

leadership matters

The only safe ship in a storm is leadership.

- Faye Wattleton

LEAD WITH GOOD DESIGN

by *Jelena Butler*

I ran across some examples of extraordinary leadership facilitating solutions to age-old, every town kind of problems. At MC4W Leadership Committee we are always in search of good ideas particularly when they can be replicated locally. So I want to share with you five success stories where the design of the approach to adverse issues made all the difference. In each case there was leadership that believed in the concept enough to persistently champion and sell its implementation to failure-weary boards and authorities.

AltSchool was founded in 2013 by Max Ventilla with the mission to enable all children to reach their potential. Partnering educators with technology the former Google executive put together a team that designed a platform to personalize education and streamline operations. It's a small-batch approach for what is a network of schools with 30 to 100 students now operating in several cities. Children from pre-K through 8th grade learn at their own speed. They're carrying no heavy textbooks to class, just their tablets. Technology enables customization to a student's particular style of learning. For kids that don't respond well to the traditional public school teaching this is a way to make sure they don't fall through the cracks. The model is one the founders hope to expand across the country. www.altschool.com

Flipped learning is an approach that moves from group to individual instruction and when it does it is transformed from passive learning of theory into dynamic and interactive practice. Jon Bergmann a pioneer of the flipped learning classroom and co-founder of the Flipped Learning Global Initiative travels the world training educators to correctly utilize the model. As it is applied in a Clinton Township, Michigan high school flipped learning means that students are sent home to watch lectures on video. They come back to school to do their homework where teachers provide individual help or small group oversight. <http://flglobal.org/>

In Tacoma, Washington the housing authority partnered in a **pilot program** with the school system to provide rental assistance to stabilize 50 homeless families in one of their poorest districts. Participation was contingent on a commitment from parents to keep their kids in school. Rent assistance began high at first but would taper down to zero over the course of five years. The result of stabilizing the home environment allowed the child to feel secure about where they would rest their head each night and opened the door to learning. Reading scores improved by 22% by the end of the first year. Having a stable home also freed parents to seek jobs and further their education so families in the program prospered notably with significant wage increases over the same period.

<http://bit.ly/2xbPSNW>

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Five Keys is a charter school located inside a public jail to serve incarcerated adults and transitional age youths in California. Five Keys schools offer a wide range of instruction levels in all subjects. The curriculum covers the sciences and humanities. It is designed to build career skills and life skills that reduce recidivism. The name refers to their 5-prong approach to easing re-entry: education, employment, recovery, family and community. Two years ago Five Keys won the Harvard Innovations in American Government Award for redefining the way people think about the role of education in restoring communities. www.fivekeyscharter.org/

KEOM 8.5 FM is a non-commercial educational high school radio station based in Mesquite, Texas. It is operated by the Mesquite Independent School District and broadcasts to the greater Dallas–Fort Worth area. During school days and hours it is staffed by students who learn firsthand how to manage a business from operations and budgeting to programming, ad sales, writing, producing, and engineering. It's a competitive environment for students across the district where participants earn credits in an advanced broadcast journalism class. <http://www.keom.fm/>

A theme running through all these initiatives is that they engage the participant and allow them to learn by doing. To start the individuals and groups that spearheaded these new methods for dealing with persistent issues stopped first to understand their subject. They then designed programs that met them where they were. Each of the five examples is a case of form following function, the premise of all good design.



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by Sabrina L. Butcher

It's been more than 15 years since I was a second shift maintenance supervisor for General Motors; I can still hear the noises and smell the scent of argon mixed with burnt metal, a strange yet enjoyable odor, like fresh cut grass but much more profitable. I can still feel the heartbeat of that production line where my team manufactured trucks.

But manufacturing today entails far more than weld sparks and assembly lines; it's not the dirty place where your grandfather used to work. Do those places exist? Sure. I worked inside them too, survived and thrived.

As the only female maintenance supervisor at the GM plant at that time, I faced many obstacles. After leaving that supervisory role, I often wondered what I did right and what I needed to do differently. My perceived lack of skills because of my gender kept coming up — not by me — which I just accepted as the norm. It wasn't until recently that I began seeking perspectives from others. Were the obstacles I faced then shared by other women in manufacturing roles? Why are there not more women in manufacturing roles? Is there an opportunity to tackle the obstacles I faced to help others?

In talking with several women and men who work in a variety of manufacturing roles in Chattanooga, I heard similar themes about the gender gap and fitting in. Some women felt frustrated in their roles because they were told to stop being too nice or caring for the workforce. Some women felt they were just as competent as their male counterparts, which became a motivator to gain more skills to be considered for promotion. Some women felt there was a glass ceiling that won't break, but others disagreed. They maintained that the ceiling will never break until women show up to the table. Many felt that women don't do well in dirty and loud places. One disheartening insight was that almost all industries represented in these conversations were trying to attract and hire more women, but the response wasn't there.

A recent Deloitte study on the gender gap in manufacturing roles shows improvement is on the horizon. In 2017, 29 percent of women in manufacturing (compared to 12 percent in 2015) think school systems actively/somewhat encourage female students to pursue a career in the manufacturing industry. The survey also found that 42 percent of women in 2017 (compared to 24 percent in 2015) are now ready to encourage their daughter or female family member to pursue a career in their industry, and more than half of women (58 percent) have observed marked or some positive changes in their industry's attitude towards female professional employees over the last five years. This is good news, but we have more work to do.

If you're interested in a manufacturing role, some questions to ask yourself are:

- Do I enjoy solving problems?
- Do I enjoy designing products, fixing issues, breaking barriers, trying innovative ideas, implementing processes, working with a team?
- Do I want to have pride in my work?
- Do I want to see the very thing I helped manufacture being used out in the world?

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Leadership Matters is published quarterly by the **MCW Leadership Committee**.

Contributors to this issue include Sabrina L. Butcher, Justice Committee co-chair, Brenda Freeman Short, Jennifer B. Harper, and Leadership Committee chair, Jelena Butler.

Leadership Matters is edited by Dominique Brandt.

So much of Tennessee's continued well-being depends upon our young people viewing these manufacturing jobs as a solid career choice and opportunity versus a last-ditch option. Explaining the positive impact that manufacturing has on a community can engage young leaders. Encouraging young women to believe their skills are applicable and relevant to manufacturing is even more critical.

Our words are powerful, especially words of encouragement. Were there experiences with harassment, hostility and exclusion when I was in those roles? Yes. But it didn't matter that I was working in manufacturing, because that behavior can happen anywhere. While those experiences are real problems, that may not be the real reason for the gender gap in manufacturing. Ironically, it was my mother, (not my father, who was a mechanic I watched with intention), who encouraged me to pursue a career of my choosing regardless of stereotype. My father discouraged me often from pursuing a career path like his. I've since learned that it's because he didn't know how to encourage me.

The question about engaging more women has left men in a defensive position. This need not be a blame game. My former maintenance boss once shared with me some sound advice — please have empathy for all of the men you work with going forward; we aren't used to working with women; we aren't sure what to do or say.

His courage and honesty are a call to action that applies to men and women not only inside plants but also on the home front. It's time we start helping each other about organizational health and working relationships. A course on harassment doesn't address what my former boss was referencing, either. Men and women aren't wired the same, and because women aren't traditionally represented in manufacturing, he made an insightful request regarding the how-to's of behavior.

What if both genders agreed that both need help on understanding how to behave in a way that's productive, respectful, inclusive and consistent?

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PREDATORY LENDING

An Update from the Financial Independence Committee

by Jennifer B. Harper

The Financial Independence Committee exists as a sub-committee of the Economic Development work of the Mayor's Council for Women in recognition that financial independence is a facet of economic development that is often overlooked..

Our focus has been specifically on predatory lending. Research has shown that in states with lenient laws, such as Tennessee, the use of predatory loans (payday loans, title loans, pawn shop loans, check cashing businesses, etc.) is double the rate of use in states with more restrictive legislation. We also know that women are more likely to be the consumers of these loans than their male counterparts and that our region is at the center of a dire financial picture for many families.

In order to address this situation, we believe a combination approach is needed. Our report*, published last spring, outlined a three-pronged approach: preventive measures to increase early financial empowerment and decrease future demand of these loans, a viable alternative to the loans, and supportive programs to encourage long-term financial stability and well-being.

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While traditional lenders are held to usury law limits on interest charged and require personal financial statements to determine a borrower's ability to repay loans, predatory lenders are not held to the same standards. They have been able to operate without the same consumer protections that are available in traditional lending channels.

Just recently, new rules released by the Consumer Financial Protection Bureau, a federal agency charged with protecting consumers from unfair, deceptive or abusive practices in consumer financial markets, limit the frequency and amount of predatory loans obtained by each consumer. Additionally, these new rules require that lenders to use underwriting guidelines to determine the borrower's ability to repay the loans. These rules don't go into effect immediately, but are a step in the right direction!

One of the biggest problems with the current model is that the predatory loans are often sought out during a time of crisis or out of convenience. That convenience has come at a high price. The initial fee and loan amount may not seem exorbitant at first, but if the loan cannot be repaid as scheduled, the principal balance and the fees roll the loan over for a new period and the accrued interest is combined. This can quickly become a vicious cycle that is difficult to break. In Tennessee, the cost of that cycle over a year can equate to a "legal" interest rate of up to 460%. The current terms of these payday loans are negatively impacting working-class Americans.

Our proposed goals and outcomes include:

1. Reduce the number of consumers in Chattanooga using high interest loans.
2. Increase the number of individuals that have access to traditional financial services.
3. Create path for the State of Tennessee to reduce and/or limit predatory lenders through legislative action, informed by action in other states, as listed previously in this report.
4. Support the efforts to cap the interest rates at the level set by the Military Lending Act.
5. Encourage the State of Tennessee to create opportunities for traditional lenders to offer a broader product mix, allowing more loan alternatives to more borrowers.
6. Encourage the City to support public-private partnerships in their review of viable alternatives.
7. Support the creation of a community-based task force to create synergy between existing resources and initiatives.

Since the publication of the report, we have continued our work and have focused on creating more viable alternatives to predatory loans. We may not be able to ban them, but perhaps fair market competition can offer a better solution that keeps more families financially independent. We are working with attorneys, potential funders, and community partners to find a good alternative solution for our community.

**Full text of the report can be viewed at <http://connect.chattanooga.gov/c4w-march-21-2017-financial-independence-white-paper/>*

by Brenda Freeman Short

At each monthly meeting of the Justice Committee, I highlight a woman in history, recognizing her strength and contribution to women and to society.

In October I highlighted the life of Harriet Bailey, the mother of Frederick Douglass. Douglass was a slave who gained his freedom and became renowned as a great orator and abolitionist, helping many slaves gain their freedom. Though history does not recognize Bailey's contribution, Douglass wrote of his mother and her strength in his book, *Narrative Of The Life Of Frederick Douglass*. Douglass wrote of how she would walk twelve miles one-way, at night, to be with her son who had been separated from her as a young child. She would then travel those twelve miles back to the plantation where she lived to be at work in the fields at sunrise or else face punishment. Those few times she visited him were seared in Douglass' memory. They awakened within him a "greatness" to face all odds and become a leader against slavery and, later in life, an advisor to President Lincoln.

The work of the Justice Committee is to research and recommend policy that will improve the lives of women. As the committee works towards this goal, it is currently researching three issues: predatory lending (payday loans), gang violence, and human trafficking.

Predatory Lending: This is an issue affecting many women in Tennessee where there are 1,208 payday lenders. The average Tennessee borrower utilizing a payday loan will owe \$490 in fees to borrow \$300 for just five months. On average, a \$100 loan for a two-week period, leads to an APR of 459%. A large number of these borrowers are women.

Gang Violence: This issue is being researched specifically as it relates to women and the consequences of their being in a relationship with a gang member.

Human trafficking: This issue is broad with many aspects that must be addressed including, among others, sexual trauma, violence, health consequences and the exploitation of women.

The Mayor's Council for Women invites the participation of all women interested in making a positive impact in our community. Join us at any of the following monthly committee meetings:

- ◆ Economic Opportunity
- ◆ Education Committee
- ◆ Health Committee
- ◆ History Committee
- ◆ Justice Committee
- ◆ Leadership Committee
- ◆ Healthy Sexuality Subcommittee

Meeting times and locations vary. For more information please visit:

<http://connect.chattanooga.gov/councilforwomen/councilforwomenabout/>