What Works

 Mutual Assistance: 
Galvanizing the Spirit of Reciprocity in Communities
BY YOLAND TREVINO AND ROLAND TREVINO

WHAT IS MUTUAL ASSISTANCE?
AN INTRODUCTION BY CHARLES BRUNER

Over the years, many approaches to resolving social concerns have been tried in impoverished communities and with families in stress. Some of these approaches have shown promise and success but most have not. Usually, success has been defined solely in terms of gains that individual participants have been able to achieve, rather than in terms of positive changes community-wide.

The basic mindset under which most publicly financed approaches have operated has been to view poor families and community residents as having problems and needing help that only qualified professionals can provide. While there is increasing talk of “building on family strengths” and “fostering resiliency,” approaches starting with this basic mindset have had an almost impossible time putting those concepts into operation in meaningful ways.

For funders and policymakers, Mutual Assistance has the potential to improve outcomes for families as well as relationships within communities. By building on the assets, time and energy of community residents, it can enhance use of services and resources and create low-cost activities not previously imagined.
There is a different approach that involves a fundamentally different mindset. It draws upon the powerful motivation in all individuals to reciprocate. It recognizes that everyone has something to offer and it makes certain that gifts are both given and received. It establishes institutions or points of congregation whose goal is to create opportunities for participants to contribute their skills and talents to the community.

This Mutual Assistance approach redefines “resources” to include the untapped potential and strengths that already exist within our communities. At its core, Mutual Assistance is grounded in an unswerving commitment to deepening the capacity of communities to act for their own betterment and on their own behalf. Key components of Mutual Assistance include:

- Relying on community residents to be volunteers and initiators of projects and activities.
- Building the skills of community residents to organize themselves to meet their own needs, primarily by creating real opportunities to take action and sharpen existing skills.
- Focusing the desires and potential of community residents to secure better futures for their children, families and communities, and knitting together social structures that have been fragmented by race, language or class.
- Actively encouraging and supporting families to participate in all processes, including governance and goal-setting.
- Building authentic, reciprocal partnerships between public and private institutions and the community.

Mutual Assistance is not a service. It is a transformative movement, and it describes a personal process that can occur within individuals or organizations. It also describes the process by which individuals come to value their collective impact on their community.

Mutual Assistance fundamentally means galvanizing the spirit of reciprocity in our communities.

Why Is Mutual Assistance Needed Now?

California is facing the most difficult public financing crisis in its history. Deep cuts continue to be made in basic health and human services for children and families. While education will be cut less, many school districts, especially in low-income communities, will be able to offer only bare academic essentials. Adoption of Mutual Assistance principles will tangibly fill some of the needs created by these budgetary constraints.

Community-based organizations will enjoy increased productivity, more reciprocal and open pathways of communication between all partners and clients, increased internal capacity, and an increase in funding options and sustainability.

Families and communities — as well as funders, policymakers, agencies and organizations — stand to gain a lot. Residents’ relationships with providers and each other will be characterized by new-found reciprocity and respect. They will draw upon their kin and friends for strength and inspiration. They will express their own needs and address them through their abilities, skills and innate wisdom. Agencies and organizations will truly listen and help them captain their own destinies as they transition to success in school, the workplace and elsewhere.

What Are the Benefits of Mutual Assistance?

For funders and policymakers, Mutual Assistance has the potential to improve outcomes for families and relationships within communities. By building on the assets, time and energy of community residents, it can enhance use of services and resources and create low-cost activities not previously imagined.

Systemwide implementation of Mutual Assistance will result in many benefits, including:

- Rekindled hope. The Mutual Assistance approach can capitalize on the strong work ethic of community residents, restore
pathways of support, strengthen community hubs, and remind people that “together we can do anything.”

- **Development of leadership.** Mutual Assistance can identify and support the committed natural leaders who exist in all communities and who are waiting for an opportunity to give back. Technical assistance is necessary to focus and enhance their skills and to unleash social capital.

- **Creation of power.** Mutual Assistance helps communities remember that they possess tremendous unrealized transformative power. Helping them identify, unleash and harness this potential is a critical component of Mutual Assistance, and is necessary for sustainable change.

- **Creation of a community wisdom bank.** With Mutual Assistance, communities and their residents amass collective wisdom that can improve lives within and between communities. When this information is recorded, cataloged and made available to all change agents or partners, vital know-how can be applied to achieve broad-scale, sustainable, systemic change.

- **Contribution to broader outcomes.** Communities affect every aspect of a family’s success. By co-creating the conditions necessary for these broader outcomes through Mutual Assistance, communities can improve the lives of all their residents.

- **Partnering for sustainability.** Mutual Assistance aids development of intra- and inter-community networks and creates the partnership infrastructure that is necessary for long-term sustainability.

- **Development of positive long-term relationships.** Funders can promote Mutual Assistance relationships based on trust, reciprocity and communication by working closely with communities. These relationships can invigorate local transformation, making a difference beyond an initial grant.

- **Maximized resources.** Mutual Assistance communities emphasize volunteerism to leverage scant resources. They maximize the effectiveness of limited seed money by developing the capacity of community leaders to access and direct funds to specific uses.

- **Promotion of mutuality.** Mutual Assistance harnesses the reciprocity inherent in the cultural norms of immigrant families. It recognizes that no one expects to receive something without returning something. The one-sided nature of modern service delivery systems strips people of their dignity and deprives them of the fundamental and empowering act of returning goods or services of value.

- **Acquisition of community data.** Funders supporting Mutual Assistance programs can access real and useful data regarding which programs do or don’t meet a community’s needs, and why. These data can be used in needs assessments, program design, outreach to and selection of community partners, and program implementation and evaluation.
How Do We Know It Works?

CHALLENGES OF TRADITIONAL EVALUATION

Many programs use Mutual Assistance with great success. Traditional evaluation models, however, are inadequate to capture or measure important positive changes that occur when Mutual Assistance is implemented. Mutual Assistance involves broad systemic change, best measured through intermediate indicators. Discovering a means to evaluate these programs and approaches accurately poses a significant challenge in the field today.

Funders, policymakers and legislators face hurdles in trying to evaluate Mutual Assistance programs. Family Support America (FSA)\(^1\) has identified some of these obstacles:

- The fluid and individualized nature of services
- The difficulty of measuring specific outcomes and isolating program effects in a complex social world
- The difficulty of measuring the effects of prevention and promotion of strengths
- The amount of time programs need to develop before they are likely to show results
- The lack of time and money devoted to evaluation
- The specialized skills — which local program administrators and staff often do not possess — to perform evaluations
- The lack of support for evaluations at the local level
- The failure of current evaluation methods to convince others of the necessity for Mutual Assistance

SUCCESSES

Despite the challenges in evaluating Mutual Assistance programs through traditional means, some successes can be measured.

Vaughn Family Center in Pacoima, California made it easier for parents to get services, according to 94 and 98 percent, respectively, of respondents surveyed in 1995 and 1996.

Paraprofessional parents were paid by Vaughn to make home visits and collaborate with other parents to increase student achievement. They were supervised by the school counselor and worked with the principal to redefine and establish additional services. Neighborhood residents came to see these paraprofessional case managers as valuable resources.

Vaughn was also successful at keeping racial tensions to a minimum, through numerous cultural interchanges and social activities that involved all people of the area. These successes, in turn, empowered the community.

Elderplan’s M2M program applied Mutual Assistance principles to the Time Dollar model of Edgar Cahn. The program evolved into an “extended family” for its participants. Anecdotal evidence demonstrates that M2M positively impacted seniors’ physical and mental health, access to health care and levels of loneliness, and increased retention rates of the host HMO.

Mutual Assistance principles are used in the Family Independence Initiative (FII), a program based in Oakland. Its families have provided empirical evidence that, when given control over limited resources, they can build social and financial assets that will move them toward self-sufficiency. Nine of 25 low-income families (36 percent) in the initial pilot group became homeowners within three years.

The Mutual Assistance Network (MAN), a program based in Sacramento, demonstrated great improvement in the rate of students who graduated from high school.

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**Alternate Indicators**

Some programs have developed their own outcomes indicators to document success. Due to the shortcomings of traditional evaluative technologies, Family Independence Initiative (FII) uses an indicator-based tracking system to measure progress in education, home ownership, finances/employment, community participation, savings and health. FII issues quarterly reports that summarize progress in each of these six indicators, enabling families to self-assess their success. FII also tracks its participants’ income, savings, net worth, credit rating, and ratio of rent or mortgage to income.

Family Support America has developed a list of recommended promotional indicators for the family support field that can apply to Mutual Assistance, and continues working with programs and communities to develop a framework of relevant outcomes and indicators that programs and initiatives can use in their evaluation efforts.

**Community Feedback Loops**

By definition, Mutual Assistance means that parents and the community will be involved in all aspects of their own emergence to power and self-determination. This includes program and community evaluation feedback loops. Many Mutual Assistance programs involve parents directly in the evaluation process.

FII greatly benefits by the depth of its community-derived data. These data educate families in how to help themselves and provide the staff and commission with information that can transform the way they do business. FII provides participating families with a computer and Internet access to facilitate the sharing of information.

Evaluators of MAN work directly with residents, community leaders and members of local government to improve existing programs and add new ones that meet community needs.

Working cooperatively with community members, Wildflowers Institute of San Francisco has designed and developed processes and tools to teach participants from outside the community to see the underlying patterns and premises within the community’s leadership, and to help them apply that learning to the development of new programs and policies.

**Recommendations**

Evaluators, policymakers and practitioners are increasingly challenged by traditional methods in the evaluation of programs using Mutual Assistance. There is a great need to develop and promote evaluative technologies that can universally address successes in a measurable way, incorporating short- and long-term indicators.
Funders and organizations shift from giving the community help to helping the community give, while the community shifts from being needy to being needed.

How Does It Work?

It is clear that implementation of Mutual Assistance involves more than just “talking the talk.” Its values and principles must be so fully integrated at all levels that they define relationships and ways of doing things:

- Engage and involve all stakeholders and create the expectation for results, mutual respect, trust and equal status among everyone involved.
- Identify and strengthen existing networks of mutual aid, both among community members and between the community and institutions.
- Strive to create pathways of open dialogue between people and groups by emphasizing a spirit of caring, warmth, appreciation and celebration.
- Set realistic timelines and be flexible enough to deal with unforeseen barriers.
- Encourage risk-taking to improve the status quo by training natural leaders from the community in daily operations, meeting skills, and action research and evaluation.

Mutual Assistance is not business-as-usual. It does not happen on its own, but requires a new mindset on everyone’s part. This approach is alien to the way most funders, organizations and communities work. While they have the same goal — to improve the lives of children and families — the ways they proceed are not always complementary.

Mutual Assistance bridges these parallel tracks in a mutually beneficial way. Funders and organizations shift from giving the community help to helping the community give, while the community shifts from being needy to being needed.
in the more difficult work of transforming the neighborhood from the inside out.

Developing the value of “shared being”: Parents began to demonstrate concern for all neighborhood children, and each child was soon felt to be the responsibility of the whole community. This transcended culture, race and age. One day an African-American mother, shopping in a local market, saw a young Mexican child who should have been in school. She engaged him in conversation and learned why he was absent: he needed a school uniform, which his parents could not afford. Through the aid of VFC he was able to acquire one and attend school again.

Strengthening networks of support: Parents collectively devised solutions to community problems. One such problem concerned tension between Latino and African-American families. Parents determined that lack of knowledge about each other’s culture was at the root. For years, many African-American families had resisted participating in school activities due to their resentment of the influx into their community of Latino immigrants. African-American and Latino parents were encouraged to meet with one another to discuss their concerns. As a result, African-American parents learned that they shared the same dreams and hopes for their children’s success in school as the Latino parents. They resolved that a bilingual, Spanish-English education was key to the economic success of their children, and requested that all children in the school become bilingual.

VFC’s Community Bridges program was another means of strengthening support networks. Parents from diverse backgrounds met in homes throughout the neighborhood to share their respective cultures and traditions. These gatherings culminated with a cultural celebration and eventually led to monthly multicultural activities at the school cafeteria.

Approaching transformation in a holistic way: VFC created an initiative, Healthy Beginnings, in which promotoras (lay health workers) offered information and support to pregnant women. The initiative also provided for an on-site health clinic where a mobile unit from University of Southern California offered dental work for kids. Additionally, VFC spawned Pacoima Beautiful, an environmental advocacy project, and Pacoima Urban Village, a socioeconomic development effort.

Partnerships for change: The center thrived on innovation and developed partnerships with many agencies within the community. The Museum of Contemporary Art offered classes that did more for family bonding than many mental health professionals could have accomplished through family therapy. Though professional therapy is stigmatized in Latino culture, these family art activities provided an acceptable way of dealing with emotions and issues.

Reciprocal relationships: The Service Exchange Bank created a way for parents and VFC to enjoy mutual benefits. If parents requested a service from VFC, they could choose from a list of what to give back in exchange. A beautician might offer her professional skills in return for childcare. Ultimately, volunteer work-exchange participants contributed services worth more than $100,000 per year.

Adopting an asset-based approach: The Vaughn School initially dealt with behavior problems punitively. Then parents suggested an alternative approach: to reward those that behaved well. Children earned “good behavior coupons” that were redeemable at a parent-operated school store whose shelves were stocked with donated merchandise. This approach did more to curb misbehavior than any action in the past. The idea was sustainable, cost the school nothing, promoted leadership among parents, and provided school supplies to children without stigmatizing them as needy.

Developing leadership: Fueled by the desire to improve the lives of their children, parents became — and remained — involved in the school. Natural leaders emerged, as did those with special skills to offer the children. Parent leaders were given increasing amounts of responsibility as their abilities grew.

Meeting basic needs contributes to other outcomes: Many of the students who were failing scholastically came from families of migrant laborers. During the course of a single year, these children attended a number of different schools. As these families experienced VFC’s web of support, they became deeply involved as volunteers, forged strong connections with each other and imparted this support to their children, whose grades began to improve.
What does successful Mutual Assistance look like? That depends on whether one is a funder, agency, organization, resident or parent:

- Funders base their funding criteria on Mutual Assistance ideas and methods, selecting grantees who demonstrate capacity and the ability to engage and work within communities efficiently and successfully.

- Parents create a welcoming, open and safe space — possibly a community garden or other natural gathering spot — where they meet and share their concerns, wisdom, humor and talents. This allows opportunities for open dialogue that is not constrained by politics or institutional agendas.

- Partners build a vision about what is possible, nurturing it with activities that produce immediate results and justify their hopes. Once small successes are achieved and celebrated, it is possible to expand the vision to include significant personal, organizational and social change.

- Families and communities express the value of “shared being.” Because Western social norms value personal independence, many residents develop a me-first attitude. Some see themselves only as “takers” because human service approaches have stripped them of their pride, self-worth and dignity. A lack of appreciation for their cultural, historical and spiritual resources compounds their alienation and marginalization. Through Mutual Assistance, residents come to recognize that their individual well-being is tied to that of others in their community. They learn that “what happens to you, happens to me.”

- Families work to strengthen networks of support. Residents often feel alone and frightened in today’s splintered communities. Mutual Assistance means unifying communities of color into a cohesive whole. In order to thrive, staff must foster an environment that welcomes all cultures in celebration of diversity.

- All partners approach change in a holistic way. Communities using Mutual Assistance do not base priorities on the agendas of funders and service providers alone. The perceived needs of community residents must drive change. Communities often address multiple needs by creating spinoff groups which service providers should aid in every way possible.

- Partners create reciprocal exchange relationships to build self-worth and reciprocity. Service exchange banks and Time Dollars (see Glossary) are excellent models for creating reciprocal relationships between partners.

- Partners adopt an asset-based approach where they value the skills and knowledge of community members. Partners actively work to create opportunities for people to come together and be valued. Over time, this new culture helps residents identify opportunities for giving back to their community.

- Partners focus on community leadership. At its start, a Mutual Assistance initiative seeks out and engages community leaders who are free from institutional restrictions. They bring a fresh perspectives and can assist with strategic planning, offer coaching, provide continuity from start-up until internal capacities are built, mobilize resources, act as natural helpers, and provide management assistance to site staff until they build adequate relationships in the neighborhood.

- Agencies and organizations focus on professional roles. Professional staff must assume the role of catalysts to guide — but not direct — Mutual Assistance processes. They foster relationships, engage others to envision change, and strive to tap resources in themselves and others. Most importantly, professionals identify, engage and train natural leaders from the community and compensate them fairly for their work and experience.

- Mutual Assistance programs demonstrate an equality in governance that is characterized by an open meeting structure, rotating leadership and a non-hierarchical mindset. People function as integrated human beings, not merely as individuals filling a role.
Service providers with a Mutual Assistance focus start with meeting their clients’ basic needs — childcare, transportation, access to laundry facilities, proper clothing for children.

Agencies and organizations using Mutual Assistance promote the economic well-being of their clients by supporting entrepreneurial initiatives, providing training in job and life skills, and supporting community resource banks or peer service exchange banks.

Implementation of Mutual Assistance almost always looks messy. Funders and policymakers may get nervous, but they must remember that innovation and creativity are necessarily imperfect, nonlinear processes. It makes no sense to terminate funds before transformation can fully take hold within communities.

Getting Started

Most likely there are Mutual Assistance efforts happening right now in the communities you care about. The programs may not call themselves “Mutual Assistance,” or even know what the term means. In fact, even for those who are familiar with the concept of Mutual Assistance, it is often hard to recognize. This primer serves as an abridged “manual” to identify and work with these “diamonds in the rough.” Such programs may involve volunteer community organizing, family resource centers, Healthy Start or community development corporations.

These efforts are lacking in many communities that need them. Programs that do exist often do not receive the support they need. Actual costs may be low, but significant technical assistance is often necessary. Funder investment in knowledgeable and committed staff, high-quality technical assistance and low-tech accountability systems can leverage community self-help, with amazing results.

In these difficult economic times, it makes sense to explore Mutual Assistance as a means of improving community outcomes. Here are some first steps.

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**PROJECTO JARDIN**

Projecto Jardin (or White Memorial Community Garden) is another example of Mutual Assistance in practice. The Projecto Jardin community garden is a loosely organized, collaborative effort of local residents, hospital staff, church members, school children, educators, professionals and others. Located in Boyle Heights, a rough neighborhood in central Los Angeles, it was conceived simply as a beautiful garden where community members could get acquainted. But Projecto Jardin became much more: a popular community hub that has been instrumental in reclaiming the neighborhood.

Boyle Heights residents are generally poor, and most speak Spanish in the home. To raise community awareness of Projecto Jardin, early organizers distributed bilingual fliers at the local elementary school and went door-to-door to promote the project. Still, it took about a year for the community to become involved.

Next, organizers held a “planting day” with free food, beverages and music, followed by community planning meetings and social events every couple of months. While organizers remain deeply involved with the initiative, ownership of the garden is truly vested in the residents. Special groups have sprung up to address specific concerns. The Beautification Group, for example, has succeeded in restoring a formerly trash-filled area.

Those who work in the garden can take home whatever produce they want, yet they always leave something for the next person. If there is a surplus, volunteers give it to passersby, some of whom became involved in the garden themselves.

Projecto Jardin volunteers actively contribute their knowledge, resources and skills to the community. Area architects, hospital patients and staff, students, folk dancers, firemen, art teachers and others also give their time and resources. Together, they’ve made the garden a success.
For Program Directors and Staff Leadership

Program directors and staff leadership are the most direct catalysts for change, and the most obvious models of the process. As such, they have a great responsibility.

If you are a program director or staff leader, following are some things you can do to promote Mutual Assistance in your workplace and in the community you serve:

- **“Be” the change by strengthening your own capacity to experience mutuality and interrelatedness.** Begin by examining your own intentions. Learn how to contribute from the heart to the relationships and connections inherent in community. Actively work toward creating an organization that is characterized by a flexible learning culture.

- **Develop relationships with local parents and identify natural community leaders among them.** Successful program directors enhance family and community leadership capacity through volunteer jobs and internships, licensing, formal and informal academic programs and training, and paid employment. Engage these leaders as agents of change for their own communities. Work closely with them during all phases. Hold meetings at community-accessible sites during times that are convenient for parents.

- **Strengthen bridges between groups and communities.** Work with partners to identify and support neighborhood hubs. If none exist, work closely with the community to create one. Projecto Jardín is a community garden site model that deepens connections between communities by promoting, sponsoring and participating in cross-cultural neighborhood gatherings and celebrations.

- **Create or adopt culturally and linguistically relevant and appropriate outreach methods, protocols and tools.** It is a very important component of Mutual Assistance to recognize, validate and celebrate differences between people and population groups for it is precisely our differences which cause us to learn and grow.

Use approaches and processes that galvanize people’s goodwill. Examples include:

- **Appreciative Inquiry:** Builds on the best of what already exists. www.appreciative-inquiry.org

- **Future Search:** A planning process that makes it possible to develop consensus among people with diverse interests. www.futuresearch.net

- **Open Space Technology:** In large group gatherings this process offers space to discover what wants to happen. www.openspaceworld.org

- **The World Café:** Creates a place for fostering conscious conversations. www.theworldcafe.com/worldcafe.html

- **Imagine Chicago:** Inspires positive visioning to create change and to build relationships across sectors. www.imaginechicago.org

For Policymakers and Funders

Policymakers and funders, both public and private, likewise have great potential to promote Mutual Assistance principles. They determine which approaches survive. Their funding of certain programs over others creates a tacit understanding of what they deem worthy of support. By requiring that grantees for Mutual Assistance “walk the talk” with other partners and within their own agency or organization, funders can gauge the potential of prospective grantees to service clients effectively.

If you are a funder or policymaker, here are some things you can do to promote Mutual Assistance:

- **Ensure that programs or grantees create opportunities for residents to develop relationships of mutual support and to identify each other’s strengths.**

- **Provide written materials about Mutual Assistance to educate prospective grantees.** Encourage them to visit nearby groups that are engaged in Mutual Assistance activities. If you fund or promote programs that could easily implement Mutual Assistance approaches — such as Healthy Start, family resource centers, community development or community...
policing — invite your grantees to a meeting about Mutual Assistance. Ask what it would take for them to test this new approach in their programs. Fund what you can.

- Connect grantees to technical assistance resources that can help them implement Mutual Assistance in all aspects of operation (see References and Resources). Practitioners often get programmatic technical assistance such as teen health, school reform and youth employment, when what they really need are tools for:
  - Building collaborative processes
  - Leadership development
  - Negotiating
  - Political strategizing
  - Conflict management
  - Hiring quality staff
- Create opportunities for grantees or organizations to share strategies for promoting Mutual Assistance by bringing together grantees who face similar challenges and encouraging them to share solutions. Peer-to-peer learning and support are very important for site directors.
- Promote and fund promising new place-based, resident-driven networks.
- Take time to meet with the informal community leaders as well as representatives of agencies. Use these meetings to find out what residents think about the challenges they face and which community resources could be mobilized to address them.
- Promote and rely on feedback loops from the community, and act upon findings. Find out if residents feel agencies are adequately drawing upon community resources and the cultural strengths of residents. If there is a disconnect between informal and formal resources, seek out community advice about how agencies could do a better job of using community resources. Create opportunities for these leaders to offer this advice directly to agencies.
- Do not expect immediate results. Allow realistic time frames for achieving measurable success in collaborative projects with the community.
- Develop new tools with short-term indicators that measure long-term outcomes. Suggested indicators include measuring the ability to assemble a diverse and representative group of stakeholders and the capacity to change course and to challenge authorities when things are not working.
- Involve the community in pivotal site decisions and personnel selection. Involve the site or community in the selection of foundation project directors, family resource center directors, site managers, and providers of technical assistance and evaluation. Foundation site managers, working closely with grantees, are often the best form of technical assistance funders can provide.
- Utilize available technical assistance and resources. One means of doing this is through the Wildflowers Institute, which has developed a framework to explore the patterns and premises of a given community and to train others in this methodology. When we develop mechanisms that amplify the voices of our growing immigrant population, we can initiate programs and services that are culturally relevant.
- Be open to results that may be more powerful than what you ever imagined.
Glossary

Mutual Assistance: Common or shared by two or more parties, such as the mutual interests of management and labor. Experienced or expressed by each toward the other, with mutual respect and trust. It describes reciprocal aid, especially when given or done in exchange for something.

Community: A term broadly used to refer to a population that has a distinct identity. It can refer to residents of a geographic area who are affected by a decision of a jurisdiction: for example, a neighborhood, school district, city, county or region within a county. It is often used with a modifier or clause to describe a non-geographically based subgrouping such as the “community of childcare providers” or an ethnic or racial subgrouping such as the “Latino community.”

Community Exchange Bank: A means of leveraging resources whereby information about a community (people, organizations, contacts, etc.) is collected, cataloged and disseminated by a central entity so that residents may benefit through recirculating community wealth.

Galvanize: To restore to consciousness by galvanic action from a state of suspended animation. To stimulate or excite to animation and activity.

Micro-Enterprise: Small-scale, community-based financing and business initiatives begun by community residents or by community-based organizations on behalf of the residents. Such enterprises stand to gain much from training in fund development, targeted capacity-strengthening and sustainability efforts, and collaboration within a teaching community.

Mutual Assistance: Common or shared by two or more parties, such as the mutual interests of management and labor. Experienced or expressed by each toward the other, with mutual respect and trust. It describes reciprocal aid, especially when given or done in exchange for something.

Reciprocity: Giving and taking something mutually. Making a return for something given or done. Being complementary or at least equivalent. This organizing principle was pervasive in pre-modern cultures such as those of Polynesia, Africa, India, ancient Greece and Medieval Europe. It cannot be dismissed as an outdated folk notion and it remains at the root of our ideas of justice, fairness and friendship.

Shared Being: In many cultures “shared being” refers to an individual’s connectedness with all the community. The notion of experiencing others as one’s larger self.

Social Capital: Social capital is the combined strength and power of community members. It is the trust and reciprocity that develops over time and binds the whole group together. Strong social capital means that people know each other, look out for each other and come together for social and emotional support. Just as we can accumulate financial capital on which we can draw, a community can accumulate social capital; it takes the form of trust and reliability among a group of people, enabling them to carry out community activities.

Time Dollars: Time Dollars are tax-exempt currency that people in a community can earn by using their time, energy and skills to help others and to participate in supporting and building their neighborhoods and communities. One hour of service earns one Time Dollar. People can earn Time Dollars by providing services like child care, transportation, tutoring, cooking and home improvement services. They can spend Time Dollars by getting help for themselves and their families, to purchase food at a food bank club or to obtain discounts for products and services from merchants.
References and Resources


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Time Dollars Institute, Washington, D.C. Contact: Edgar S. Cahn.


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