






The Ethical Bank

THEME/FOCUS: PRO-ACTIVE CITIZENSHIP

 Group Size 20+	 Age Group 14+	 Total Time 100 Minutes	 Level of Complexity 3
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 **Materials Needed** | A box, to represent the bank. The bank could alternatively be represented by a “balance board” – a large sheet of paper on which transactions are shown. Provide paper of one colour to represent “withdrawals” and paper of another colour to represent “cheques”.

 **Keywords** | Critical thinking, problem-solving skills, recognising stereotypes, cooperation for social progress, active participation, human rights, self-awareness, respect for reasoning

Purpose/ Learning objective	The exercise supports participants to find solutions to prejudice, intolerance and injustice, using ‘banking’ as a metaphor. Together, we look for ways of promoting respect in society and discovering how mutual understanding helps build social capital.	
Preparation/ Instructions for educator	Timing	Instructions step by step
	10 min	<p>The exercise introduction starts with establishing the terminology that will be used along the exercise.</p> <p>Withdrawals are the identified problems, while cheques are solutions to the problems, which can be deposited at the bank. The balance board is a public board on which the withdrawals are listed on the left side and cheques are deposited on the right side, until the board balances.</p> <p>The ethical bank refers to a fictitious bank that starts off in debt (overdrawn) because of certain problems, such as a lack of understanding and respect in a particular context (a school, a club, in families, with friends, in the town/city or in government). The participants’ task is to try to bring the bank into credit by depositing solutions and actions to solve the problems.</p> <p>The first participant who completes all the questions should shout “BINGO” and then the sharing is finalised.</p>
	30 min	<p>Collecting withdrawals: In one or more sessions, participants identify the problems that are putting the bank into debt. It is suggested to use previous activities to have already identified the main problems “withdrawals” affecting the participants’ community.</p> <p>Participants should identify problems by working in groups and discussing problems in different settings: family, neighbourhood, school, city or country.</p>

		Remind participants of the human rights charters, and the respect and responsibility that go along with rights. Ask the participants whose rights are being abused and whether people are taking responsibility for themselves and others, and whether they are respecting other people's rights. Can this analysis help identify the roots of the problems as well as their possible solution?
	20 min	Groups come together to share the withdrawals they have identified, which are then written down on the relevant coloured paper. The withdrawals are then put "in the bank". They are listed on the balance board under different "accounts", such as family, neighbourhood, school, city and country.
	20 min	<p>The bank functioning: Participants are in charge of identifying solutions and preparing actions to address the bank withdrawals. The bank will remain in debt until participants do something that will, at the very least, contribute towards a solution to a specific withdrawal account. Such actions or solutions are noted on the cheque paper.</p> <p>At specific sessions, these contributions are read, examined and discussed if realistic and achievable, after which the balance board is updated. Encourage participants to share ideas and to discuss how they are tackling some of the problems.</p> <p>When the balance is achieved close the exercise.</p>
	20 min	<p>Debriefing:</p> <ul style="list-style-type: none"> • What are the most common problems identified? • Which kind of process did you propose to find solutions? • Do you feel that alone you could solve or contribute to solving some of the problems? What is the most suitable approach to solving problems? • Did the activity help you to think of issues you were not aware of before?
Facilitation tips		<p>The exercise may be planned as many sessions or as a session of a 100 minutes, when there have been a previous work with the group on identifying the main problems /challenges affecting their community. It is suggested to keep a track of the elements identified in previous sessions in a flip-chart and recover this list before starting this activity.</p> <p>On the same way, finding solutions may take further sessions and keep the activity ongoing for a longer period. In this case learners may use a different day to work out each main problem, and the solutions to be applied are therefore discussed in detail.</p>

<p>Ideas for follow-up</p>	<p>An empowering follow up of the exercise is to bring its results to its real implementation.</p> <p>For instance, a class has identified the main problems/deficits in a school. They have worked in a set of solutions that then may be presented to the teachers, headmaster, parents and staff of he school.</p> <p>On the same way the activity results addressing local challenges can be brought to the mayor and the city council meeting.</p>
<p>Appendices</p>	<p>The Universal Declaration of Human Rights http://www.un.org/en/documents/udhr/</p>
<p>Source</p>	<p>Adapted from <i>Learning to live together: an intercultural and interreligious programme for ethics education</i>, 2008, Arigatou International, in cooperation with UNESCO and UNICEF</p>