

Operationalizing REIA into Lending Operations: *Activities to Analyze & Reflect on Power*

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Citi Foundation



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Cover Photo Details

LEFT: Terraced seating in the main entryway of the headquarters for BUILD, a youth services nonprofit in Chicago that steers young people away from gang involvement and toward thriving futures. IFF provided real estate support to BUILD and helped finance the facility, which opened in February 2023. Learn more [here](#).

UPPER RIGHT: Photo by Bonnie Robinson, courtesy of IFF. A hallway in North Lawndale Employment Network's headquarters in Chicago that features a photo of Dr. Martin Luther King, Jr., who once lived in the neighborhood served by the workforce development nonprofit. Opened in 2021, the facility was acquired and renovated with real estate support and financing from IFF. Learn more [here](#).

LOWER RIGHT: Staff and program participants from Nonprofit Finance Fund borrower Why Not Prosper pose in front of the organization's mural in Philadelphia. Nonprofit Finance Fund offered Why Not Prosper a \$250,000 working capital loan through their zero-interest CARE Fund. Why Not Prosper is using this financing to pay the salary of a full-time development director and seed their capital campaign for a retreat center for women returning from jails and prisons.



Writing and Listening Activity — Reflecting on Power

Activity Overview

We tend to think of power as something that other people have, but when we take the time to think about it, most of us have experienced feeling powerful. To start the conversation about power, it's helpful for each of us to question the assumptions we hold.

This activity walks you through an exercise to gently challenge commonly held assumptions about who has power and who does not.

Guiding Questions

1. Think of a time when you felt “powerful” – whether that was a positive or negative experience. If nothing comes to mind, think about the different forms that power can take, e.g. power with, power within, and power over (an exploration of these definitions is in the toolkit guide).
2. If you still can't think of an example from your own life, think of someone powerful you've seen in a movie, TV show, or book.
3. Describe the experience in as much detail as you can. What happened? Where were you? Who were you with? How did you feel – before, during, and after?
4. What does this experience teach you about power?
5. If you can, compare your experience with someone else's.

How were those experiences – the same, or different? If it feels like a safe space and you would like to do so, you can repeat the practice and consider a time when you felt “powerless.”

Adapting the Activity

The time required and suggested framework for this activity will depend on whether you are doing it as an individual, in small groups, or with a large group. Below are some suggestions on how best to adapt the activity to your needs.

Individual Reflection: Freefall Writing

If you're reflecting on the topic on your own, try Freefall Writing. This is something anyone can do, but it gets easier with practice. You can use it to explore your feelings and motivations around any topic. You'll need a pen and paper, and a timer (a phone will also do).

1. Write down the title of the exercise, or the topic you wish to explore, as a heading – in this case, the name of the activity.
2. Set a timer for three to five minutes and start writing – whatever comes into your head. Even if you don't know what to write, just write that and keep writing.
3. When your time is up, read what you've written. Underline any words or phrases that stand out – look especially for those that hint at deeper feelings or intentions.

4. Choose one word or phrase and write that as the next heading.
5. Set the timer for the same amount of time and write again.
6. Once again, read what you've written and underline what stands out.
7. If you run out of things to write, or want to explore further, choose another underlined word or phrase and write about that.
8. Look back over what you have written. What have you learned?

Working with a Partner or Small Group: Three Ways of Listening

If you're working with a partner or a small group, help each other to reflect more deeply by offering different perspectives. You'll need a timer, and you can choose to encourage participants to take notes, either after each round of listening or at the end.

1. Allocate a timekeeper and decide who will speak first about their reflections on power. The first speaker has three to five minutes to respond (adapt timings so everyone has equal time to contribute).
2. If there are two people, while one speaks the other listens for different aspects of the story:
 - a. The "head" (ideas, thoughts, or facts)
 - b. The "heart" (emotions, feelings, or values)
 - c. The "feet" (intentions or motivations)
 - d. If there are two or three listeners, decide in advance which aspect of the story each person will listen out for.
3. Listeners don't ask questions or interrupt the speaker. If the speaker runs out of things to say, challenge everyone to sit quietly and wait – this can take practice, but sometimes powerful observations arise after a pause.
4. Listeners take turns to share the different aspects of what they heard.
5. If you have time, you can then ask questions and have a more open conversation but keep an eye on the time.
6. Swap roles until everyone has had the chance to speak.



Working with a Larger Group: Think, Pair, Share

When reflecting on power with a larger group, it can help everyone to participate with more confidence if they have time to think first. You'll need a timer, and everyone will need a pen and paper. You might also like to have a big piece of paper or a digital whiteboard if you're working online.

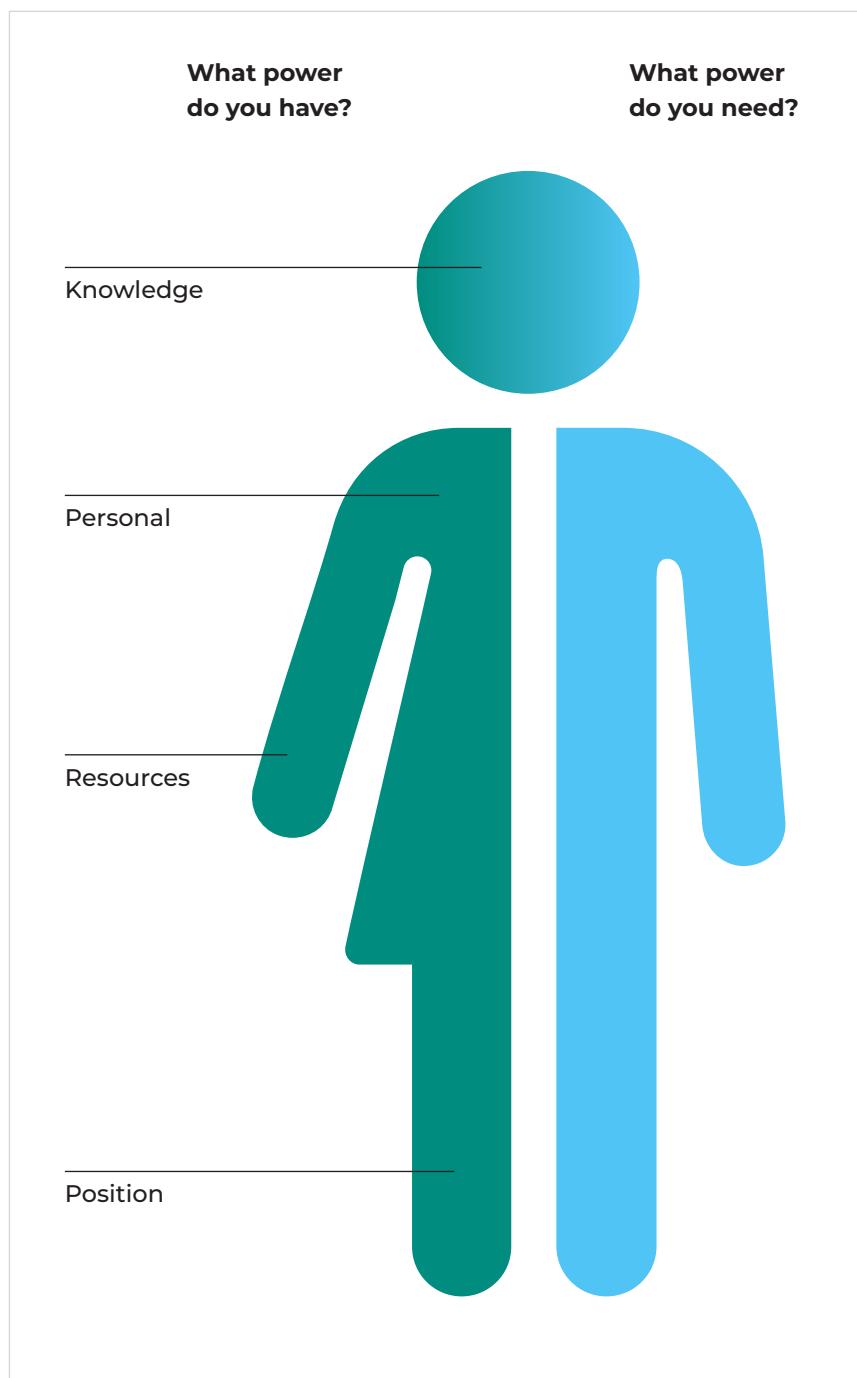
1. Decide on the topic you want to think about. You could use the exercises that follow as a prompt, allow one person to bring a topic to the table, or collectively set the agenda.
2. Set a timer for three minutes and encourage everyone to write down their thoughts about the topic on their own. You could use Freefall Writing, or just make a few notes.
3. Ask everyone to find a partner or allocate pairs to breakout rooms if you're meeting online. Encourage people to share their thoughts with their partner. You can introduce Three Ways of Listening, or just ask people to share the time equally.
4. Ask each pair to share key points from their discussion with the whole group. You could capture these points on a big sheet of paper or digital whiteboard.
5. Allow time for everyone to ask questions and share what they learned from the process.

Activity — Seeing Individual Power

Each of us has some power and some access to sources of power. This activity will help you more clearly identify the different sources of power that are available to you, and those that you might need, in relation to a specific issue or project.

You can write down your thoughts on the image below, or engage in a Freefall Writing exercise, as described above. Alternatively, doing this activity with a partner or group may help you spot sources of power that you miss.

1. The left-hand side of the body is for thinking about the power you have.
2. The feet represent your positional power: How does your role in relation to your organization affect your power?
3. The hands represent your resources: what resources do you have access to and how can you apply them to the issue? Remember resources can be tangible and less tangible – capital, social networks, time, or even creativity.
4. The head represents knowledge or information: what do you know, or what information can you access, that is relevant to the issue?
5. The heart represents personal power, or “power within.” How powerful do you feel? How have the other sources of power contributed to that?
6. Repeat the process on the right-hand side of the body to think about the power you need: What is missing? Who can help you?



Activity — Seeing Power in Groups and Organizations

Power operates in visible, hidden, and invisible ways to create inequality and exclusion in society. To tackle this, we need to address all these forms of power, but it is tricky to do so if you cannot see them. This activity will help you get under the surface of power in any situation and think through the steps you can take to address it. Thinking of power as an iceberg can help draw attention to the way power operates in both obvious and more subtle ways to create inequality and exclusion.

You can write down your thoughts on the Power Iceberg graphic below or engage in a Freefall Writing exercise, as described above. If you can, engage in this activity with a partner or group to get different perspectives from others to help you see forms of power you might miss and to compare your thoughts on the exercise.

1. Identify a situation or topic for your power analysis, e.g., in the context of operationalizing racial equity, inclusion, and accessibility in your lending operations, you may want to analyze power in your lending process – either the entire process, or a specific element of it.
2. Think about the way that power might be operating in each of these ways. Allocate three minutes to brainstorm thoughts for each of the parts of the iceberg.
 - a. Visible power is the observable rules and processes.
 - b. Hidden power is influencing or agenda setting behind the scenes.
 - c. Invisible power is internalized, shaping what feels possible.
3. Finally, take 7-9 minutes to think about the power you have to create change at each level. What steps can you take to shift a situation and how might people be able to assume greater power for themselves?
4. If you worked with a partner or within a group, share out reflections.



Power Mapping Activity

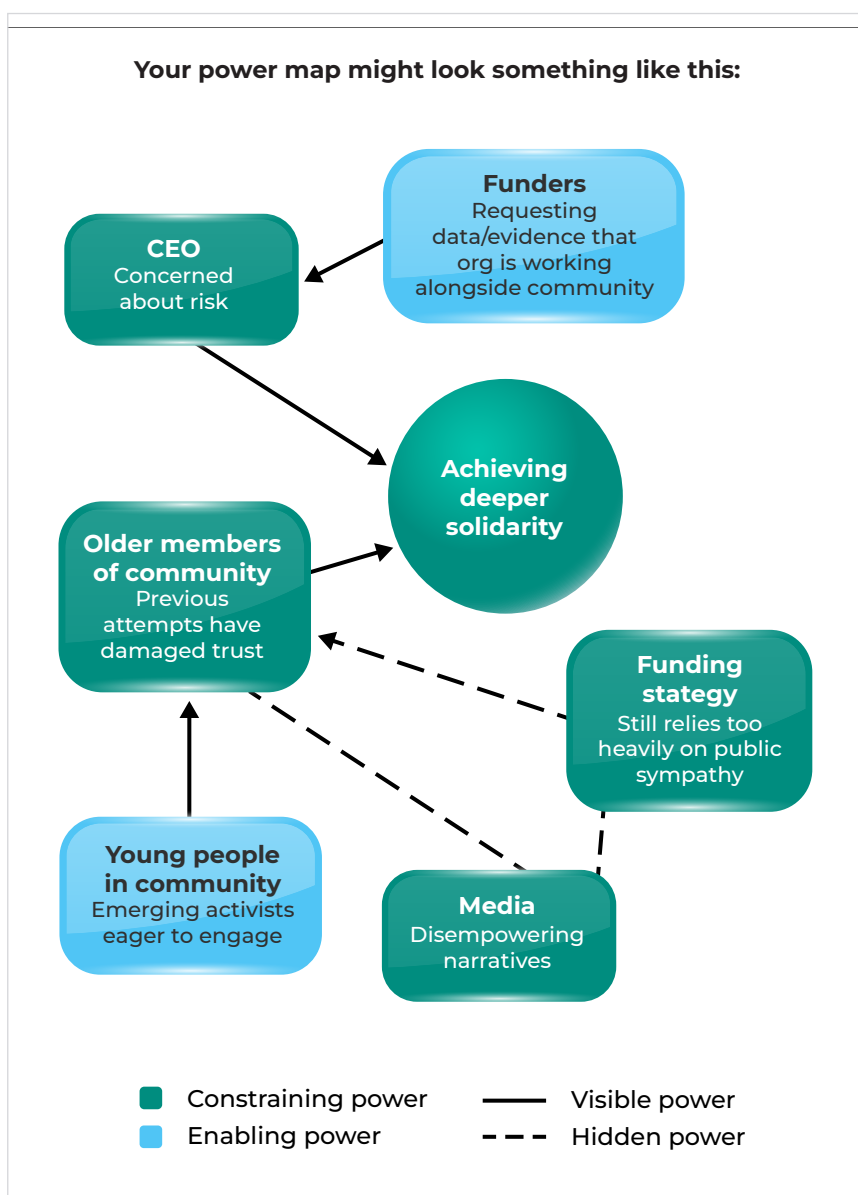
This is a stakeholder-mapping exercise for thinking through the power of different actors in your wider network. You can use it to see how power influences your capacity to better serve and shift power to community members; to explore relationships within your organization; or to reflect on how power is at play in your strategy to operationalize racial, equity, inclusion, and accessibility into your lending operations.

For example, in the context of this toolkit, if you are a lending team thinking about how you can better serve borrowers in your community, perhaps through a new loan product, this activity could help you understand what factors may influence or impact that decision.

If you can, bring together people who know different aspects of your organization to gain a broader perspective. You'll need a big sheet of paper and some small ones (such as sticky notes), ideally different colors, or some colored pens.

1. Decide on a topic you want to analyze through the power map.
2. Identify the different actors connected to your organization that influence the way you work – e.g. individuals (internal and external), partner organizations, funders/ investors, or public sector entities.
3. Write the name of each actor on a piece of paper. You could use different sizes to show how much power you perceive each to have.
4. Develop some kind of system (e.g. color coding) for each sticky note to show whether that power is enabling or constraining your ability to deliver on the topic of note.
5. Draw lines between each actor with an arrow to show the direction of influence. If you like, you can go further and draw solid lines for visible power, dashed lines for hidden power, and dotted lines for invisible power.
6. Step back and take a look at your map. What does it tell you? Who or what is enabling or constraining your work?
7. Can you see one action you could take to make a difference?

Your power map might look something like this:



Additional Activities to Understand Power and Privilege

1. Privilege Monopoly

Using any version of the Monopoly board game, arbitrarily assign privileges and discrimination to players.

Privileges:

- One person gets double pay each time they reach GO
- One person is given a set of three properties off the bat
- One person does not have to pay luxury tax

Discriminations:

- Start one player in jail so they lose their first three turns
- One person gets only half pay each time they reach GO
- One person has to pay double luxury tax

You can also create your own privileges and discriminations.

The goal of this activity is to, in a vacuum, show how easy it is to get ahead when you have vast financial resources – and demonstrate how difficult it is to get ahead when privilege isn't on your side. Using Monopoly also demonstrates how privilege operates in a system.

- Adapted from "[When the Rules are Fair, but the Game Isn't](#)"
- Find a detailed how-to guide with reflection questions here: [Intergroup Monopoly: A Lesson on the Enduring Effects of Inequality](#)

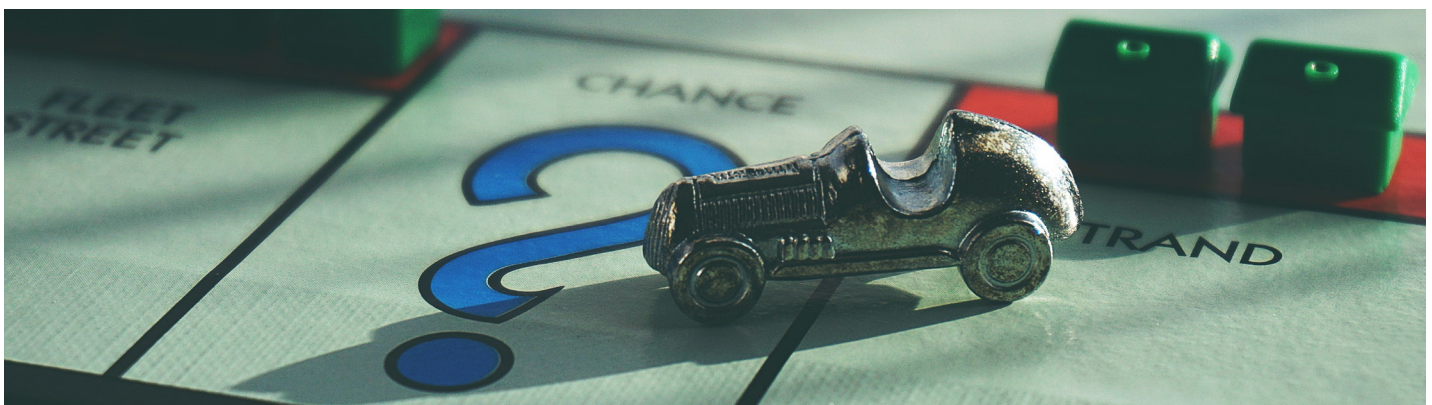
2. Greater Boston Anti-Displacement Toolkit: Mapping Power & Money:

Many have experienced the negative impacts of exclusionary decisions that have led to displacement. This toolkit was created to help organizations engage with communities to collectively understand the system of power in which decisions are made, which can then inform organizing strategies and tactics. The toolkit also includes a facilitation guide that can be adapted to fit your community's needs.

3. Training for Change Toolbox: A training and capacity building organization for activists and organizers that has developed free resources, tools, and activities in partnership with activists, organizers, and change-makers over the past 25+ years.

4. Revelations from the "Power Flower": The "Power Flower" is a tool developed by Canadian social change educators when working with groups to identify who we are (and who we aren't) as individuals and as a group in relation to those who wield power in our society.

5. Dominant Narratives Activity Guide: Provides a discussion guide to help participants recognize dominant narratives, how they are perpetuated, and how and whom they benefit/harm. A dominant narrative is an explanation or story that is told in service of the dominant social group's interests and ideologies. It usually achieves dominance through repetition, the apparent authority of the speaker, and the silencing of alternative accounts.





Have questions, suggestions for improvement, or other feedback you'd like to share related to this toolkit?

Reach out to OFN's Development Services team at developmentservices@ofn.org.



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The activities on pp. 3-7 were adapted from the SMK's Foundation "It's All About Power" resource library.