Work-Based Learning: An Empirical Study of Using “The World Café” to Human Resources Training in Banks

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This paper first introduces the fundamental steps of “The World Café” (TWC) and its relationship with human resources training in banks. After that, a couple of TWC training cases for the middle and the junior management in banks will be discussed. Next, the betterment analysis of improvements on TWC in human resources training in banks will be carried out. Lastly, the limitations and the future prospects of TWC will be explored.

Keywords: work-based learning, “The World Café” (TWC), human resources, action learning

Introduction

Along with the “new norm” of Hong Kong’s economic development, cross-activities among enterprises or different departments within an enterprise have become increasingly frequent. Enterprises or organisations want to create an in-house learning atmosphere to enhance their competitiveness, innovation, and vitality. However, facing the huge amount of information about training and high screening cost, enterprises or organisations find it difficult to choose a highly effective training mode for their staff in order to achieve their performance improvement. In response to this issue, “The World Café” (TWC) is applied to realise the integration of personal wisdom and collective wisdom. Not only can enterprises or organisations obtain the intended outcomes from the training, but also every participant in TWC can also gain self-confidence and inspiration. This training mode also helps to establish staff’s higher corporate loyalty and develop their better sense of responsibility. It resolves three common problems found in some traditional training modes:

1. “Free-rider” phenomenon: Some individual participants may find it difficult to get involved into the discussion, while the atmosphere and the rotation mechanism in TWC could avoid this situation;
2. “Dominant speakers”: Some participants may be relatively stronger and dominate in the discussion, while TWC emphasizes appreciation of others’ ideas so as to achieve collective wisdom;
3. “Isolation” phenomenon: The results of the discussion among group mates may not be fully shared, while in TWC participants could share the results of their collective wisdom in a variety of forms, so it can be disseminated to all the participants.

TWC is currently applied and explored in various areas, such as action learning in mainland enterprises, government officials training, university education in enterprises, university innovations, and so forth. However, research of TWC in human resources training in banks is rare. How to promote the continuous practices and applications of TWC in human resources training in banks has become the information gap in the related area.

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This paper tries to provide deep analyses of TWC in human resources training in banks based on case studies, with a view to enrich this concept in the training field.

**Relationship Between TWC and Human Resources Training in Banks**

TWC follows certain steps (as shown in Table 1) through discussions among participants as the core process to break through their inherent barriers so as to generate essential knowledge for the success of an organisation. In this case, what are the characteristics of human resources training in banks? Compared with other training modes, why does TWC help enhance the training effectiveness in banks? In what situations is TWC applicable?

| Step | Content                                                                 | Training design                                                        |
|------|-------------------------------------------------------------------------|------------------------------------------------------------------------|
| 1    | Set the appropriate context                                             | Make the objectives of TWC clear and set a theme for each café.        |
| 2    | Create a friendly environment and a comfortable atmosphere              | Decorate the training room to offer a pleasant environment and a relaxing atmosphere. |
| 3    | Explore important questions                                             | Identify and define key issues.                                        |
| 4    | Encourage active participation                                          | Encourage every participant to play an active role in discussion and share their ideas. |
| 5    | Connect different views                                                 | Walk around the tables, contribute ideas, exchange viewpoints with other participants, and connect various views. |
| 6    | Listen to the key points                                                | Listen to different viewpoints, modes, and impressive issues from various perspectives. |
| 7    | Share collective wisdom                                                 | Present the ideas informally, share and reflect collectively on what have been discussed. |

**Special Features of Human Resources Training in Banks**

Compared to training in other industries, training in banks has the following special features:

1. Banks involve operations and risk management. Participants are experienced working adults. They expect they can apply immediately what they have learnt from the training to improve branches and enhance network sales performances. However, traditional training programmes may not meet the participants’ needs. For example, there may be lack of authentic cases in banks for study and discussion, so there may not be sufficient meaningful references.

2. Participants may come from various locations from all over the city, as the branches and sales points are located citywide. They may work at different management levels in numerous areas, and have various cultural backgrounds. Training on a single topic or questions focusing on a single issue may not meet the training needs of different branches.

3. Participants are mostly experienced in operations and management. They have acquired adequate relevant knowledge and are willing to share and exchange ideas. Most participants may expect to feel impressed with the training content and find themselves upgraded through sharing and exchange of ideas.

**Strengths of TWC**

TWC, which is a worth-trying and feasible training approach, has the following strengths with respect to human resources training in banks.

Firstly, traditional human resources training in banks focuses on the trainer, who delivers the information to the participants, while TWC lets participants express themselves in a pleasant and relaxing atmosphere. This
matches a feature of the adult-training approach. Participants look forward to the opportunities of expressing themselves. They can decide on the training themes or discussion topics based on their fields of working, and the order of importance.

Secondly, different from “brainstorming”, group discussion, and case study training in which participants aim to resolve one particular issue and focus more on outcomes than processes, TWC lets participants study and discuss several sub-topics or themes of management issues in their field around a chief topic. They can gradually develop dialogues through sharing ideas. TWC enables participants to have more open dialogues, listen to others’ opinions, share information, and stimulate passions.

Lastly, the unique feature of TWC encourages participants to rotate among different groups during the training, so participants can exchange and cross over ideas with one another and those with different experiences. They can then obtain inspirations and have passions to develop more comprehensive, systematic, and innovative viewpoints.

Suitable Situations for TWC

TWC is generally applicable in the following situations to ensure the effectiveness of human resources training in banks:

1. For a group of more than 20 participants, suggested activity time being at least 120 minutes;
2. With a relatively large scope of discussion questions, which require segment design (further sub-questions);
3. For participants from various levels, different departments and regions, and obvious cross-level participation.

In brief, the special features of TWC assist banking professionals to bring their potentials into play and showcase their strengths. Meanwhile, they can share their practical experience and enhance the training effectiveness. In the following parts, the applications and practicability of TWC in human resources training in banks will be explained.

Applications of TWC in Human Resources Training in Banks

As the trial training mode in banks, a series of TWC was developed and employed in human resources training. A study of two authentic cases of TWC as training for banking professionals at the middle management and the junior management levels are analysed in this paper, in order to explore the relevant questions easily, stress the key points, and provide references for human resources training in banks.

TWC for the Middle Management in Banks

The economic development in Hong Kong has entered an era of the “new norm”. Meanwhile, the banking industry has been facing various challenges, such as transformed economic development, upgraded clients’ financial services, speedy interest rate market reforms, strict monitoring in capital compliance, etc. Bank X has confirmed “comprehensive, multifunctional, and centralised” operational strategies since 2014. Relevant training programmes to fit the change of those strategies have been gradually launched. In the end of October 2016, 40 banking professionals at the middle management level from 20 top-tier branches participated in TWC of “transformation, innovation, and development.” Those participants were primarily presidents of second-ranked branches, vice presidents, assistants to president, etc. They worked in different fields including retail banking and other back office supports. They had rich and various experience. It was one-day TWC training, in which participants brought out six themes for discussion:
1. How to enhance staff’s initiatives in transformations?
2. How to develop sales modes and customer services in transformations?
3. How to develop personal business in transformations?
4. How to avoid and manage risks in transformations?
5. How to create new products in the new economic situation?
6. How to operate business transformations in the new economic situation?

A unique and focused design for this training in the form of TWC of “transformation, innovation, and development” was introduced (as shown in Table 2). A detailed analysis of some key steps in this design was carried out and will be explained in the following parts. Those key steps were integrated with the special attributes of the banking professionals at the middle management level so as to achieve the maximum effectiveness of TWC for this type of participants.

| Step | Content                                      | Training design                                                                 |
|------|----------------------------------------------|---------------------------------------------------------------------------------|
| 1    | Set the appropriate context                  | (1) Name TWC topic and confirm the discussion direction based on the key issues concerning the middle management, for example, TWC of “innovation”, TWC of “leadership,” etc. (2) Confirm who at the middle management level can participate in which cafe and make sure they come from different backgrounds. (3) Confirm the training venue and timetable. |
| 2    | Create a friendly environment and a comfortable atmosphere | Decorate the training room. Place a simple mono-colour tablecloth and a green plant on each table. Produce a warm and relaxing PPT for the opening, and play some traditional folk songs to let the participants feel the café atmosphere. |
| 3    | Explore important questions                  | Collect three pressing issues concerning the middle management and their backgrounds from each participant through brainstorming. Find out the common problems among them and set the theme for each cafe through group discussion. |
| 4    | Encourage active participation               | (1) Encourage participants to reflect on the traditional meeting or training mode in banks and to think about their feelings. Stimulate their mindsets to urge to change the traditional training mode. (2) Lay a good foundation of quality exchange of ideas by sharing with them some successful experience of TWC, and introduce them the basic etiquette of TWC. (3) Select each café host, who welcomes new participants, encourages participation, and exchange of ideas, as well as monitors each participant’s speaking time. |
| 5    | Connect different views                      | (1) Find out the solution to the problem through brainstorming in writing, and summarize the results of the first round discussion by elimination or combination of the similar items. (2) Rotate the students twice at different café tables, so they can connect and integrate their ideas with other participants’. |
| 6    | Listen to the key points                     | The host of each café explains the integration of existing ideas in order to explore the problem in more depth. The host also encourages participants to listen to other participants’ core ideas and think about the rationale so as to have a deeper analysis of the issue. |
| 7    | Share collective wisdom                      | Collective sharing: use the 2X2 matrix to converge all perspectives and share the results of each café. |

Source: Self-finishing by the writer.

When creating a friendly environment and a comfortable atmosphere, the trainer took into account the age of the participants, who were relatively mature, so he/she put a simple mono-colour tablecloth and a green plant on each table. He/she also played some traditional folk songs to create a café atmosphere at the beginning of the training.
In terms of active participation encouragement, the trainer considered the fact that most middle management professionals had had rich experience in hosting and attending meeting or training. He/she led the participants to reflect on their previous experiences and feelings in conventional meeting and training mode in order to stimulate to change their mindset to hope for the new mode of TWC training.

Based on the attribute that the middle management would prefer systematic and comprehensive descriptions of ideas, when the participants were asked to listen to the issues, they were inspired to connect their ideas with the current viewpoints, discover in more depth the problem, and think further about the issue. The trainer asked questions like “What is the rationale of each idea?” “Among the conversations you’ve heard, which one is most meaningful to you? Why is it meaningful to you?” “Can you explain your viewpoints with authentic examples?” “What concrete measures need taking if you are going to reform to deal with this issue?”, “What further level do you need to consider regarding this issue?”, “Which areas do we need to make it clear?”, etc. These questions tried to lead the participants to listen to the key points and integrate them with their own ideas for further consideration. That would help them have a deeper discussion.

In the session of sharing collective wisdom, the trainer invited the participants to categorise all problem-solving ideas based on the ease of implementation within the bank and the development effectiveness of the bank using the 2X2 matrix. For example, the participants recommended the following ideas on the theme “How to operate business transformations in the new economic situation?”: (1) standardising business operations of the bank; (2) establishing the Customer Relationship mechanism; (3) developing and standardising the client experience guideline; (4) strengthening the performance appraisal; (5) developing the complete mechanism in retail banking; (6) exchanging comprehensive business experience; and (7) combining the market trend with the customer positioning to promote the transformation. Among all suggestions, (1), (3), and (5) could achieve relatively high effectiveness despite requiring more time and systematic supports, while (2), (4), (6), and (7) could be gradually implemented step by step.

TWC allows every participant to express their views and enjoy the dialogues at an equal level. Everyone speaks freely, respects each other’s contributions, and tries their best to connect all viewpoints. Not only can each participant have an in-depth discussion of the themes in each café, but they can also join the conversations of other cafés through “rotation”. They have a comprehensive understanding of their interested topics in “transformation, innovation, and development” of the banking industry. Every participant contributes their strengths and powers to the discussion. Some of the participants commented on this time training in TWC mode as follows: “Cross-level communication brings different sentiments; listening to others’ ideas inspires our own work,” “broadening our horizons, pleasant, relaxing, lively, and informal,” to name a few.

**TWC for the Junior Management in Banks**

In November 2016, 50 network marketing professionals from a second-tier branch banking network participated in TWC of “network marketing and team management” in order to enhance their business marketing and team management proficiency. Participants were primarily branch managers, operations supervisors, and other staff at the junior management level from various locations. TWC for them focused on the specific issues and solutions of banking networks in terms of business marketing and team management.

The junior managements in banks are more concerned about the specific business development, staff motivation and mobilisation, as well as other aspects at the implementation level. They have clear and specific business divisions of workload. They are relatively younger yet they may have rich frontline business
experience. The specific and focused training in the form of TWC of “network marketing and team management” (as shown in Table 3) was designed based on the above characteristics. Further interpretations of some key steps in the design are explained below. The training design is significantly different from that for the middle management in banks.

Table 3

Steps of TWC of “Network Marketing and Team Management”

| Step | Content                                                      | Training design                                                                 |
|------|--------------------------------------------------------------|-----------------------------------------------------------------------------------|
| 1    | Set the appropriate context                                  | (1) Communicate sufficiently with the participants to understand their current focuses of work in different branches of the bank, and name each café such as TWC of “sales and marketing” and TWC of “team management” according to their objectives.  
(2) Confirm who can participate in which café and make sure all participants come from different backgrounds.  
(3) Confirm the training venue and timetable. |
| 2    | Create a friendly environment and a comfortable atmosphere   | Decorate the training room. Place a fresh colour tablecloth with grid patterns and a green plant with flowers on each table. Produce a warm and relaxing PPT for the opening, and play some pop music to let the participants feel the café atmosphere. |
| 3    | Explore important questions                                  | Collect three pressing issues to be solved and their backgrounds from each participant through a questionnaire survey. Summarise the information and determine one specific issue and its backgrounds for discussion in each café. |
| 4    | Encourage active participation                               | (1) Introduce TWC to the participants and share with them previous successful examples of practical operations of TWC and participants’ comments to highlight the effectiveness of it as a new training approach, so as to enhance students’ participation enthusiasm.  
(2) Select each café host, who welcomes new participants, encourages participation, and exchange of ideas, as well as monitors each participant’s speaking time. |
| 5    | Connect different views                                      | Rotate the participants twice at different café tables so they can connect and integrate their ideas with other participants’. |
| 6    | Listen to the key points                                    | The host of each café explains the integration of existing viewpoints so as to explore the problem in more depth. The host also encourages participants to listen to other participants’ core ideas and think about the rationale so as to have a deeper analysis of the issue. |
| 7    | Share collective wisdom                                      | Collective and personal sharing: post a piece of white paper on the wall for each café. Every participant writes down on some easy-fix paper to share their most impressive presenter, most interesting case with their viewpoints, as well as their gains from and feelings towards TWC, and then pastes the information on the wall to display to the whole group. |

Source: Self-finishing by the writer.

When setting the appropriate context for the training, the trainer set the micro-topics based on the participants’ backgrounds. The participants were responsible for banking networks and most concerned about sales and marketing. Their concerns were different from the middle management’s. In this case, the trainer determined TWC topic as “network marketing and team management.” Since that was a micro-topic, the required discussion time would be shorter accordingly. As a result, it was half-day training in TWC mode.

In terms of creating a friendly environment and a hospitable atmosphere, the trainer placed a tablecloth of different colours and various plants with flowers on each table, taking into account the younger and more energetic junior management in order to create a suitable and relaxing discussion atmosphere to match their attributes.

In the process of exploring the important issues, due to the specific and concrete problems concerned by the junior management, the trainer first collected discussion questions by means of a questionnaire survey.
He/she required the participants to describe in detail the pressing problems to be solved and their backgrounds. Then, all information was summarised and analysed to find out the common areas for discussion in each café. The six sub-questions summarised from the questionnaire survey were:

1. How to mobilize staff’s enthusiasm?
2. How to build and develop the network culture?
3. How to organise a good marketing promotion?
4. How to motivate different employees?
5. How to effectively enhance the network marketing performance?
6. How to plan an employee’s career development?

In the step of sharing collective wisdom, the junior management mostly raised problems at the implementation level, and therefore, the outcomes of the discussion might not be exhaustive. The trainer then modified this step to become sharing of “golden ideas” (the essence) of the discussion. All ideas from multi-round discussions were posted on the wall in each café. The participants left their seat and walked around to browse the “golden ideas” generated in each café. Meanwhile, they had a final sum-up through mutual exchange of ideas.

During the discussions in this half-day training in TWC mode, the 50 frontline professionals of network marketing studied and analysed the six sub-questions concerning them in TWC of “network marketing and team management.” Most ideas and experiences were verified through real practice, so they could be made useful references and be tried in reality. Some participants had the following comments: “The training today has inspired me a lot. I can apply the marketing knowledge and management experience to my work,” “I have a better understanding of the main content of TWC, and experienced how to make practical use of the knowledge from the training to create a marketing atmosphere in the workplace,” to name a few.

Betterment: Suggested Improvement on TWC

Through case studies of TWC in human resources training in banks, some suggested improvements on each step of the training design based on the “betterment” analysis are illustrated (as shown in Table 4). In the application of TWC, four key steps are also evaluated: prepare well, ask right questions, monitor processes, and share results.

Prepare Well

At the preparation stage, setting the appropriate context is important in TWC, as a good start is half of the success. This first step is worth paying attention. Based on TWC experience in the past, it is recommended a special training room for TWC be set up. The room should be spacious. The number of participant at each table should be restricted to four or five. Not only can this avoid too noisy group communications among participants or interference of ideas exchange, but this can also make sure adequate discussions and every participant has an opportunity to contribute their ideas. Moreover, this can eliminate “free riders” in the group.

Ask Right Questions

The second step of exploring the appropriate issue is the core part of TWC. Unable to raise the right, appropriate, exploratory, and meaningful questions, participants can simply follow formality and gain nothing no matter how well the design is. In the above examples, the trainer focussed on the middle management in a bank to organise TWC of “transformation, innovation, and development.” He/she proposed the sub-topics, such
as “What are the competitive edges of a bank bought by transformations?,” “What are the prepared conditions in a bank for realising transformations?,” “What do we need to proceed in order to achieve successful bank transformations?” etc. Those questions were positively explored and gradually discussed step by step. This also led the participants to the enthusiastic and passionate discussion direction. By contrast, if the participants were asked to discuss too negative questions like “What are the problems in the process of transformations?,” “How can we overcome those problems?”, etc., it would be difficult to obtain satisfactory outcomes at the end through their discussions.

Table 4

| Suggested Improvements on TWC |
|-------------------------------|
| **Step** | **Content** | **Training design** |
| 1 | Set the appropriate context | (1) First communicate in detail with the bank’s management on telephone or face to face to understand their specific circumstances and current focuses of work, and then consolidate the information to determine the general direction of the training in TWC mode.  
(2) Set up a special TWC classroom and limit the number of participants at each table to ensure the quality of discussions. |
| 2 | Create a friendly environment and a comfortable atmosphere | (1) Consider issuing handwritten invitations for TWC.  
(2) Post hand-drawn pictures of TWC posters or photos of previous events of TWC.  
(3) Provide coffee mugs, coffee machines and snacks for the participants to make them feel as if they were in a real café. |
| 3 | Explore important questions | In the process of discovering the problem, pay attention to raising “quality” questions. |
| 4 | Encourage active participation | (1) Showcase the practical and effective applications of TWC in business development and team management in branches with photos of authentic backgrounds to draw participants’ attention and encourage them to participate actively.  
(2) Explain to participants how they can incorporate more “appreciative explorations” in the discussion process, and select a facilitator (the host) to guide the participants at each café.  
(3) Use a regular hourglass to monitor each participant’s speaking time, encourage everyone to speak, and avoid anyone dominating or speaking too loudly in the discussion. |
| 5 | Connect different views | TWC team can set in advance the rotation order according to the participants’ different business and knowledge backgrounds, write the order on a piece of paper and distribute it to each participant so as to achieve better effectiveness of ideas connection and integration. |
| 6 | Listen to the key points | Use a “dialogue stick” to reduce the probability of conflicts between participants in their speech, and encourage active listening. |
| 7 | Share collective wisdom | Invite participants to find an impressive speaker of the group, report verbally their gains from and feelings towards TWC, and exchange ideas-sharing cards with one another. |

Source: Self-finishing by the writer.

Monitor Processes

In the first two steps to “prepare well” and “ask right questions” are considered from the trainer’s viewpoints, the step to “listen to the key ideas” is designed based on the participants’ perspective so as to ensure quality discussions. Supposedly, the first two steps of TWC were appropriately carried out that means the trainer had prepared well and asked right questions; the next important step is to ensure the participants follow TWC etiquette to listen to other participants’ opinions, appreciate their views, and respond to them properly. Otherwise, some participants may insist on their own points, talk about something off-topic, or become stereotypes to express old and usual ideas. It is suggested that the trainer use a “dialogue stick” in TWC. Only can the participant who is holding the stick speak while other participants should pay attention to listening
to the key points. Participants are reminded to be objective, open-minded, and patient to listen to others, and not to interrupt the speaker through the use of the “dialogue stick”.

Share Results

The design of this step to share results should favour sharing and exchanging of ideas among different cafés in order to achieve the purpose of maximising the effectiveness. In this step, if the sharing is too general and not very meaningful to make reference of, the trainer should evaluate and check whether the questions are properly set, the backgrounds are clear, or the questions are really positively directed. Moreover, the mode of sharing can be different from traditional formats like formal group sharing or presentation, but sharing among different groups, exchange of ideas-sharing cards, or display of discussion outcomes on the wall for free browsing. These suggested designs of ideas sharing make sure the results are fully utilized and disseminated.

TWC for Banks: Limitations and Prospects

Senge (2010) argued that TWC is a reliable, practical, and inspiring way of collective thinking. However, as a brand new form of training, TWC also has limitations in the application of human resources training in banks. TWC originates from an open-minded western culture and atmosphere. The structured mode of thinking may not be able to lead the relatively conservative banking professionals, who primarily work in the field of risk management, to have deep enough discussions. On the other hand, TWC does not mean to ask participants to find the direct answer only, but it would rather lead them to think and explore the situation. In some cases of the training in banks, the trainer finds most participants simply want to find a solution to the problem being discussed. As a result, the main objectives of TWC, which are issues-exploration, ideas-inspiration, and minds-stimulation, cannot be effectively achieved. In the subsequent training in TWC mode in banks, it would be better to brief the participants in advance about appreciating and exploring information. The trainer can pre-teach the participants how to actively explore, appreciate, and accept others people’s ideas. This will help improve TWC in human resources training in banks. In addition, the prospects of TWC are presented from three different perspectives.

The Cross-Level World Café

Large commercial banks generally have numerous branches and various banking products. Participants of TWC can be diversified and integrated with one another among different branches, different levels, and different lines. Then, the cross-level world café can become possible. In terms of participants’ levels, participants can be branch presidents, area managers, operations managers, junior staff, and so forth. In terms of line levels, participants can be professionals who work in corporate banking, private banking, risk management, to name a few. Diversified participants may help the banks to further enhance interactions among staff, improve process optimization, and better internally control system development.

TWC of “Organisational Culture” in Banks

As the organisational culture is the core of successful bank transformations, it may be considered to include TWC of “organisational culture” in the organisational culture training programmes for banks. In TWC of “organisational culture” in banks, some authentic cases or examples of role models and customer services exemplars can be studied, so as to deepen the “customer-centred” value and the “innovation” spirit in staff’s mind. This may ultimately further enhance the participants’ understanding of advanced culture and values in the banking industry.
TWC as a Tool for Training Consultation

As the network and branches distribution of large commercial banks is wide, it is difficult to avoid some missing parts in TWC as a training approach for banking professionals. It is therefore suggested TWC become a tool for training consultation in each branch. This may help each branch to identify its own business development and team management problems, and to explore corresponding solutions.

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