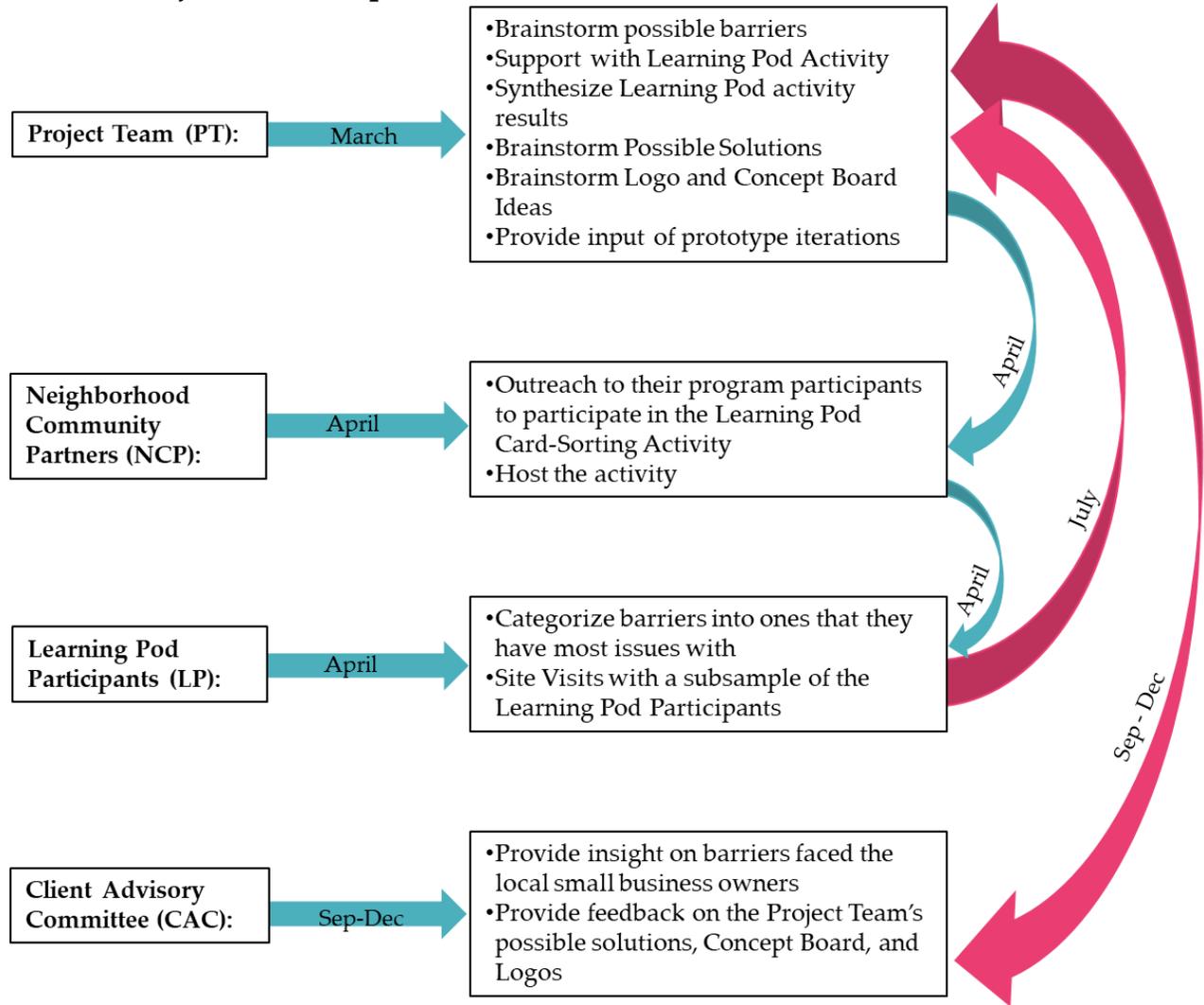
### Stakeholders

Four sets of stakeholders provided input into the Money Learning Lab development.

- Project Team (PT): Staff representing WESST, SVEDC, and Encuentro played a crucial role in brainstorming ideas and creating the product design, as well as supporting the project leaders with all activities (Figure 1).
- Neighborhood Community Partners (NCP): Organizations that contributed to the Money Learning Lab by connecting the project leaders to the communities and housing the Learning Pod Activities in local neighborhoods.
- Client Advisory Committee (CAC): Small business owners representing the Money Learning Lab's beneficiary community. They give continuous feedback.
- Learning Pod participants (LP) participated in the Money Learning Lab's activity to identify the top barriers that small business owners face. They are small business owners or people who aspire to become small business owners who responded to the Neighborhood Community Partners outreach efforts.



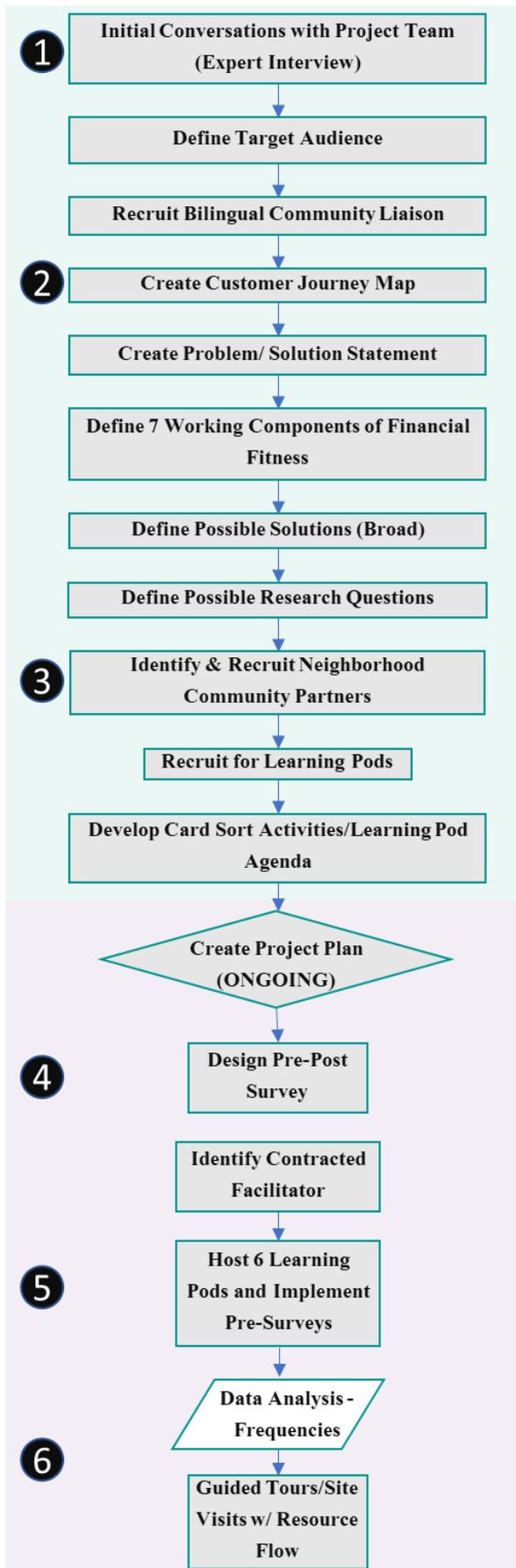
**Figure 1. The Money Learning Lab Project followed an iterative process to create a product prototype that considered the input of multiple stakeholders, beginning with the Project Team’s input.**



Expected Outcomes

WESST staff expected that Project Participants would feel their input was accounted for during the process of the prototype creation. They also expect that HCD steps would result in a product that addresses the barriers of local entrepreneurs who have been underserved by WESST, SVEDC, and Encuentro in the past.





## Phase 1 Description

### Preparation

1. WESST began the process of designing a toolkit and resources inspired by the community by identifying both the intended beneficiary population and the potential Neighborhood Community Partners, as well as recruiting the community liaison.

2. WESST and the Project Team who came on board collaborated to define the components of the toolkit, including the 7 main components of financial fitness, the process flowchart for the clients, called the Customer Journey Map, and the Problem/Solution Statement that would guide the creation of the toolkit.

3. Once the initial components were in place, the partners identified and recruited Neighborhood Community Partners who could collaborate with the Project Team to recruit Learning Pod participants from their individual client bases. Learning Pod Participants are entrepreneurs representative of the intended community beneficiaries. The 7 working components of financial fitness helped guide the development of the Card Sort Activity for the Learning Pods to provide information about financial barriers that the intended clients need to address. All these components fed into the project plan to begin the Inspiration Phase.

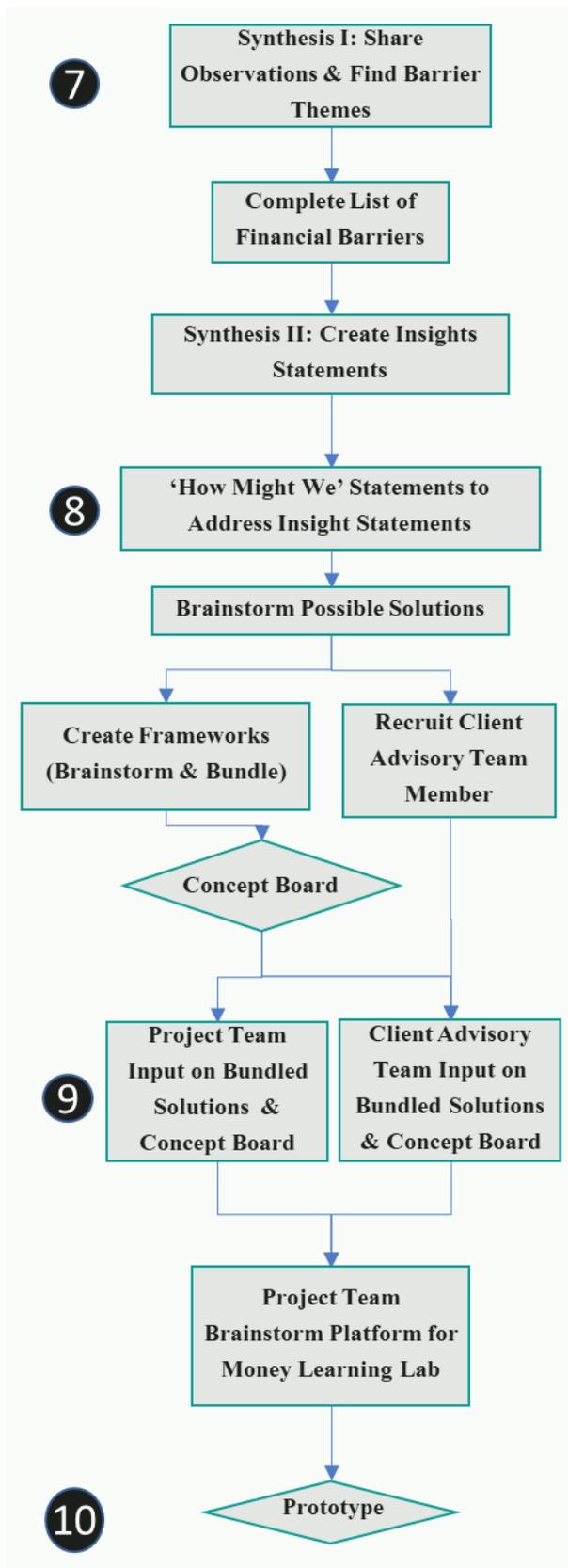
### Inspiration

4. WESST contracted a facilitator for the Learning Pod Card Sorting Activity and designed a Pre/Post Survey for the participants with questions that address the 7 components of Financial Fitness.

5. The Project Team Hosted 6 different Learning Pod Sessions for the Card Sorting Activity and Implemented Pre-Surveys in each one.

6. Card Sort Activity results were synthesized in preparation for their use in finding the 3 areas of main concern. The Project Team used the top 3 areas of concern to create the insight statements. Additional information was obtained by visiting 6 of the Learning





Pod participants at their business location to obtain further information about financial knowledge, successes, and barriers.

### Ideation

7. The Project Team followed consecutive methods to arrive to possible barriers solutions for entrepreneurs. The Project Team shared Learning Pod session observations and visually identified top Barriers and categorized them into components of Financial Fitness. The project team brainstormed 10 insight statements about the barriers Learning Pod participants faced based on the barrier themes. The project team identified the top 3 themes and corresponding Insight Statements based on the number of times that a question in that category was categorized as ‘always a barrier’ in the Learning Pod Card Activity.

8. The Project Team used the 10 Insight Statements to brainstorm ideas about how WESST and its partners might address the top barriers, the “How might we” statements. The “How might we” statements were guides to brainstorm possible solutions. The WESST team identified their 6-7 best solutions and categorized them into each of the top 3 Insight Statements. The bundled solutions combined with the Customer Journey Map are the basic framework for the Money Learning Lab. Using the framework, the WESST Team created a concept board for the delivery of the solutions.

9. In this phase, WESST recruited a Client Advisory Team, composed in part by participants in the Learning Pods and representatives of the expected beneficiary clients. The Advisory Committee also met as a group to give input into the Concept Board and the Bundled Solutions.

10. The project team brainstormed ideas for the platform for the delivery of the top solutions selected. The partners followed the initial individual brainstorm of potential platforms with discussions of the pros and

cons of their respective ideas. The WESST Team collected the ideas to create a framework so they could design a testable prototype of the Money Learning Lab.



## EVALUATION PURPOSE

The purpose of this formative evaluation is to understand if the HCD process worked to obtain community engagement and their development input and if it could be improved. The evaluation helps WESST staff understand if project activities achieved the anticipated aims, and what points can be improved in this Human Centered Design process they used.

MLL Project Goals:

- 1) Incorporate the input from communities that have traditionally not benefited from socioeconomic programs
- 2) Ensure their equal access to WESST's and partners' resources

Evaluation Questions

Q1. Did the implemented activities lead to WESST staff receiving and incorporating input from those communities that have not traditionally benefitted from socioeconomic programs?

A1. Organizations and entrepreneurial participants described how the process helped them provide input about barriers and how they felt that MLL staff listened, considered, and integrated their input into the product prototype development. Interviews with various stakeholder groups showed significant community engagement leading to actionable suggestions that guided WESST's staff development of the MLL.

Q2. Describe level of effectiveness of the project in ensuring the intended beneficiary communities' receipt of equal access to resources.

A2. 77% of the 64 Learning Pod participants were women, 70% were Spanish speakers, and 34% are community members who aspire, but are not yet, small business owners. The participants are representative of the groups that may not have had equal access to entrepreneurial support in the past. The groups that WESST had hoped to reach included female entrepreneurs, Spanish-speaking entrepreneurs, and community members who have not yet been able to become entrepreneurs. Evidence from interviews indicates that they found their population based on language usage and geography.



## DETAILED FINDINGS

### Learning Phase Process

Project Team members brainstormed possible barriers that small business owners face based on their combined decades of experience. The brainstorm activity resulted in 39 potential barriers that were posed as questions to 64 community members (Learning Pod Participants). WESST staff planned a card sorting activity presenting each barrier card to each participant. All participants sorted each barrier card into one of three frequency categories: always, sometimes, and never. The Project Team synthesized the findings and focused their solution efforts on the top three most common barriers, seeking advice from the Client Advisory Committee on the solutions and concepts of the product to be produced.

### Program Beginning

The Money Learning Lab initiative began with WESST obtaining funds to initiate a project that would allow them to explore effective ways to reach the underserved entrepreneurial communities following the Human-Centered Design. WESST staff considered that HCD principles would ensure a deep understanding of the needs of the specific communities they sought to reach.

The Project Partners reported varied understanding of the project beginnings and description of the project steps. Interviews revealed that the three Neighborhood Community Partner respondents were unaware of the manner in which the initiative began. The Project Team interviews revealed that organizational partners had the same understanding of the project goals. However, organizational partners differed slightly as to whether the project began first with a desire to explore HCD techniques and understand their underserved population, or whether the project started first with the need to provide service to the local underserved entrepreneurs and use HCD as the selected technique for the process (Table 1). Half the Project Team Partners said that it started with the desire to seek to identify entrepreneurial challenges, while one of the Project Team members mentioned the opportunity to apply the Human-Centered Design. The combined understanding is that WESST had a drive to understand the challenges faced by small business owners in the local communities using a method that actively respects and benefits from community knowledge. WESST provides their staff with the flexibility and intellectual freedom to explore their clients' needs and the organizational freedom to pursue solutions. The MLL was born out of concern for the community and was the perfect alignment of opportunity to explore the small business



owner community’s challenges and an opportunity to explore HCD application, which the staff had recently studied and for which they had a manual.

**Table 1. Project Team members’ recollection about the initiation of the project**

How Project Started	Percent
Don't Know	25%
Apply HCD methods	25%
Identify entrepreneurial challenges	50%

N = 4 Project Team members

Process Flow Interpretation

Project Team members differed amongst themselves in their description of the MLL development process, depending on the positions they held within the project and within their individual partner organizations. The Community Liaison, who worked most closely on the MLL process, identified the steps in more detail, relating them to the Human-Centered Design process (Table 2). In the interview process, members described the Phase I steps in varied manners. One WESST members’ description of the process centered on regular meetings at each step to provide support, rather than describing the specific Human-Centered Design process steps. Additional Project Partners focused their process description on the steps to obtain entrepreneurial barrier information to guide possible barrier solutions. These finding indicate varying levels of understanding of the human centered design process among WESST staff.

**Table 2. The Project Team’s stakeholder’s description of MLL Phase 1 Process.**

Project Team Member	We selected the teams, conducted the Learning Pod activities, the collection of data (about one month). We organized and analyzed the data and created the graphics. Second, we continued the contact through site visits of established businesses. We did group interviews with the Pajarito Focus group, where we spoke with 6-8 people to get verbal understanding of the barriers through unguided conversation. From there, we created the Bundled Solution, which led to the Concept Board.
Project Team Member	Had meetings for each phase. The Project Director is the one in charge of leading the project. We are here to help her and offer support in the steps. I participated initially because of the Spanish speakers.



Project Team Member	First, we tried to think of all barriers that could be an issue, then we held learning sessions to take the ideas that we thought of and give them to clients to piggy-back off of. That allowed us to hear what they thought were the barriers. We then grouped what was the most recurring barrier when we looked at them internally, then presented them to the clients in an exercise. Once the Project Team grouped the information, we started looking for probable solutions to these barriers.
Project Team Member	They had preliminary discussions about the project before it was funded. Our discussions were around what is HCD. Then, they did the listening session. We had a lot of conversations about where to access certain communities, with an emphasis on diversity, that it was accessible language-wise. After the series of listening sessions, that's when we did the boards up on the wall. I was impressed that they were able to move through all the responses. That was active engagement in terms of thinking about how to understand what it was that people were saying, how to categorize that, and how then to prioritize it. Since that first look at the boards, there were iterations using the props that were outlined through the funded project as a guide for walking us through it. Most recently they brought in a couple of additional WESST employees that have another lens on things.

Community Outreach

WESST began by bringing the Project Team on board, who then helped identify Neighborhood Community Partners. The Neighborhood Community Partners successfully recruited high numbers of learning pod participants. A total of 64 community participants attended Learning Pod sessions including a large representation of the communities that WESST wanted to include in their project. 49 of the 64 Learning Pod participants were women, and 45 of the participants were Spanish speakers. The large representative participation supports a conclusion that WESST actively addressed potential barriers to participation to be inclusive of all categories in its intended beneficiary communities. WESST addressed barriers by meeting needs that may otherwise have prohibited members from attending; they provided food, language

“There were stipends for the participants in those sessions. There was food and childcare. They were much aware of what it would take to get community members engaged in those conversations.”

access, and childcare. One of the sessions had such effective outreach to their community that too many participants arrived, increasing the challenge of facilitating the Learning Session. WESST exhibited flexibility scheduling the sessions as well, after having taken advice from its Neighborhood Community partners.



Respondents reported that WESST's outreach approach involved community organizations with which participants already had relationships. This process helped WESST build trust and credibility with participants and integrate themselves into established communities they had underserved previously. By talking with organizations that already had a working trust with the entrepreneurial community, WESST shortened the trust-building period. The Neighborhood Partners have been working within their communities for many years and are able to reach the community members effectively. One site had a larger number of attendees than expected, limiting the depth of information WESST staff could gather, but the Project Team asked some of the participants to return to have a more detailed conversation about the card sorting, solving the challenge.

"Here, we actually got a bigger turnout than expected, which was a little problematic because it was hard to manage, more stipends than came up with. But, we got over it and we got a lot of good information."

An additional effort to ensure WESST's activities were welcoming and inviting included providing a bilingual community liaison who understood the bilingual entrepreneurial communities in the predominantly Hispanic Albuquerque areas. Project Team members collaborated to find the appropriately skilled person. The Bilingual Community Liaison not only helped plan and carry out activities, she facilitated communication with entrepreneurial community members and within the Project Team. That position recorded and sent out meeting notes to all members of either the Project Team or the Client Advisory Committee, regardless of whether they attended the meetings or not.

"The Bilingual Community Liaison's role as scribe, and the fact that she is bilingual has helped when a participant is having difficulty understanding. That she is capturing that, that's definitely a plus."

More important than following the HCD steps correctly is the program staff's disposition to promote trust and ease among the community members. Money Learning Lab Partners and community participants alike described feeling appreciated and listened to.

### Stakeholder Recommendations

Stakeholders' roles required varied time investments. Interviewed Project Team members met one to two times per month to brainstorm ideas. They met the first time to brainstorm the possible barriers to include in the card sorting activity for the



Learning Pod Sessions. They reconvened after the Learning Pod activities to categorize and prioritize the top barriers based on the Learning Pod participants' sorted cards.

The Project Team working sessions succeeded in brainstorming ideas, synthesizing the data collected, and holding solution idea discussions. Human-Centered Design calls for step iterations. Although the brainstorming sessions and discussions around the barriers, possible solutions, and creation of the service prototype could benefit from more time, Project Team members' schedule constraints made such time commitments difficult to achieve.

Improvement suggestions included longer duration for creativity to develop, as well as higher frequency to reduce update review time at each meeting. Given that stakeholders are often time limited, half of those interviewed mentioned shorter duration meetings, as well as a more concise review at the beginning of the meetings (Table 3). The only suggested

“When you attempt to do something of that magnitude, input is important. ...But I think that would have been a stronger impact... More frequent meetings to accomplish it [goal] faster.”

additional step is to quantify the number of barriers for each of the seven components of financial fitness by WESST and the Project Team. The barrier categories could then be weighed at the time of analyzing the top three barrier categories that were classified as “always” being problematic for the participants of the Learning Pod sessions. Collectively, these comments demonstrate that aside from the time difficulties, these activities of the Human-Centered Design process were well implemented and that other changes to the Project Team meetings may decrease the quality of the information.

**Table 3. Project Team Suggestions for improving the MLL Learning Phase process.**

Suggestion from Project Team Members	Number	% PT Interviewed
Longer duration meetings/creativity	1	25%
Shorter duration meetings/concise	1	25%
None	1	25%
Higher frequency meetings	1	25%
Concise review of process	1	25%

N= 4

### Implementation of The Human-Centered Design

The Human-Centered Design process has not been frequently applied in the Albuquerque entrepreneurial community. Only 18% of the 11 interviewed client



participants, including Client Advisory Committee Participants and Learning Pod Participants, had participated in a project like MLL that pursued community input as part of the activity.

Stakeholder Engagement

This study included three stakeholder groups: Project Team, Neighborhood Community Partners, and Client Advisory Committee. The stakeholders generally had a clear idea of their roles (Table 4). The following sections show a pattern where the MLL leaders gave a clear description and set realistic expectations of stakeholder involvement for each group.

**Table 4. Four general stakeholder groups expressed their engagement expectations for the participations in the MLL.**

Stakeholder Type	Expected Role/Engagement	Stakeholder type
PT (N=4)	No Expectations	75%
	Actively engage	50%
	Be participatory – provide knowledge	25%
	Communicate between the team and the participants	25%
	Contribute Spanish component	25%
NCP (N=3)	Recruit participants	100%
	Host Activity	33%
	No Expectations	33%
CAC (N=6)	Support each other	17%
	Share input	33%
	Feedback	67%
LP (N=5)	Help WESST improve & how they can help small business owners better	20%
	Don't Remember	80%

Learning Pod Participants

Clarity in explaining the roles is important when engaging large amounts and a high diversity of stakeholders to ensure that people feel comfortable in their participatory role. Learning Pod participants, who are community members, volunteered to participate through the outreach of community organizations with which they were connected. Each participant attended a single Money Learning Lab Activity. Due to the length of time between the Learning Pod activity and the evaluation interviews, the



interviewed participants had difficulties remembering the staff’s explanation of the activity’s purpose and their role in the activity. However, 40% of the participants expressed that while they did not remember the explanation now, they remember having a clear understanding at the time of the activity.

### Project Team

The stakeholder participants mostly expected the amount of involvement they actually contributed. 75% of the Project Team respondents spent the time and commitment they expected for this project. One Project Team respondent found the time commitment and level of engagement within the meetings to be higher than expected (Table 6).

### Neighborhood Community Partners

Neighborhood Community Partners unanimously understood their role as recruitment facilitators for the Learning Pod activity participants. In addition, they each hosted at least one of the Learning Pod activities at their location to make the activity geographically accessible to the participants in their own neighborhoods.

### Client Advisory Committee

The WESST staff held three Client Advisory Committee meetings to obtain feedback on the possible solutions for the top three identified barriers. In addition, WESST staff asked for feedback on the logo, the concept board, and for the prototype plan. Nine small business owners accepted the invitation to be a part of the Client Advisory Committee. All of them attended the first meeting in September, including the 6 interviewed members.

However, fewer participants attended each subsequent meeting ending with only 4 participants in the last meeting in November, including 3 Client Advisory Committee respondents (Table 5).

**Table 5. The number of interviewed Client Advisory Committee (CAC) attendees for each of the three meetings.**

Meeting Date	Interviewed Attendees Number
Sep 10, 2018	6
Oct 17, 2018	4
Nov 27, 2018	3

N=6 CAC Members



Creating and continuing to engage small business owners who represent the intended beneficiary communities shows a deeper engagement of small business owners than shorter term trainings often available in the community. Client Advisory Committee participants in general understood their role in the project as being one of sharing their experiences and providing feedback on the Project Team’s ideas for the solutions that would be bundled into the prototype. However, the participants appeared to benefit not only from their interaction with the leaders of the MLL, but through their interactions with the other small business owners on the committee. Participants not only learned from the other Client Advisory Committee members, but found it heartening to know that they could provide information that could benefit their fellow colleagues.

“We shared what are the highs and lows of our business and what things we believe we can implement. .... As far as I understand, up to now they have implemented services that they think are necessary, but they want to listen to us to now implement what we really need, a different tactic.”

Client Advisory Committee Participants’ interactions with diverse small business members inspired them to be more social and look for additional opportunities. The conversations inspired empathy for other entrepreneurs and inspiration for networking.

“I think people in business, entrepreneurs, we don't have a lot of encouragement. I think that's what's so good about places like that. You can go and be encouraged. That's important.”

**Table 6. The difference between expected and actual requested engagement from initial expectations for Project Team, Neighborhood Community Partners, and Client Advisory Committee Members.**

<b>Actual engagement</b>	<b>PT/NCP</b>	<b>CAC</b>
Same as expected	86%	80%
More time intensive than expected	14%	
Really had to actively engage	14%	
Less interactive than expected		20%
More networking than expected		20%

N = 6 CAC Members 7 PT and NCP Members



### Communication and Meeting Facilitation

While working on a project that relies heavily on community input, it is imperative that all stakeholders have a clear understanding of their project role and what they expect in return. Interviews show that the MLL lead staff effectively communicated the project goals and the stakeholders' roles, while taking care to address language access.

WESST staff's communication was constant and consistent. The MLL lead made sure to review the previous steps and to communicate updates in the separate meetings with the Project Team and the Client Advisory Board. The Community Liaison sent out meeting notes and materials to all Client Advisory Committee members, regardless of whether they attended that session or not. That action helped Client Advisory Committee members feel included.

"They were very descriptive, very forthcoming in regards to what their goal was for the meeting. It was to get as much feedback from us as possible in regards to potential issues."  
"Sometimes you start doing something and you lose your way. So they went back and made sure it was defined well."

Client Advisory Committee members benefitted from attendance even if they did not find the committee activities to be what they expected. One Client Advisory Committee member explained that they had expected more interaction and networking. They came away from the experience understanding that they needed to do more active networking and surround themselves with a community of people who understood their struggles as an entrepreneur.

"I thought it would be more interactive. .... After this thing with WESST, I realized I needed to get out more. After that I got the opportunity to expand, to do more, and you do that by going out and meeting people."

### Barriers to Participation

Paradoxically, the Project Team found it difficult to keep such a large time commitment due to tight work schedules, yet they also reported the time set aside was not always long enough to accomplish the meeting goals. As for the Client Advisory Committee Participants, the time commitment was adequate for 85% of the participants interviewed. All the interviewed Client Advisory Committee members said that the frequency of meetings worked.



Half of the Client Advisory Committee respondents faced scheduling difficulties (Table 7). Those who have brick and mortar businesses found it difficult to close their businesses early to attend the MLL committee meetings. For partner organizations, the barriers had less to do with the scheduling of the meetings, and more about the meeting durations. Two of the partner organizations mentioned language access challenges; within the meetings, and the materials for outreach to the small business owners.

**Table 7. Barriers expressed by Client Advisory Committee and Project Team members.**

<b>Barrier</b>	<b>Client Advisory Board</b>	<b>Project Team</b>
None	50%	75%
Schedule	50%	
Arriving later in the process		25%
Having enough time		25%
Language Access		50%

N= 6 Client Advisory Board members, 4 Project Team members

The major barriers to participation that surfaced were scheduling conflicts for the Client Advisory Committee members. The majority of the Client Advisory Committee respondents had brick and mortar businesses that they could not leave unattended before 6:00pm or could not quit working in the evening because they had to address issues that arose throughout the day. One of the participants mentioned that mornings would be better because there are no business issues to address yet, and they could focus their attention more on the MLL activity. To improve the effects of the activities, it would be useful to address the scheduling barriers. Interviewees also had ideas about what would improve engagement. One member mentioned that the schedule change could potentially increase the number of participants, increasing their own enthusiasm for engagement.

Language access was a second theme that arose from interviewing the Project Team, Neighborhood Community Partners, and Client Advisory Committee members (Table 8). Respondents agreed that WESST had been proactive about providing the activities, meetings, and materials in Spanish for the Project Team and Client Advisory Committee meetings. 31% of the 13 respondents from these stakeholder groups mentioned the importance of holding sessions, including the Learning Pod Sessions, in Spanish, rather than simply providing an interpreter because a lot of meaning is lost in translation.



While the partners felt that the card-sorting activity had adequately provided Spanish-language inclusiveness, 40% of the Learning Pod respondents mentioned struggling to understand some questions due to unfamiliarity with the vocabulary, mentioning that they had to ask their peers and the leaders what questions were asked.

“...my concern is always, Are the immigrant responses going to be as important as the English-speaking ones. ...  
It was never a side conversation...  
It was very parallel”

Across the different stakeholder groups, a third theme arose expressing a desire to interact more. While the main MLL Project Leads were continuously interacting with the various stakeholders and presenting their feedback to the other stakeholder groups, the stakeholder groups did not interact with each other in person. One example in particular is that Neighborhood Community Partners did not meet or work directly with other Neighborhood Community Partners.

**Table 8. Stakeholders listed how the process for Learning Phase may increase effectiveness.**

Potential for Improvement	Project Team (N=4)	Neighborhood Partner (N=3)	Client Advisory Committee (N=5)
No additional need	25%	67%	
More defined expectation of role	25%		
More concise reviews at beginning of meetings	25%		
Meeting with both Client Advisory Committee & Project Team	25%	33%	
Language access	75%		17%
More consistent follow-up w/ Learning Pod entrepreneurs		33%	
Connect with other NCP's			
Team up with entrepreneurs for support			17%
Scheduling			67%
More attendees			17%
Shorter duration			17%



### Learning Pod Activities

Following the HCD manual by ideo.org, the Project Team held multiple card-sorting sessions with community members representing geographically located, predominantly Hispanic, small business owners. Each participant had a set of 39 statements pertaining to barriers or difficulties that small business owners may face. Each participant classified each barrier card as always, sometimes, or never being a difficulty they faced as a small business owner.

The Learning Pod sessions benefitted not only the MLL with input from the local small business owners but taught the participating business owners about barriers or things that they need to keep on the radar as they work towards starting or growing their business.

### Learning Pod Activity Improvements

The Project Team designed the card sorting activity questions to cover a wide variety of potential difficulties that small business owners could face. The Project Team created, then categorized the questions into seven main financial fitness components: personal financial literacy concepts, business financial literacy concepts, record-keeping systems, tracking money in and out of the business, access to capital, how “the system” works (taxes, banking, lending, etc.), and attitudes towards money. While the Project Team raised doubts about the completeness of the questions range, the Learning Pod participants unanimously believe that it was complete, and some mentioned that the set of questions included ideas that they themselves would not have

“They also gave us information that we did not have. I remember that I took notes and took their phone number in case I wanted to call them”

“It helped me a lot, beginning with myself because I realized that one of the things I need to move forward is to take care of myself. I told myself that the time I was taking for myself was not enough.”

“We all thought it was very interesting. It seemed very complete because they spoke about everything from our personal things to accounting, taxes, and even the time you dedicate to the children and the father, all of that.”

“There were a lot of questions, there were questions that I would not have imagined.”

“I am not sure if I took notes, but we added [questions]. I don’t remember if we added questions or some suggestions. I know they told us that we could add questions, and later they would note it.”



thought of. This suggests that the small business owners benefitted from learning about the range of barriers they could potentially face.

All Learning Pod respondents said the card-sorting activity helped identify barriers other business owners may face in their community.

One fourth of the Learning Pod respondents suggested that a longer time would have improved the activity because the participants learned about themselves and the needs that they should be paying attention to (Table 9). Further, they suggested WESST staff extend the conversation and allow more time to ask questions. Half of the participants identified question wording as one need for improvement. Some of the participants had difficulties understanding the vocabulary or the questions' wording. Another economic support organization (ESO) doing this activity may benefit from having a smaller sample of the population test out the clarity of the card questions.

**Table 9. Learning Pod participant respondents listed possibilities for improving the Listening Sessions**

Possible Improvements	Percent of LP Participant Respondents
Longer duration	25%
Everything was good	25%
Make vocabulary/questions easier to understand	50%

N =4

### Site Visits

The MLL staff obtained a large amount of input in the Learning Pod Sessions. They followed up with visits to six Learning Pod participants at their business site. The staff sought further information about the types of issues that the local entrepreneurs struggle with through unstructured conversations.

The MLL staff gained further insight into their own assumptions of what barriers they would find. The staff thought they would find cultural barriers that cause local business owners to struggle. However, they found that setting value for products and services value tend to cause difficulties for Hispanic business owners, not language differences. One example are the struggles that business owners face in setting adequate pricing for their skills, products, or services when they feel that they must make their skills, products, or services accessible to their struggling communities.



### Inclusion of Community Input Ideas

It is crucial for meeting settings to inspire creativity and comfort in sharing. 83% of Client Advisory Committee participants and 50% of Project Team members mentioned that the leaders took every idea into

“I feel that they maintained a degree of ownership among all of the partners at the table. Everything that was brought up has been considered, and oftentimes in other projects... this was very **organic** and was shaped by the responses.”

account, and 80% of all Project Team and Client Advisory Committee members interviewed mentioned the leaders being inclusive (Table 10). The WESST Team met their goal to inclusively invite engagement in their meetings with Project Team members and the Client Advisory Committee. These two stakeholder groups had multiple meetings that required strong engagement.

**Table 10. Project Team and Client Advisory Committee members described the ways in which the MLL leaders were inclusive and open to different ideas during the brainstorming and feedback sessions.**

	<b>PT</b>	<b>CAC</b>
Inclusive	100%	67%
Everything taken into consideration	50%	83%
Focused on most feasible or common ideas		50%
Clarified ideas		33%
Given time to think	25%	
Added suggestions in subsequent meetings		17%

N= 6 CAC Participants & 4 PT members

The Client Advisory Committee respondents who attended more than one meeting believed that the steps that they participated in helped to identify barriers faced by small business owners (Table 11).

“Yes, they were able to have 64 people, the large majority of whom spoke Spanish and were women, as is representative and reflective of Albuquerque. They had good diversity. They went out to the communities. They did not hold all the Learning Pod activities here, had site visits, and had the Client Advisory Committee. They have maintained communication, not just talked to the communities to get data.”



**Table 11. Project Team and Neighborhood Community Partner organizations reflected on whether the HCD’s Learning Phase is accomplishing the goal of developing a community-based prototype.**

	PT	NCP
Participants are representative	25%	
Discussion of important learnings	25%	
Good community engagement	50%	
WESST was really listening		33%
Don't know		100%

N= 3 NCP organizations & 4 PT members

Time allocation to Client Advisory Committee feedback meetings

The Client Advisory Committee feedback activity meetings and the manner in which the MLL Leaders conducted them successfully obtained the intended information required to create a prototype that offered the best solutions to address barriers in this particular community of entrepreneurs.

Any Human-Centered Design project requires a lot of time to ensure adequate feedback, understanding, synthesis, and use for project implementation. While Client Advisory Committee members believed that the time commitment asked of them as individuals was adequate, they do not consider the time allocated for this activity to be enough to be considered completely effective. 67% of Client Advisory Committee member respondents thought that the meetings should be held more frequently (Table 12). For a presenter, the best outcome is people wanting to stay over the scheduled time. However, to respect the original time commitment the presenter may allow others to leave if they must and continue afterwards. This was the case, as described by the Client Advisory Committee respondents, who explained that the participants were enthusiastic about continuing the conversation of the first Client Advisory Committee meeting.

“We stayed longer. It was not a problem for the participants. It was them [project leads] who wanted to respect time. But, the participants were comfortable because we had more to give, to share. I am speaking about the hours we spent there. The Project Director was careful to respect time. It was the participants who asked for more time.”



**Table 12. Client Advisory Committee respondents’ thoughts on whether the times allocated for Client Advisory Committee meetings was adequate for the goal of the project.**

	Percent of Interviewed
Needed higher frequency	67%
Yes	67%
More time	33%
Too much	33%

N= 6 CAC members

## CONCLUSIONS

WESST’s application of the Human-Centered Design (HCD) process promoted the integration of input into the design of a MLL product prototype. The Project Leads deliberately pursued community inclusiveness, an integral part of project implementation. The various respondents felt respected and their opinions heard and integrated into the process. They felt that their personal experience was valued.

“The Project Director has been consistently enthusiastic about it even when it can get hard at times. She's got a really great attitude.”

WESST worked intentionally to involve partner organizations that are deeply connected into the local entrepreneurial communities, resulting in a successful outreach and trust building with community participants. The Neighborhood Community Partners, who cumulatively have decades of experience of working with the local Spanish-speaking, lower-income, and women small business owners, noted WESST’s proactivity in making the Learning Pod Sessions available to the populations they were trying to reach, through being flexible with scheduling, providing compensations for the participants’ time, and providing food, childcare, and language access for the participants.

“It's hard for WESST to engage directly with all the participants, but just to share what they learned with each of the organizations can help.”

Because this is an HCD process, the different types of stakeholders would benefit from meeting other project stakeholders to enrich ideas stemming from different points of view contributing to the conversation at the same time and at the same table. This



interaction may have the additional benefit of increasing the interest of the participants in the project when they participate in the collaboration experience.

The response from 50% of Learning Pod respondents that they had difficulties understanding the 39 barrier question cards indicates that WESST staff test the Card Sorting Activity before launch.

## EVALUATION METHODS

This formative evaluation used interview-based qualitative methods to describe the implementation and the effectiveness of the Learning Phase. The evaluators obtained a detailed description of the process of this first phase and used semi-structured interviews to obtain feedback on the activities.

The evaluators interviewed a random sample of the four types of stakeholders for this project. The evaluators focused their efforts on interviewing a higher percentage of the stakeholders who most closely worked with the project.

**Table 13. Number of Money Learning Lab stakeholders vs. number interviewed.**

Stakeholder group	Project #	Members	# Interviewed
Project Team (PT)	4	Organizations	4
Neighborhood Community Partners (NCP)	9	Organizations	3
Client Advisory Committee (CAC)	9	Small business owner community members	6
Learning Pod Participants (LP)	64	Small business owner community members	5

### Limitations

The evaluators sampled a small subset of the Learning Pod Participants due to the nature of their participation. Their feedback focused on the single activity in which they participated. Due to the long gap between the time of the Listening Session in which the Learning Pod Participants participated and the time of the evaluation interviews, it was difficult for many of the participants to remember details of the some of the questions asked. Their feedback is given to the best of their recollection. Their memory of the project activity may not be reliable.

## REFERENCES

Ideo.org (2015). The Field Guide to Human-Centered Design (1<sup>st</sup> Ed.). Canada. ISBN: 978-0-9914063-1-9.

