

# Young People, Enterprise and Social Capital

## Marion Allison

Registration Number: 1621916

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# **Declaration**

I declare that none of the work contained within this thesis has been submitted for any other degree at any other university. The contents found herein have been composed by the candidate, Marion Allison.

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#### **Abstract**

In Scotland, current policy aims to produce work ready young people with relevant enterprise and employment skills. However, many are caught in a repetitive cycle of short term work placements with large numbers of young people still not at work or in education. Accordingly, this study was concerned with social capital in respect of young people's outcomes from engaging with a youth work project, that was designed to encourage enterprise and employability skills.

Using qualitative data drawn from a single site case study, this research develops an understanding of the extent to which different forms of social capital influenced young people's outcomes. The thesis sets out a theoretical position that draws from Archer's understanding of critical realism and social capital theory based on the works of Putnam, Coleman and Bourdieu. This approach suggests that the complex interactions between social structures, identities, material resources and cultural forms, enable or inhibit the emergence of social capital practices. An action research approach was applied and empirical work was based on observations and reflections of young people participating in an enterprise challenge. Data were collected via questionnaires, professional discussions and the observations and analysis of relevant documents.

Overall findings illustrate the emergence of bonding, bridging and linking social capital in addition to identity, economic and cultural capital developments. However, changes within social structure were the hardest to detect. Whilst there are indicators of young people's improved outcomes, findings suggest that conditioned socio-cultural stereotypes in respect of gender and class may be limiting opportunities. Shared reflexive practices and linking social capital may however provide opportunities to disrupt, and create new pathways, but should be treated with caution. Youth workers can develop and extend the reach of young people's social capital practices and the thesis concludes by presenting a set of general recommendations that might serve to facilitate change.

# Contents

Declaration	1	2
Acknowled	gements	3
Abstract		4
Contents		5
YOUNG PE	OPLE, ENTERPRISE AND SOCIAL CAPITAL	11
1.1 Yo	ung People in Scotland	13
Figure <sup>1</sup>	1 Personal and professional roles	15
1.2 Th	e community learning and development approach	15
	uth Work in Scotland	
	fining Enterprise	
	e Role of Social Capital	
1.6 Su	mmary	22
CHAPTER	TWO	24
COMBININ	G YOUNG PEOPLE, ENTERPRISE AND SOCIAL CAPITAL	24
	ung People	
2.1.1	Youth transitions	25
2.1.2	Identity	26
2.1.3	The political context	28
2.1.4	The significance of youth work	31
2.1.5	Professional youth work	33
2.1.6	Youth work and policy	34
2.1.7	Current youth work practice	
	Itivating Enterprise in a Youth Work Setting	
2.2.3	The Global Grow group and Grow Cash	42
2.2.4	Risk	
2.2.5	Recognising achievement	
2.2.6	Co-operative enterprises	
	nnecting with Social Capital	
2.3.1	Using social capital	
2.3.2	Bourdieu's approach to social capital	
2.3.3	The dark side of social capital	
2.3.4	Informing the research methodology	
	mmary	
	search Questions	
CHAPTER	THREE	56
CONSTRUC	CTING THE RESEARCH FRAMEWORK	56
Figure 2	2: Key research elements (Crotty 1998, p. 4)	57
	tology & epistemology - A critical realist approach	
3.2 Th	e research model	61
Figure	•	
	ploring Emerging Social Capital	
	roducing Action Research	
3.4.1	Action research methodology	
3.4.2	Action research in a youth work context	
Figure 4	4: Lewin's cycle of action research	65

3.4.3	Youth work, action research and leadership	67
3.4.4	Learning from action research	67
3.4.5	Critiquing action research	68
3.5 Re	search Methods	69
3.5.1	Plan	69
3.5.2	Implement	70
3.5.3	Review - data analysis	74
3.6 Th	e pilot study	77
3.7 Pa	rticipant selection	79
3.8 Et	hical considerations	80
3.9 Ca	re of participants	82
3.10 Da	ta storage	84
3.11 Re	search ownership	84
3.12 Su	mmary	85
CHAPTER I	FOUR	86
	FOR SOCIAL CAPITAL	
	et the young people	
4.1.1	Andy	
4.1.2	Claire	
4.1.3	Daniel (Danny)	
4.1.4	Donna	
4.1.5	Eva	
4.1.6	John	
4.1.7	Karen	
4.1.8	Kevin	
4.1.9	Linda	
4.1.10	Spike (Sean)	
4.1.11	First impressions	
Figure	•	
•	st wave questionnaire results	
4.2.1	Personal attributes and group membership	
4.2.2	Family and resources	
4.2.3	School and qualifications	
4.2.4	Friendships	
4.2.5	Aspirations	
4.2.6	Networks and finance	
	mmary	
CHAPTER I	FIVE	118
	SOCIAL CAPITAL	
	e Grow Cash Challenge	
	ntre and youth workers	
	ille and youth workers	
	nug	
` •,	149	
	ek 1	
5.2.1	Week 2	
5.2.2	Week 3	
5.2.3		

5.2.4	Week 5	129
5.2.5	Week 6	130
5.2.6	Week 7	132
5.2.7	Week 8	133
5.2.8	Week 9	134
5.2.9	Week 10	136
5.2.10	Weeks 11, 12 & 13	137
5.3 Se	cond wave questionnaire	137
5.4 Cr	eating social capital	141
5.4.1.	Andy	142
5.4.2	Claire	143
5.4.3	Daniel (Danny)	144
5.4.4	Donna	145
5.4.5	Eva	146
5.4.6	John	147
5.4.7	Karen	148
5.4.8	Kevin	149
5.4.9	Linda	150
5.4.10	Spike	
	mmary	
CHAPTER	SIX	152
FINDING S	OCIAL CAPITAL	152
	ow Cash Challenge outcomes	
6.1.1	Andy	
6.1.2	Claire	
6.1.3	Daniel (Danny)	
6.1.4	Donna	
6.1.5	Eva	
6.1.5 6.1.6		
6.1.7	John	
	Karen	
6.1.8	Kevin	
6.1.9	Linda	
6.1.10	Spike (Sean)	
	cognising achievements	
6.2.1	Certificates of learning	
Figure	·	
6.2.2	Informal learning	
	uth workers' reflections	
	llvanising social capital	
6.5 Su	mmary	171
CHAPTER	7	173
	IG SOCIAL CAPITAL	
	e structural realm	
7.1.1	Class and gender	
7.1.2	Trust	
7.1.3	Building bonds	175
7.1.4	Connecting bridges	176
7.1.5	Expanding links	178
7.1.6	Navigating structures	181

7.2	The individual realm	183
7.3	The material realm	185
7.4	The cultural realm	
7.4.1		
7.4.2		
7.4.3		
7.4.4		
7.4.5	5 Summary	191
CHAPTE	ER EIGHT	193
APPLYII	NG SOCIAL CAPITAL: CONCLUSIONS AND RECOMMENDA	ATIONS
8.1	Young People and Youth Work	
8.2	Enterprise	
8.3	Reflections on the research process	
8.3.1	Social Capital and Critical Realism	
8.3.3	Data Collection	
8.4	Areas for further investigation	
8.5	Next Steps	
8.6	Final thoughts	200
Bibliogr	aphy	202
Freidso	n, E. (1994) Professionalism Reborn: Theory, Prophecy, and	d Policy.
Chicago	: University of Chicago Press	205
н		206
		200
	rsley, M. (2002) Educational Research, Policymaking and	
Practice	e. London: Sage	206
Lloyd-Jo	ones, S. (2014) Enterprise, young people and youth policy:	an
overviev	<i>w.</i> Available: http://www.infed.org/enterprise/what_is_enter	prise.htm
		208
Work? Effects	ut, E. C. and Gray, D. O. (2013), Does Entrepreneurship Education A Review and Methodological Critique of the Empirical Literatures of University-Based Entrepreneurship Education. <i>Journal of St.</i>	re on the mall
Busine	ess Management, 51, pp. 329-351	210
	rg, L. (2008) A social neuroscience perspective on adolesco Developmental Review 28 (1), pp. 78-106	
Append	ix 1: The Questionnaire	215
Append	ix 2: Question & Answer Sheet	225
Append	ix 3: Collated Master Response Sheet	229

# List of Tables, Figures and Maps

Number	Title	Page
Figure 1	Personal and Professional Roles	15
Figure 2	Key Research Elements	58
Figure 3	Critical Realism and Social Capital	62
Figure 4	Lewin's Cycle of Action Research	66
Map 4.1.1	Andy	87
Map 4.1.2	Claire	88
Map 4.1.3	Daniel (Danny)	88
Map 4.1.4	Donna	89
Map 4.1.5	Eva	90
Map 4.1.6	John	91
Map 4.1.7	Karen	92
Map 4.1.8	Kevin	92
Map 4.1.9	Linda	93
Map 4.1.10	Spike (Spud)	94
Figure 5	Social Capital at a Glance	95
Table 1	How would you describe yourself?	99
Table 2	What are you most skilled at?	99
Table 3	Does anyone in your house have a paid job?	100
Table 4	If yes, who is it?	100
Table 5	Does anyone you know have their own business?	101
Table 6	If yes, please explain what they do?	101
Table 7	Who do you think makes the most money in your house?	102
Table 8	What is the job of the person who makes the most money in your house?	102
Table 9	Which of the following things do you talk to the adults in your family about?	103
Table 10	How would you describe your experiences of school?	104
Table 11	What qualifications do you think you will get?	105
Table 12	How do you know your friends?	106
Table 13	How do you mainly spend your spare time?	107
Table 14	During the last three months, how many times have you been involved in a physical fight?	107
Table 15	What kind of work do you think you will do in the future?	108
Table 16	At what age do you expect to do the following things, if at all?	109
Table 17	What skills do you think you would need to start your own business?	109
Table 18	Do you expect to own your own business in the future?	109
Table 19	Thinking about all the money you have got in the last month, where (or how) did you get it?	110
Table 20	How do you keep track of the money you have spent?	111
Table 21	What should you consider when borrowing from a bank?	112
Table 22	Which of the following would you consider as a debt?	112
Table 23	In the last year, have you learned about how to manage your money from any of these sources?	113
Table 24	How important is it for you to learn about business	114

	opportunities?	
Table 25	Who do you think will help you reach your future goals?	115
Table 26	How do you think your progression routes will be supported?	115
Figure 6	The Grow Cash Timetable	118
Map 5.4.1	Andy	141
Map 5.4.2	Claire	142
Map 5.4.3	Daniel (Danny)	143
Map 5.4.4	Donna	144
Map 5.4.5	Eva	145
Map 5.4.6	John	146
Map 5.4.7	Karen	147
Map 5.4.8	Kevin	148
Map 5.4.9	Linda	149
Map 6.1.1	Andy	153
Map 6.1.2	Claire	155
Map 6.1.3	Daniel (Danny)	155
Map 6.1.4	Donna	156
Map 6.1.5	Eva	157
Map 6.1.6	John	158
Map 6.1.7	Karen	159
Map 6.1.8	Kevin	161
Map 6.1.9	Linda	162
Figure 7	Participant Engagement and Qualifications Awarded	163
Figure 8	Towards an Entrepreneurial Competency Framework	165
Figure 9	Social Capital Manifestations at the end of Grow Cash	169

#### **CHAPTER ONE**

## YOUNG PEOPLE, ENTERPRISE AND SOCIAL CAPITAL

Education changes people's lives - their aspirations, their sense of purpose, their skill base and what they can ultimately achieve. When coupled with a spirit of entrepreneurship, you have a powerful combination...Entrepreneurship is not a neutral subject, it seeks to create and exploit change, to innovate and assemble the resources necessary to bring something of value into existence or restructure that of the past. It has the ability to disrupt accepted ways of doing things.

Sir Tom Hunter (University of Strathclyde 2011)

Young people, enterprise and social capital; these are the key elements of this thesis which describes the engagement of 10 Scottish young people in a project designed to encourage their enterprise and employability skills. The analysis of this engagement demonstrates the ways in which their experiences and opportunities were shaped by their social relationships at a pivotal time in their lives. This qualitative study originates from my professional role as a Youth Work Area Manager within Education Services in a large local authority covering parts of the central belt of Scotland. I was drawn to Sir Tom Hunter's words, as stated above, as the notion of disrupting accepted practice and creating resources instinctively appealed and challenged me to think about the ways in which I could improve and create opportunities for young people. I therefore undertook reflective analysis around my own professional practice and the institutions within which I was located and subsequently identified that the three elements of young people, enterprise and social capital, were worthy of further investigation. Globally, I wanted to know if and how notions of enterprise and social capital affected and related to the young people I connected with, in respect of their engagement and outcomes from, participating in an enterprise challenge.

In this thesis I unpack these ideas, illustrate the need for this research, describe the context in which it was conducted and show how the scrutiny of policy, research and practice led to the design of a framework that helped me to tackle the questions I sought to answer. From action research methods of collecting data via Grow Cash an enterprise challenge case study, to analytical processes and findings, this thesis details the decisions I made along the way, the implications of

them and the valuable lessons learned. Generally, I aspired to undertake a study that would consider public policy in relation to youth work practice and generate knowledge about the possible influences of enterprise programmes in a youth work setting. I wished to contribute to on-going discussions around the use and purpose of social capital theory and to develop a model for reflection to inform future enterprise interventions, youth work practice, policy and research in Scotland.

This first chapter outlines my interest in this topic, defines the research approach and context, provides definitions of young people, enterprise and social capital and explains their relevance to this study. Chapter 2 presents the research questions that arose from a critique of the literature pertaining to the major themes of youth work, enterprise and social capital. Chapter 3 details the design of the research framework and discusses the research approach that was founded on critical realist epistemology, social capital theory and action research methodology. Chapter 4 focuses on research question 1, what forms of social capital affect young people's enterprise practices? It introduces the young people at the beginning of the Grow Cash enterprise challenge and presents the results from the questionnaires returned by them on the first day of the programme. Chapter 5 explores research question 2, to what extent does an enterprise education intervention affect the social capital and enterprise practices of young people? This chapter describes in detail the findings that emerged from the activities that young people, staff and partner agencies undertook throughout the Grow Cash challenge. It illustrates how the young people established and extended relationships with each other, staff and colleagues from partner agencies and proceeds to present the results from the second wave of questionnaires. Chapter 6 deals with research question 3, how does social capital affect the outcomes of young people participating in an enterprise education programme? The data described indicates how the emergence of social capital influenced individual young people at the end of the Grow Cash challenge. The chapter illustrates the young people's outcomes and describes the recognition of learning and achievements. Chapter 7 offers analysis and presents themes and findings from a critical realist perspective. On the basis that this was an action

research project, Chapter 8 reviews the Grow Cash enterprise education intervention and presents recommendations and final conclusions.

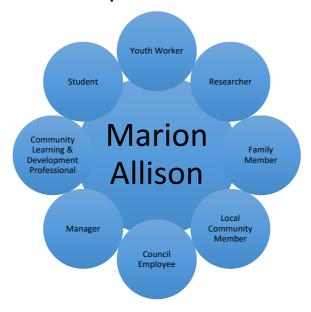
#### 1.1 Young People in Scotland

In Scotland as of 2014, the rate of youth unemployment was roughly 18.8% and approximately 53,000 young people were not in work or education. Whilst at school, very few young people gain industry relevant vocational qualifications and more than 50% of school-leavers do not go on to university. Less than 30% of Scottish businesses have any kind of contact of with education and only 27% of employers offer work experience opportunities (Wood 2014, p. 3). In practice, these figures reflected the lived life experience of many of the 15 to 18 years old young people who attended the youth centres that I managed. Many appeared to be caught in a repetitive cycle of short term work placements that never seemed to result in gainful employment. The drive within policy is for Scotland to produce "better qualified, work ready and motivated young people with skills relevant to modern employment opportunities, both as employees and entrepreneurs of the future" (Wood 2014, p. 3). Whilst this kind of narrative invites critique, as will be discussed in Chapter 2, it allowed me to consider what openings could be created to support young people to generate skills, knowledge, income, resources and employment that they influence and control. Entrepreneurship is defined as being an opportunistic mind-set towards establishing and sustaining business growth and has been described as being the engine fuelling innovative employment (Schwab 2013). Engagement in this realm seemed like a plausible way of disrupting the cycle of continual temporary work placements and exploring different types of employment. Young people are considered to be 'agentic, constructing identities within increasingly perilous opportunity structures, they do not simply reproduce what they see around them when imagining their futures' (Stahl and Baars 2016). This view challenged me to develop different contexts that could support young people to achieve identities, relationships and connectivity with each other, the wider community and the world of work and enterprise.

Examples of young people successfully involved in enterprise projects were outlined in the national Determined to Succeed strategy (Scottish Government 2008). This policy suggested that participation in experiential entrepreneurial learning can be linked to relevant qualifications and noted that "establishing and developing partnerships that allow reciprocal learning is at the heart of what we do" (ibid. p. 34). It suggested that "those involved form new relationships and built on those we already had" (ibid. p. 6). A plethora of policy documents, Determined to Succeed (Scottish Government 2008), Valuing Young People Reference Paper (Scottish Government 2011) Scotland Can Do (Scottish Government 2013b), Developing Scotland's Young Workforce (Wood 2014) make reference to partnerships, relationships and connections as a means of developing enterprise. The mention of shared learning piqued my interested as youth work practice is founded on this principle. Moreover, the suggestions of partnerships. relationships and connections reflected upon mγ understanding of social capital.

Social capital is concerned with the functions of human social connections and can be defined as "the networks, together with shared norms, values and social trust that facilitate co-ordination and co-operation for mutual benefit, within and between groups" (Tett and Maclachlan 2007, p. 150). As such, it depends on the constancy of place and on significant individuals who model the social norms and values of reciprocity. It is important that the effects of social networks are considered in terms of the impact and possible benefits for young people (Allan and Catts 2012). As the young people that I knew had variable connections to people and networks that could support their aspirations; I wondered how and if an enterprise challenge could inspire entrepreneurship and innovation to enhance education and employment skills and opportunities that the young people could benefit from. Thus, the themes that influenced this research and its enactment were informed by my roles and positioning within the field of youth work, as illustrated in Figure 1 below.

Figure 1 Personal and professional roles



On leaving school I gained an honours degree in Commerce and was employed for a short spell in a bank before progressing to a post-graduate course in Community Learning and Development (CLD). Youth work is a strand of the broader practice of CLD and my decision to change career was based on three years' experience of part-time youth work as an undergraduate. I wanted to pursue a career in a context where profit was not the sole aim and where I had the opportunity to work directly with people to coproduce opportunities that would benefit individuals and the wider community.

#### 1.2 The community learning and development approach

In Scotland, CLD is embedded in statute and policy and can be described as being "programmes of learning and activities designed with individuals and groups to promote the educational and social development of those individuals and groups" (Scottish Government 2013a). It is 'learning and social development work with individuals and groups in their communities using a range of formal and informal methods. A common defining feature is that programmes and activities are developed in dialogue with communities and participants' (Scottish Government 2004b). Learning

activities designed with people and the dialogical approach mentioned in Scottish CLD policy and statute, resonate implicitly with the work of Paulo Freire, the Brazilian educator and philosopher. Whilst his work was not concerned with social capital, his theoretical contributions impacted upon the development of non-formal and project based educational practice due to his emphasis on dialogue and his concern for social justice for vulnerable and marginalised groups (Smith 2002).

Freire's interest was with "asserting the possibility and potential of human agency, by ... intervening purposefully in their lives and enabling them to lever themselves out of 'immersion' in the 'culture of silence" (Kirkwood and Kirkwood 2011, p. xviii). In "Pedagogy of the Oppressed" (1970), Freire advocated for the emancipation of groups in society who struggle to be heard or have influence in decision-making processes. He was concerned with developing consciousness that can be understood to have the power to transform reality. (Taylor 1993 cited in Smith 2002). Freire critiqued traditional educational methods of predefined curricula and the "banking of knowledge" from teacher to pupil. He suggested methods founded on cooperative dialogue and mutual respect. Freire observed that on this basis the divide between teachers and learners can be transcended as learners develop their consciousness and noted that by situating educational activity in the lived experience of participants, new possibilities for educational practice were created. The process of people working together can build social capital, enhance community, and lead to action (praxis) based on experiences that support human flourishing, change and make differences that the whole community may benefit from (Smith 2002). Whilst Freire's concepts do not inform the methodology of this research project, I acknowledge that they have been significantly influential to the CLD approach in Scotland and therefore to my own practices as a youth worker.

The CLD approach is recognised as part of wider public policy and the Scottish Government "see it as empowering people, individually and collectively, to make positive changes in their lives and in their communities, through learning". This direction is challenging as

empowerment is not an individual project. It is a collective undertaking impelled on the basis of a common cause or identity (Smith 2002). However, the government "expect local authorities to provide clear leadership and direction, and to drive the action needed to ensure we maximise the contribution of CLD partners in the reform of public services" (Scottish government 2013a). Currently every local authority must secure and co-ordinate the provision of CLD which generally incorporates community development, adult learning and youth work services (Scottish Government 2013a).

Community development work involves increasing the capacity of communities to tackle issues of concern; and improving the impact that communities can have upon planning and service delivery decisions. Programmes may include environmental projects, community development trusts progressing participatory budgeting and asset transfer projects that for example tackle poverty, environmental or social issues (Scottish Community Development Network 2017). Examples of adult learning programmes may include literacy, numeracy, information technology, confidence building, personal development, English for Speakers of Other Languages (ESOL), capacity building such as committee skills and health education such as cooking or hygiene (Learning Link Scotland 2017).

#### 1.3 Youth Work in Scotland

It is the role of a youth worker to guide and support young people. Youth work is defined as being "an educational practice contributing to young people's learning and development" with the key purpose being to: 'Enable young people to develop holistically, working with them to facilitate their personal, social and educational development, to enable them to develop their voice, influence and place in society and to reach their full potential.' (YouthLink Scotland 2009). In accordance with the CLD principles outlined in Section 1.2, young people's life experiences form the basis of negotiated, shared learning programmes that supports educational, personal and social development; central to which is the relationship and

dialogue between the young person, their peers and the youth worker. Youth work operates in young people's personal and recreational space within both their geographic area and / or their communities of interest, where they are recognised as active partners who can, and should, have opportunities and resources to shape and reshape their lives (YouthLink Scotland 2009). Youth work is seen as being effective because "No sector plays a more significant role in helping young people to realise their rights and engage in our democracy" (Swinney 2016). It "walks beside a young person on their journey" and can be an essential support at transitional stages in their lives (Millburn 2011, p. 5). The principle of voluntarism is important as youth work is a service that young people access on their own terms. The UK Report "Citizens of Tomorrow" notes that:

"... It is important that they should join the groups voluntarily, since the other groups to which they belong, notably the family and the school; they do not join of their own free will..... In these groups these young people should live, should actually practice, albeit on a small scale, the arts and the sciences of living together." (King George's Jubilee Trust, 1955, p.103).

Youth work takes place in a variety of settings ranging from the streets where young people congregate to community centres, schools and leisure facilities. It is delivered by a multitude of agencies across the public, voluntary and private sectors using a range of different methods. Examples of youth work programmes may include sports, arts, social, political, economic and environmental activities.

As a Youth Work Area Manager within the education section of a local authority, my job was to manage two youth centres that provided learning opportunities and social activities for young people in a densely populated urban area south-east of Glasgow. The youth centres were an integral part of the council's education portfolio and were recognised as educational establishments alongside schools. They offered a variety of programmes for young people from a range of different backgrounds and interests, which was reflective of the broad socio-economic influences of the local area, which is the place where I grew up and indeed still live.

In addition, I was also responsible for youth work services in the four local high schools which had a combined population of approximately 3500 young people. Youth work services were available to young people living in the local area aged between 11-25 years but focused mainly on the core age group of 11-18 year olds.

Due to variations in statute, policies and common opinion there is no single definition of what a young person is. In Scotland, the "decisive pre-requisite for a young person's participation in youth work remains their youth" which is generally accepted as being the intangible stages between childhood and adulthood, approximately between the ages of 11 to 25 years old (YouthLink Scotland 2009). The United Nations Convention on the Rights of the Child (UNCRC 2017) considers a 'child' to be a person below the age of 18 years. However, Scottish law is somewhat ambiguous on this matter as turning 16 years old is critical milestone. For example, whilst issues of child protection are enshrined in the Children and Young People (Scotland) Act 2014 for everyone in Scotland under 18, or those under 21 who have been in care or looked after; there is a sharp boundary at 16 years between the juvenile and adult criminal justice systems. In Scotland, 16 year olds can vote in Scottish elections, get married and leave the parental home. They are entitled to leave school, begin employment or further education and decide on pathways that may influence their future lives and place in society (Scottish Government 2009). Concerned by the school leaver statistics referred to in Section 1.1, my observations of young people in temporary jobs and the view that "employers have lost the habit of employing young people" (Wood 2014, p. 7), I wanted to learn more about how young people who were at risk of becoming unemployed schoolleavers, were prepared for the change in rights and legal status on turning 16 years old. So, for the purpose of this study, I defined young people as individuals aged 15-16 years old. Other participant selection criteria will be expanded upon in Chapter 3.

#### 1.4 Defining Enterprise

Within policy it is advocated that young people have a wide range of information to support their decisions about their future. It is also accepted that enterprise education, which has a role in limiting the number of 16-19 year olds who become unemployed upon leaving school, can contribute to the suite of options available (Scottish Government 2008, Wood 2014). In Scotland, young people have the right to hold a bank account from birth and at 16 years old can sign legally binding contracts and receive a National Insurance number, which compels tax payments on earnings and an entitlement to receive some welfare benefits (which is valid across the United Kingdom). These rights combined, form the basic ingredients needed to contribute to the overall resources required to establish and operate a business. However, in order for a business to succeed, companies need entrepreneurs who recognise opportunities and have the innovative skills required to translate ideas into marketable products or services. Innovation is the process of ideas becoming a reality and entrepreneurs are those who seek to generate added value and economic activity through the identification, creation, expansion or redesign of products, processes or markets. Whilst businesses, goods and services vary widely the whole process requires creativity and connectivity between customers, suppliers, financiers and other partners (Scottish Government 2013b). It is therefore considered that enterprise education should be "linked to life practice and should appear to the learners to be useful, and as such will encourage the development of new entrepreneurial skills" (Arvanites et al., 2006 cited in Bell and Bell 2016, p. 761).

Accordingly, the Determined to Succeed policy (Scottish Government 2008) laid out a framework for enterprise education comprising of enterprising learning, entrepreneurial learning, related vocational learning and careers guidance. Jones and Iredale (2010) identified that the words enterprise and entrepreneurship are frequently used as interchangeable terms but noted that they each have a different focus. Entrepreneurship education centres on the needs of the entrepreneur and is aimed at

encouraging people to start, grow and manage a company, and may depend on traditional didactic approaches to teach new business ideas 2006 Jones (Jones and Iredale cited in and Iredale Entrepreneurship education develops the skills, behaviours and knowledge that are required for self-employment and business start-up. However, enterprise education aims to maximise opportunities for the development of enterprising skills, behaviours and attributes (Gibb 1993 cited in Jones and Iredale 2010). It addresses the needs of a range of stakeholders and demands a more creative and innovative pedagogical approach that often experiential action learning methods. Enterprise encourages the development of personal skills and abilities that can be used in different contexts and promotes the knowledge that participants may need to function effectively as a citizen, consumer, employee or business person. Enterprise education assists, develops and improves links between education and business and brings greater coherence to their activities (Jones and Iredale 2010). Whilst the skills required to become an entrepreneur have salience in wider society, Jones and Iredale (2010) suggest that entrepreneurship education concentrates on individual need, which they note to be a subset of enterprise education which develops broader community engagement. As this study is founded on a CLD youth work approach as previously noted, I also define entrepreneurship to be a subset of enterprise education (Jones and Iredale 2010).

#### 1.5 The Role of Social Capital

Integral to this study is the theory of social capital as it is a shared ideal influencing research, policy and practice within both youth work and enterprise. Woolcock considers social capital to be independent of the constraints imposed by specific disciplines and Kovalainen views it simultaneously as an "economic, political and sociological concept that allows for interdisciplinary prominence and potential" (Woolcock 2001, Kovalainen 2004 cited in Holland 2008, p. 4). Accordingly, there is a substantial body of research indicating that social capital is critical to

venture success and fundamental to entrepreneurship (Drakopoulou Dodd, Pret and Shaw, 2016). It can assist entrepreneurs in realizing opportunity, acquiring resources, gaining legitimacy and achieving other desirable outcomes (Uzzi 1997; Drakopoulou Dodd, Pret and Shaw 2016). It is also a key concept within the academic research and socioeconomic policies influencing youth work and the wider practice of CLD (Allison and Catts 2012 in Allan and Catts 2012).

The concept of social capital, as critiqued in Chapter 2, is an influential theory that has "been around" since the mid 20th Century and became increasingly popular in social science discourse since the 1990s, when Putnam started using it. (Deuchar, 2009). It however is a contested concept where the body of knowledge relating to its use in academic research and theory is continually being refined (Baron et al. 2000, Catts 2007, Holland 2008, Deuchar 2009). Fine (2001), Morrow (1999) and Portes (1998) consider the definitional problems of combining previously distinct perspectives to suit a mixed model as a source of confusion, whilst others such as Holland (2008) and Woolcock (2001) recognise social capital as a positive and integrative characteristic across disciplines. However, as demonstrated and discussed in Chapters 3 and 8, in spite of being an imperfect concept, social capital is still a useful tool for exploring the social practices and processes whilst accommodating a range of human identities (Morrow 2001; Field 2003, Holland 2008).

This study was therefore conducted using social capital as a construct through which to explore the social networks of 15-16 years old young people undertaking an enterprise challenge in a youth work setting.

#### 1.6 Summary

As stated in the introductory paragraph, this study originates from my professional practice within a youth work context and so is founded on the dialogical, emancipatory, shared learning approaches advocated by Freire. An action research approach is adopted as a form of self-reflective enquiry

which is widely practised within youth work and my broader professional practice of CLD. It considers a purposeful intervention in the form of the Grow Cash enterprise challenge, on the broad assumption that the young people who participated were somewhat excluded from the decision-making processes affecting their circumstances (this will be expanded upon in Chapters 2 and 3). It was my hope that in the process of working together with young people this study would develop new knowledge, create opportunities and lead to action that supported young people to flourish and make a difference in the wider community.

To summarise, this chapter has illustrated the relevance of a study of this nature and outlined the context in which the research was conducted. An overview of the general approach was discussed and key concepts were introduced. Overall, this chapter offered an explanation of the relationship between young people, enterprise and social capital. Chapter 2 now proceeds to develop these major themes further by critically examining the relevant literature.

#### **CHAPTER TWO**

# COMBINING YOUNG PEOPLE, ENTERPRISE AND SOCIAL CAPITAL

The purpose of this chapter is to demonstrate the need for this study and show how the research questions were formulated further to the critique and scrutiny of pertinent literature associated with young people, enterprise and social capital. As this study emerged from my observations of young people in my youth work role, so this chapter begins by considering young people, youth transitions and youth work as a profession within the public realm. It examines relevant public policy in terms of young people and youth work practice. Section 2.2 unpacks the concept of enterprise and the relevance of the Grow Cash enterprise challenge within a youth work setting. Lastly, Section 2.3 reviews social capital theory as a concept that is relevant to both young people and enterprise and considers its application and use as a theoretical framework. This chapter concludes by finalising the overarching research questions.

### 2.1 Young People

From the outset, this thesis aims to take advantage of Cartmel and Furlong's (2006) suggestion that "the study of young people's lives provides an ideal opportunity to examine the relevance of new social theories". This view is of particular interest as the literature corresponding to the sociology of youth and youth work is based on the essentialism built around age (Jeffs and Smith 1999). Furlong (2015) notes that youth studies tend to focus on either the conceptualisation of the youth phase or the behaviour of young people in specific contexts such as politics, employment, deviance and / or lifestyles. In some respect this study relates to both aspects as it observes sociological changes in young people experiencing employment transitions in the youth phase, but it does not attend to the physical effects of adolescence. So, in order to gain a clearer understanding of young people's lives, it is important to consider structural, individual, material and cultural influences, that are also discussed in Chapters 3 and 7.

Youth is generally understood to be the period in life when individuals develop physically, sexually and emotionally to progress from complete dependence in childhood towards independence in adulthood (Cartmel and Furlong 2006). Concurrently, there is the physiological process of adolescence that happens roughly between the ages of 12-18 years and the social and psychological processes through which young people develop adult identities (Bühler 1921, Erikson 1968 cited in Carmel and Furlong 2006, p. 55). The term 'adolescence' predominantly relates to physiological and psychological changes whereas the word 'youth' refers to wider sociological matters. Where adolescence is attributed to a particular age range, the term youth covers a much broader period; extending from the mid-teens until the mid-20s (Springhill 1986 cited in Cartmel and Furlong 2006, p. 55). Jeffs and Smith (1999) note that although the terms 'adolescent', 'youth', 'teenager' and 'young person' are often used interchangeably, each word carries a different connotation. They observe that since the 1950s 'teenager' has often been used to intimate trivia and consumerism by the media, entertainment and fashion industries. Politicians and policy makers lean towards 'youth' but commonly link it with words like crime, policy and culture. Positive images are more inclined to be associated with terms such as 'pupil', 'student' and 'young people' (Jeffs and Smith 1999). In youth work practice and in this study, there is a desire to positively represent young people and it is for this reason that the term young people is employed throughout this thesis.

#### 2.1.1 Youth transitions

As established in the previous section and Chapter 1, 'there is no clear end to the status of childhood and no clear age at which young people are given full adult rights and responsibilities' (Coles 1995 cited in Cartmel and Furlong 2006, p. 54-55). This suggests that the idea of a singular transition from childhood to adulthood is questionable. Traditional markers of adulthood are being rejected by significant segments of the population as people seek to retain accepted positive characteristics of youth in terms of hobbies, activities and appearance well into middle age (Bly 1996 cited in Jeffs and

Smith 1999). This shift involves a set of complex negotiations around appearance, behaviour and relationships which is happening at the same time as young people are seeking to adopt the responsible and independent characteristics of older age groups. The result is a contemporary 'culture run by half-adults' (Bly 1996 cited in Jeffs and Smith 1999) which questions if adulthood is a period of stability or one of continual change. Consequently, the fixed notion of adulthood has become more fluid contributing to the complex and perhaps confusing landscape that young people navigate (Wyn and White 1997, Bly 1996: 44, Swidle 1980: 120 in Jeffs and Smith 1999).

Coles (1995) suggests that young people experience three interrelated life transitions. 'Employment transition' is the move from school to work; 'domestic transition' relating to the change from family of origin to family of destination and 'housing transition' referring to the transition from the parental home to independent residence (Coles 1995 cited in Cartmel and Furlong 2006, p. 54). Whilst these transitions are interrelated and accounted for in the data collection processes (Chapters 3 and 4), the prime focus of this research was young people experiencing the school to labour market transition as illustrated in Section 1.3.

#### 2.1.2 Identity

Therefore, in order to consider young people's choices and social capital practices as they experience school to labour market transitions, it is important to unpack the notion of identity. Côté and Levene (2002) suggest that identity capital provides a necessary level of interpretation when considering social capital and so it was considered in the data collection and analysis parts of this study. Schuller (2004) suggests that identity capital, draws from the psychological resources that young people utilise and develop whilst managing the transition from youth to adulthood (Section 2.1.2). Whilst identity may evolve throughout life, it assumes particular prominence in adolescence and is influenced by gender, social class, sexual orientation, education, employment, parental and community norms (Green 2010). Identities can be exchanged pragmatically (where you live, the places

you go), emotionally (opinions and values) and symbolically (clothes you wear). Used strategically in terms of positionality, resilience and affiliation, identity interacts with other contexts such as class, gender and ethnicity (Preston 2004).

In his study of learning outcomes Schuller (2004), developed a model connecting social capital with economic and identity capital. Identity capital consists of intangible assets which include ego strengths such as problem solving, sense of purpose, the ability to self-actualise, internal locus of control and self-esteem (Côté and Levene 2002). Ego strengths support individuals to understand and negotiate personal and social contexts, and they too, can also be outcomes of learning, as ego strengths, such as self-confidence, are both an input and an outcome. Identity capital is also composed of tangible assets that are socially visible, for example, qualifications and memberships of clubs. It refers to the characteristics that define outlook and self-image, which can be major determinants of motivation. These can affect performance in the classroom or other setting and influence whether or not people choose to engage in learning and so how individuals navigate structures and manage relationships, often depends on their ability to participate and manage group processes (Schuller 2004).

As with social capital, there is an assumption that the accumulation of identity is better, for example, that the more qualifications one has (human capital) and social networks that a person belongs to the better job opportunities a person will have. Similarly, the more qualified a group is the better they will be at attracting resources (Schuller 2004). Participation in an enterprise education programme that adopts inclusive and creative pedagogies like Grow Cash, encourage young people to develop their personal and group identity by supporting new connections with different people and presents challenges that develop new enterprising skills, experiences and qualification opportunities.

However, the difficulty is that there seems to be an assumption that attitudes towards enterprise are similar and that the entrepreneurial process is

universal (Anderson et al. 2009). Yet understandings and appreciations of entrepreneurship varies. The entrepreneur is a conflicted social archetype, simultaneously perceived as an aggressor, a winner, a victim and an outsider (Anderson et al. 2009). For young people who are developing an appreciation of the nature of enterprise, opportunities to develop their identity capitals may offer a way for them to consider their own view and grasp what is needed to encourage entrepreneurial behaviours and attitudes and therefore is a productive concept in the context of this study.

#### 2.1.3 The political context

So far, I have discussed young people and the significance of identity capital in respect of the sociological changes young people experience whilst making employment transitions in the youth phase, with implications for this study which I come back to in Chapters 4 and 5. However, as this study is also concerned with social capital and enterprise, it is also important to recognise the political landscape in terms of the social structures and cultures that influence young people and the services available to them at this time in their lives and so I describe some of this context below (see also Chapters 7 and 8).

Today's young people are experiencing significant life transitions in an age marked by neoliberal economics and ideology. Associated with laissez-faire economic liberalism, neoliberal policies include the privatisation of goods and services, fiscal austerity, the de-regulation of markets, free trade and reductions in state spending; all in order to increase the role of the private sector in the economy and society overall (Springer, Birch and MacLeavy 2016). Since the 1990s the cornerstones of progressivism have been viewed as equal opportunity, personal responsibility and the mobilization of communities and citizens and the aspirations of a 'good' society are founded on stability between governments, markets and civil order (Giddens 2002, Hyland 2002).

The concept of citizenship is an essential ingredient of democracy and succinctly can be defined as the relationship between individuals and the state. Hence, the personal, juridical, political, socio-economic, and cultural practices of people define them as members of society and consequently shape the flow of resources to both individuals and groups (Maitles 2005). For citizenship to be practised within the context of democracy in Scotland, there must be an acceptance of norms and reciprocity within associational activities and the civic community at large (Putnam 1993). The engagement of critical autonomous citizens is therefore essential to ensure that the principles of debate, transparency, solidarity, trust and tolerance are upheld both for individual fulfilment and social wellbeing (Marquand 2004). On this premise, the majority of politicians argue that citizens should not only draw from public services but should contribute by taking responsibility for the governance of both local and individual matters (Giddens 2002).

Recent decades have therefore borne witness to a shift in the ethos of public policy from the redistribution of wealth to the creation of it, and the view that economic development requires lifelong learning and adaptation to new knowledge (Ball 2008). The claim that "education is our best economic policy" (Blair cited in Ball 2008, p. 12), has seen an increased focus on enterprise and entrepreneurship throughout all phases of education. In response to increased international pressure to secure economic prosperity, numerous policies have been directed at addressing the need for a trained, skilled workforce that is able to operate in a flexible labour market where self-employment, business start-up or working with small to medium-sized enterprises (SMEs) is encouraged (Jones and Iredale 2010, Deuchar 2007). The aim is to support young people to overcome changes in employment structures while at the same time assisting in the building of a strong economy.

This shift in ideology and policy has resulted in young people remaining in education and training for longer periods of time, which has led some to suggest that youth is merely a cultural phenomenon of Western societies that was created and maintained by a system of compulsory education that

extends the period of time that young people are dependent on their parents (Lapsley et al. 1985 cited in Kroger 1996, p. 3, Furlong 2015). This change is partly due to an increased demand for educated workers to meet the needs of an evolving labour market with flexible employment practices, but also because of a series of public policies which extends the period of time in which young people remain financially dependent on their families. Accordingly, it has become increasingly difficult for young people to make quick, successful, employment, domestic and housing transitions, resulting in an overall protraction in youth transitions (Carmel and Furlong 2006).

As highlighted by the figures presented in Section 1.1, on leaving school many young people lack knowledge of the labour market and few have clear ideas about how to manage their transition to work in an effective manner (Furlong 2015). Cartmel and Furlong (2006) note that young people increasingly seek solutions on an individual basis rather than work together as a collective. In an age that promotes "the individualisation of everyone, the privatisation of public troubles and the requirement to make competitive choices at every turn" (Hall and O'Shea 2014 cited in Taylor 2015, p. 88, Cartmel and Furlong 2006) suggest that risks have become 'individualized' and that people increasingly regard setbacks to be caused by individual shortcomings rather than outcomes of processes which are beyond their personal control. As a consequence, situations which would once have led to a call for collective action are now regarded as matters to be solved on an individual level through personal action (Cartmel and Furlong 2006).

Regardless of social background or gender, young people now have to negotiate risks and deal with the consequences of choices that were generally unknown to previous generations (Cartmel and Furlong 2006, Furlong 2015). Consequently, the fixed notion of adulthood has become more fluid contributing to the complex and perhaps confusing landscape that young people navigate (Wyn and White 1997; Jeffs and Smith 1999).

Consequently, the extension of the youth life phase affects young people's ability to make the transition towards independent adulthood as this change

also affects relationships with family and friends, and experiences in education, employment, leisure and lifestyle (Cartmel and Furlong 2006). Central to the effective management of all stages of the transitional processes, are the availability of resources such as qualifications, family and neighbourhood knowledge and connections. As noted in Section 1.3 youth work services can support young people at this pivotal stage (Cartmel and Furlong 2006, Allison and Catts in Allan and Catts 2012).

#### 2.1.4 The significance of youth work

Whilst the study focuses on young people, it is conducted within the context of their engagement with youth work services. It is therefore important to consider the significance of youth work as a profession and its position within wider society and I do so in this section. Since the industrial revolution of the 18th century young people have come to be viewed as a group in society who require support to meet their needs and achieve their goals and aspirations. In that period, young people left the predominant cottage industries behind and moved into towns and cities seeking employment, resulting in young people having access to independent financial resources and the emergence of a youth culture (Jeffs and Smith 1999). As discussed in Chapter 1, the youth work sector now comprises of graduate qualified practitioners but "it was born, and remains fundamentally a part, of civil society. It is wrapped up with associational life, community groups and voluntary organizations" (Jeffs and Smith 1999).

By the late 1800s many were dismayed at how working conditions affected young people and were concerned with the social implications of the economic climate as young people collectively engaged in risk-taking behaviours involving sex, alcohol and violence. With a growing awareness that free market forces of supply and demand could not satisfy all of society's needs; the response to address the effects of poverty, deprivation and squalor were youth clubs ran by volunteers who were often philanthropists, evangelical Christians, conservatives or radicals who sought social change. Differences in approach with young people resulted in

tensions between different groupings. Whilst many agencies had a religious and/or military bias and were concerned with keeping young people off the streets, they were also keen to promote the educative value of associational activities. Organisations and charities such as the Young Men's Christian Association (YMCA) and the Scouts were keen to embrace the ideals of association, citizenship and democracy and targeted their services to work with 'factory girls' and 'working class boys' out of school and work hours (Davies 1999).

It is the idea of young people being in a place 'where strangers encounter each other as equal partners in the common life of the society' (Marquand 2004, p. 27), combined with the growth in public conscience and the development of government legislation, that resulted in youth work manifesting into a profession within the public realm. The public domain is recognised as a distinct dimension of social life with its own norms and values of citizenship, equity and service. It is a space protected from the adjacent market and private domains where goods and services are distributed on the basis of need and not on the basis of personal ties or access to economic resources. Marquand (2004) considers the public realm to be a space where the particular type of human flourishing that exists, cannot be bought in the market place or found in tight-knit communities or families.

As "a distinctive process-led, young person-centred educational practice" (Davies, Taylor and Thompson 2015, p. 86) youth work seeks to provide a context for young people to learn and flourish within by offering new experiences, opportunities and challenges. Accordingly, the normative stance within youth work promotes ideals of incremental change to create a more equal society and actions that promote wellbeing (Alcock et al. 2003).

However, youth work was founded on an assumption that adults led young people through a period of instability towards a settled adulthood, on the basis that youth was problematic. This classical approach constructed through institutions focused on developmental stages, individual differences,

moments of stress and risk-taking behaviour that tied the concept of youth culture with suggestions of troubled young people (Wyn and White 1997, Jeffs and Smith 1999). Young people are considered to be problematic, marginal members of society as they are typically presented as anti-social, hedonists or tragic victims of circumstance (Wyn and White 1997, Jeffs and Smith 1999). Subsequently youth work is often associated with young people who are generalised as deficit (Wyn and White 1997). However, young people are not a homogenous category. Rather than being seen as disadvantaged they are better understood in differing and similar ways according to the interplay of class, gender, race, sexuality, disability and faith as they are caught up in a matrix of power relations (Taylor 2015, Giroux 2013).

Evidence suggests that most young people want to be treated as adults and have the opportunity to engage in the same or similar activities to those older than themselves (Hendry et al. 1993 cited in Cartmel and Furlong 2006). There are now few opportunities for young people to establish a relatively autonomous adult existence in their teenage years (Cartmel and Furlong 2006), which perhaps creates a need for youth work interventions to empower, encourage and advocate with and for young people.

#### 2.1.5 Professional youth work

Accordingly, youth work integral to the broader practice of CLD is a recognised profession in Scotland. As professional youth workers have a central role within this study, it is important to review and have a clear understanding of their professional practice, this will also be discussed further in Chapter 8.

Freidson (1994) describes professionalism as 'the control of work by professional workers themselves, rather than control by consumers in an open market or by the functionaries of a centrally planned and administered firm or state.' Professions typically have recognisable entry points and like youth work / CLD have systems for self-regulation, codes of ethics and a

strong sense of vocational and professional development. Similarly, Freidson (1994) notes that professional work is esoteric, carried out for altruistic as well as financial purposes and important for the wellbeing of individuals and society at large. However, at its most fundamental level, a profession describes a special kind of relationship between a professional with specialised knowledge and a client with a particular need.

Principally, the field of action that a youth worker claims is the social context that young people inhabit. In youth work, the power of the professional relationship is in the youth work experience that can be transformative or protective for young people. Whilst professional relationships are dyadic in nature they are not equal. Power is entrusted to youth workers by young people, their employers and associations, to act in their best interests (Sercombe 2010). Professional youth workers operate in the nexus between practice, research and policy are recognised as being reflective, competent and confident CLD practitioners that continuously develop their skills and practice (CLD Standards Council for Scotland 2017).

Given the impact of the political landscape on young people, enterprise and social capital, it therefore important to consider policies from global, national and local organisations and institutions.

#### 2.1.6 Youth work and policy

Whilst policies generally have no mandatory powers they are often recognised as plans of action that support target setting and decision-making. Ball (2008, p. 13) claims that "policies are both systems of values and symbolic systems, ways of accounting for and legitimating political decisions ... they play their part in the construction of a social world of meanings, of causes and effects, of relationships, of imperatives and inevitabilities".

As demonstrated in Chapter 1, policy has an obvious impact on young people, youth work professionalism and the space in which youth workers practice. The policies promoted in this neoliberal age, mean that young people and youth workers are experiencing a new kind of state authority that uses 'contracts, targets and performance monitoring to steer from a distance rather than the use of traditional bureaucracies and administrative systems to micro-manage policy' (Ball 2008, p. 41). Sercombe (2010) considers this shift in policy to be an attack on the youth work profession from authorities who view themselves and not the young people as the primary clients, as the policies they proffer are 'linked with penalties and rewards designed to induce departments to position themselves as 'solving' a succession of different concerns' (Hey and Bradford 2004, p. 692). This opinion reflects Taylor's (2015) experience of the pressures as a senior youth work manager to justify the survival of youth work provision and philosophy in a time when there is a fixation on measuring outcomes and the effective and efficient use of funding to achieve targets.

As noted by Cartmel and Furlong (2006) many policies focus on the needs of the individual young person and emphasises partnership work between professions and agencies, outcomes and quality improvement (Scottish Government 2004, 2008, 2011, Youtlink 2009, Wood 2014). In the Valuing Young People reference paper (Scottish Government 2011), there is a clear direction for practitioners to work with young people in a way that 'offers them participation in their communities and local services; but also, partnership across national and local government and the voluntary sector to provide the right kind of access to services that meets the diverse needs of young people' (Scottish Government 2011, p. 4). Smith (1999) claims that these promotions of partnership and volunteering treat young people as consumers who are less likely to encounter service as an altruistic act, but as part of a transaction. Young people 'pay' by helping others and 'receive' by developing new skills and contacts which provides them with advantages and opportunities for their personal progression. Indeed, Valuing Young People (Scottish Government 2011, p.14-15) promotes 'personalisation and choice' for the 'wellbeing of individual children and young people' who will become 'confident individuals'.

Ball considers that within policy 'language is deployed in the attempt to produce certain meanings and effects' (Edwards et al. 1999 cited in Ball 2008, p. 5) with the rationale of promoting ideas as 'common sense' or 'true' (Ball 2008). This makes it very difficult to question the projections of young people as 'successful learners, confident individuals, effective contributors and responsible citizens' (Scottish Government 2004a). Success is regarded as the achievement of qualifications and employment that will lead to improved outcomes and consequently the future success of the economy, which echoes Ball's suggestion that 'the social and economic purposes of education have been collapsed into a single, overriding emphasis on policy making for economic competitiveness and an increasing neglect or sidelining, other than in the rhetoric, of the social purposes of education' (Ball 2008, p. 11-12).

#### 2.1.7 Current youth work practice

It is therefore important to consider the relationship between these policy shifts to current youth work practice, as the research was carried out in this context.

Owing to the overarching policy drivers, some argue that the principles of youth work as previously discussed, is in decline as "its open, improvisatory and unpredictable character has not fitted well with an increasingly instrumental and behavioural neoliberal agenda" (Davies, Taylor and Thompson 2015, p. 86).

In other jurisdictions of the UK, many argue that youth work has been conflated with informal learning and diminished by youth development which is a structured, measured intervention that claims to deliver improved learning and employability; reduced offending and anti-social behaviour and improved wellbeing and social action (Stuart and Maynard 2015 cited in Taylor 2015, p. 89, Stanton 2015).

However, it can be difficult to make a clear distinction between different types of learning as there is often crossover. The learning context itself is not necessarily a defining element as some informal learning takes place in formal educational environments, such as schools, while some formal learning takes place in an informal local setting, such as youth clubs (McGivney 1999 cited in Stanton 2015, p. 102). It would therefore appear that youth development approaches are not quite so clear cut. Even Stuart and Maynard (2015), who promote youth development interventions, question the notion that formal, planned programmes lead directly to the outcomes that young people experience, as they are complex human beings with different factors affecting their lives.

The detachment from the social purposes of education and the focus on the young person as an individual means there is a failure to recognise the purpose of youth work that concentrates on the processes of informal group work to cultivate empowerment and the positive aspects of associational life. Examples of the affects that these types of learning had in the emergence of social capital is examined and discussed in Chapter 6, 7 and 8.

Thus, youth work is not a linear practice as the dominant ethos is "process" rather than "outcome" (Spence 2004, p. 262). Empowerment, critical pedagogy, experiential learning and social justice have long been considered as defining features of both informal education and youth work, which arguably has the intrinsic capacity to remain guided by the theories of person-centred reflection and experiential learning. Indeed, it was this understanding of informal education combined with professional youth work practice that led to the application of action research methodology within this study, and is discussed further in Chapter 3.

Youth work is educative in character and young people voluntarily choose to participate and have control over the depth of their involvement (Jeffs 1996). Young people determine and negotiate what they need and/or want their learning outcomes to be, and so the direction in current policy to develop young people's skills in relation to specific targets and political ideologies

may not be consistent with young people's requirements. Therefore, youth work is fickle. It absolutely depends on the relationships between young people and youth workers and the standing of young people who are not easily matched into functional roles. Although the benefits of youth work are not easily measurable in the short term, the real dividends lie in the tolerance, understanding and social capital that develops over time (Smith 1999). Unfortunately, the contribution that youth work activities make towards young people learning the difficult skills of citizenship, equity and service for the common good are sometimes overlooked (Smith 1999; Marquand 2004).

In this section I have considered young people in terms of the political and policy landscapes that have influenced the sociology of the youth phase and youth work services and practices. However, this study is also concerned with enterprise in the Scottish context. It is important to consider the impact of policy initiatives and the influence of globalisation on enterprise practices in respect of how they influence young people in the school to labour market transition phase.

## 2.2 Cultivating Enterprise in a Youth Work Setting

Since the 1980s, in the UK, the steady withdrawal of state welfare for young people combined with the protraction of school to employment transitions, has resulted in young people becoming more dependent on their families (Lloyd-Jones 2014). Enterprise has long been viewed as an antidote to a culture of dependency with enterprising qualities such as the ability to identify opportunities, develop and implement action plans and the capacity to communicate and work as part of a team, being considered as essential in relieving the stress of some of the social issues emerging from rapid changes in society (Jones and Iredale 2010, Lloyd-Jones 2014).

As noted in Section 1.4, enterprise comprises a range of concepts from selfemployment and the development of businesses through to a focus on young people being enterprising in their personal and collective actions. Accordingly, there has been an increase in enterprise training throughout all phases of the school curriculum designed to encourage young people to experience business start-up, with a view that this would yield an increase in the number of young people becoming self-employed. Indeed, there has been some evidence to suggest that this strategy worked as overall self-employment rates rose in the final quarter of the twentieth century from 7 to 12 per cent (Levie 2010).

However, this incline reduced and was halted by the recession of 2008 with stilted evidence of market recovery (Hunter in Levie 2010). Consequently, Scotland needs economic development and if there is no definitive strategy for growth and support for ground level business start-ups, the economy will continue to falter (Hunter in Levie 2010). The general view at Strathclyde Business School is that the policies designed to increase business start-ups have not had time to have the desired effect (Levie 2010). In times of recession it is "young people who typically bear the burden of social and economic turmoil and who act as shock absorbers of social change" (YouthLink Scotland 2009). Despite the Determined to Succeed policy (Scottish Government 2008) resulting in school pupils receiving quality materials on enterprise education, young adults appear to lack "entrepreneurial capital, which includes relevant skills, social networks, financial capital, credibility and the commitment needed to make a new business work" (Levie 2010, p.17). Researchers have found that participants in enterprise-education programmes benefit from learning how to deal with conflict, work in teams, negotiation and planning skills (Wing Yan Man and Wai Mui Yu 2007, Birdthistle, Hynes and Fleming 2007) and it is therefore argued that young people need to be supported to draw links between their education and training experiences and the possibility for business enterprise that utilises their skills and knowledge (Fraser 2011).

As discussed in the previous section, one role that youth workers currently fulfil is to support young people through the school to employment transition and navigate the effects of economic uncertainty. This includes paying some attention to the effects of globalisation on young people. Globalisation can

be described as 'the intensification of worldwide social relations which link distant localities in such a way that local happenings are shaped by events occurring many miles away and vice versa' (Giddens 1990: 64). Accordingly, globalisation influences the political, cultural, social and economic structures that young people navigate (Smith and Doyle 2013) and one outcome of globalisation on some Scottish young people has been economic decline and restricted employment opportunities available at a local level (Chapter 5).

However, there is no clear or direct mention of the CLD / youth work sector in the Scotland's education and training policies for young people, notably the Curriculum for Excellence (Scottish Government, 2004), Determined to Succeed (Scottish Government, 2007) or Developing the Young Workforce (Scottish Government, 2014). Conversely, enterprise is absent from the current Scottish National Youth Work Strategy (2014). Overall, there appears to be a lack of significant and meaningful engagement, research or professional learning between the realms of CLD / youth work and enterprise.

In addition to the Community Empowerment (Scotland) Act 2015 that promotes effective collective engagement to help people to achieve greater control in their communities, CLD professional competences require youth workers to organise and manage resources (CLD Standards Council 2017) and the National Youth Work Outcomes (YouthLink Scotland 2017) ask young people to consider risk, make reasoned decisions, take control and broaden their perspectives through new experiences and thinking. Whilst all of these policies can be used to support youth workers and young people to engage and shape participation processes there is no mention of enterprise, which has an underlying role in the actualisation of key policies and strategies.

This may in part, be due to perceived differences in purpose and values. Primarily, youth work is about social justice, where values of equality and inclusion prevail and enterprise is generally understood to focus on the economic advancement of individuals for profit and personal gain (Chapter 1). Whilst the purposes of youth work and enterprise are different, both youth workers and entrepreneurs may be considered as change-makers, challenged with organising and managing resources to develop and maintain governance systems to support the growth and development of groups and organisations.

Innovation, creativity and human relationships are required for both education and enterprise, meaning both realms have the opportunity to come together to co-create educational and economic successes that further democratic and humanitarian values for all. It may therefore be advantageous for CLD / youth work practitioners to consider engagement with enterprise that grows the economy, and the restoration of prosperity that does not come at the expense of other elements, which contribute to the development of personal integrity, social democracy and the advancement of human decency (Hargreaves and Shirley 2009). Accordingly, youth work is in a prime position to work alongside non-traditional organisations, such as social enterprises, to create new and innovative practices that take account of socio-economic environments, allowing the government, CLD and youth work sectors to "take a fresh look at enterprise policy across all the environments through which our young people travel" (Hunter in Levie 2010: 3).

This may well include engaging with the rising number of social enterprises that seek to promote the notion of enterprise for good. There are approximately 6000 social enterprises in Scotland. These are businesses that trade for social and/or environmental purposes and operate in all markets, selling goods and services to local authorities, government, private businesses and individual consumers (Social Enterprise Scotland 2017). Social enterprises exist to make a profit just like any private sector business. However, instead of paying dividends to share-holders, any profits or surpluses they make are reinvested for social purposes. Presently, at least

seven percent of all social enterprises are across the globe attempt to address global issues of equal access to resources (Social Enterprise Scotland 2017). Given this increase in the number of social enterprises, it is worthwhile considering how they impact upon young people in the school to work transition phase. This approach is important to consider, as it is relevant to the development of the Grow Cash education intervention that the young people engaged with.

## 2.2.3 The Global Grow group and Grow Cash

In Scotland, one such enterprise that seeks to connect young people and enterprise is the Global Grow group. This organisation is an example of a social enterprise made up of interconnected work streams with an overall ethos of "Business for Good" (WildHearts 2017). Firstly, profits from the sale of stationery products contribute towards enterprise education and microfinance programmes on a global scale. Microfinance is the means of providing small loan facilities to those who do not have access to banks and financial services. It aims to promote economic development, employment and growth through the support of micro-entrepreneurs and small businesses. Global Grow operates a relationship-based banking model by giving small seed loans, largely to female entrepreneurs from developing countries across the globe.

Secondly, Global Grow events include Global Entrepreneurial Leaders' Summits, Grow Cash Master Classes, Future Talent Fora and Business for Good Lunches. The associated aims of these activities are to inspire, educate and connect people in order to improve international access to financial resources, increase sales of Global Grow stationery products and promote participation in the Grow Cash Challenge.

Grow Cash is an enterprise-education intervention that aims to unleash entrepreneurial talent in schools, communities, universities and companies. The challenge operates throughout the year with the majority of competitors participating in the month of November, which is traditionally designated as

enterprise month in Scotland. Teams of up to five people 'apply' to Global Grow for a micro-loan of £1 and have one month to make as much money as possible. There are no entry qualifications and the team that makes the most money wins providing all trading has been conducted legally. Companies that enter are encouraged to partner with a local school. Teams remain separate but institutional participants with more than one group become allies who collaborate to exchange knowledge, encouragement and pool resources. Companies compete against companies, schools against schools and universities and colleges against each other, with one winner from each group (Micro-Tyco 2011). The idea is that the Grow Cash process will support participants in Scotland and beyond to develop and improve business and employability skills, gain work experience, apprenticeships and jobs.

So far in Section 2.2, I have discussed young people and the significance of economic and policy changes, both nationally and globally in respect of enterprise and employment opportunities for young people. However, as this study is concerned with the influence of an enterprise-education intervention, the following parts consider notions of risk, achievement and co-operation.

#### 2.2.4 Risk

Whilst the suggestion of "Business for Good" is appealing, enterprise by nature carries an element of risk. If a venture succeeds, there is financial gain; if it fails, it could leave the individual or company worse off than when they started. The notion of risk creates a particular challenge for enterprise challenges that focus on young people as they are more likely to take chances than any other age group (Steinberg 2008). It is therefore important that this aspect of enterprise is reviewed.

It could also be argued that for disadvantaged young people the risk of failure is greater than for those who approach self-employment with qualifications, networks and personal resilience to help them move on from failed business ventures (Lloyd-Jones 2014). Throughout enterprise support

networks there is a real distaste for setting young people up to fail as they seek to ensure that participants understand that enterprise involves risk management.

In Grow Cash there is no personal risk of financial loss to participants, as Global Grow supply the £1 seed loan. Conversely, there is no personal financial gain to participants either as profits generated support the Global Grow global microfinance project (Section 2.2.3). Whilst projects like Grow Cash focus on reinforcing positive messages and building ability and recognising achievement, the lack of personal risk and reward experiences may well be a disincentive to some young people taking part as these elements alongside recognised achievement may well be motivating factors for young people experiencing school to labour market transitions.

## 2.2.5 Recognising achievement

It is therefore important to consider how young people's achievements are recognised in order to understand how young people utilise their achievements in the school to employment transition. Achievement can be defined in terms of learning gained through a range of activities and can include any knowledge, skills or wider competences gained as a direct or indirect result of participation in a learning experience (Hart, Howieson and Semple 2010). Learning outcomes may be explicitly planned, be partially implicit, or be a by-product of another kind of achievement; in all cases, effective learning requires reflection. Young people as learners may need to be supported by others, such as youth workers, with the reflection process in order to make explicit, understand and practice any new knowledge and skills.

Recognition by others can be in the form of a record of achievement issued by a competent body (recorded recognition), or recognition given by individuals who have a specific role or situation in a particular context (functional recognition). Both types of recognition are catered for in the types of learning supported in youth work practice and are suitable for the Grow

Cash Challenge. Although recognition by others is important in fostering young people's self-esteem and confidence, understanding of achievements by the participants themselves is crucial if the achievements are to be built upon or used to support outcomes such as volunteering, further learning, employment, or gain further or higher education experience (Hart, Howieson and Semple 2010). In order to build and promote successful enterprises, it is important that individual and group achievements are recognised and acknowledged amongst peers and the wider community (Chapter 6). This is particularly important in the development of co-operative enterprises.

## 2.2.6 Co-operative enterprises

In this research, young people engaged with the Grow Cash Challenge which required them to co-operate and work as a team and so it is relevant to review the idea of co-operative enterprises. Skills associated with enterprise involve individual participants demonstrating pro-social behaviours, such as volunteering and sharing. These may support the development of social capital and perhaps result in services being provided that were otherwise only marginally viable, for example a community café (Baerenholdt and Aarsaether 2002, Gustavo et al. 2007).

Through a 'mixed economy' combination of grant aid, volunteer time, trainee placements, service level agreements with statutory agencies and low rate payments from service users, amenities may be developed in areas that were initially unattractive to commercial investors (Lloyd-Jones 2014). Similar to the microfinance approach adopted by Global Grow, initiatives like credit unions, time-banks and skills swaps offer ways of retaining skills, knowledge and wealth within a community. Projects of this nature expand concepts of enterprise beyond wealth generation to 'trading' commodities such as talents, skills and resources with numerous examples of enterprise at individual, group and organisational level (Lloyd-Jones 2014). However, whilst there is merit in co-operative enterprises, policy generally focuses on measuring and recognising individual outcomes (as discussed in Section 2.1), which has led some to suggested that there is a lack of coherent conceptual frameworks to

aid knowledge and understanding (Fayolle 2013; Rideout and Gray 2013).

Overall, this Section 2.2 has touched upon some of the national and global matters influencing the formation and types of businesses and enterprise programmes. However, the impact of enterprise-education initiatives may be better understood by paying attention to how they can actually support young people to access, shape and reshape opportunities and resources. To understand the influence of social capital in this regard, it will now be considered as a heuristic approach in terms of young people and undertaking an enterprise-education challenge.

## 2.3 Connecting with Social Capital

In Section 2.1.2, I introduced the concept of identity capital as a helpful notion to employ in understanding how an individual's identity is continually in formation whilst connected with commonly held group identities; this section concentrates on social capital as a theoretical framework, leading to discussing its usefulness as a means to support data gathering and analysis in Chapter 3. As previously noted, social capital is concerned with human connections and can be understood as social networks with trust and shared norms and values that facilitate co-operation for mutual benefit in and between groups (Tett and Maclachlan 2007, p.150). This definition is helpful because it recognises that the social networks that people create are a resource which can be used to generate valued outcomes, placing importance upon the processes by which such networks might emerge (Croll 2004: 398 in Tett and Maclachlan 2007, p. 151).

## 2.3.1 Using social capital

In order to utilise the concept of social capital, this study adopted two perspectives. Firstly, it draws from the work of Putnam (1993, 1995, 2000), Woolcock (2001) and Coleman (1988), whilst the second conceptualisation is informed by Bourdieu (1986).

Taking, Putnam first, Putnam regarded social capital as the ability to do things collectively and was concerned with democracy and civic engagement. His work (1993, 2000) emphasises the combined effects of trust, networks and the norms of reciprocity in creating strong communities. Putnam developed measures of social capital based on general indicators of wellbeing including education, economic prosperity, health, happiness and democratic engagement. These included gauging levels of trust, group memberships, participation in political or religious activities, volunteering and engagement with friendships and informal social networks. Consequently, these measures influenced the data collection aspects of this research, as will be discussed further in Chapter 3.

Furthermore, Putnam drew upon Michael Woolcock's work to distinguish between different forms of social capital. Woolcock (Woolcock 2001 cited in Field 2003, p. 42) suggests that social capital can be understood in terms of bonding, bridging and linking.

<u>Bonding Social Capital</u>: Is denoted by the ties between like people in similar situations, such as immediate family, close friends and neighbours. Bonding social capital acts like a sociological glue that maintains group affiliations, reinforces identities and provides a foundation for assembling unification and reciprocity.

<u>Bridging Social Capital</u>: Encompasses more distant ties of like persons, such as loose friendships and workmates. Bridging connections bring together people from broader social backgrounds and offers links to other networks and groups that can promote information sharing and encourage the development of wider identities and reciprocity (Putnam 2000: 22-23).

<u>Linking Social Capital</u>: reaches out to unlike people in dissimilar situations, such as those who are entirely outside the community, thus enabling members to leverage a far wider range of resources than are available within the community. Linking social capital is often associated with ties and connections to people and / or groups in positions of power.

Coleman also considers social capital to be influenced by set norms, cooperation, reciprocity, trust, shared values, mutual obligations and notes that it can endorse some forms of behaviour whilst imposing sanctions on others (Coleman 1988). He analyses social capital's links with human capital and argues the importance of the former for generating the latter through facilitating collective aims. He considers social capital to be practised by all social groupings including marginalised communities and notes that social capital helps to explain collective action even when individual interests would be better served by competition. Coleman reasoned that social structures were likely to affect an individual's choices of actions and that these are dependent on the extent of obligations held and the level of trustworthiness in any given social environment.

Both Coleman and Putnam consider that trust and reciprocity emerge from the activities that create social capital and that they contribute to social capital in their own right (Croll 2004 in Tett and Maclachlan 2007, p. 153).

#### 2.3.1.1 Trust

Trust, friendships, mutual obligations and expectations are the basic building blocks of social capital and do not pass readily from one person to another (Schuller et al. 2000, Putnam 1993, Schuller 2004). Time and context are important factors in the development of all forms of social capital as it depends on the stability and continuity of social structure (Nahapiet and Ghoshal 1998, p. 257). In general, people relate to others where there is a reciprocal feeling of like which allows for security and supports the development of group identification (Field 2003: 84-85). The combined effect is that trust, networks, norms and reciprocity can also create a stronger sense of personal and social efficacy because people are able to call on greater sources of support in their lives (McKenzie and Harpham 2006 in Tett and Maclachlan 2007, p. 153).

Putnam (2000) offers that 'thick trust' occurs within dense bonded networks and is based on shared, personal or familiar experiences. Conversely, 'thin trust' is characterised by loose network connections and limited happenings, norms and values between individuals. In general, we trust those close to us, those like us, who we are connected to through bonded social capital practices. However, it is thin trust, that Putnam considers to be most useful in stimulating possible bridging and linking connections.

In group development, norms may emerge that can strengthen social capital and maintain trustworthiness (Coleman 1988). The wider the radius of trust reaches beyond a group's membership, the more favourable and positive the externalities. Social networks can generate positive outcomes for both group members and the community at large. However, the more the radius of trust is limited to group members, the greater the probability of negative external effects as "group solidarity in human communities is often purchased at the price of hostility towards out-group members" (Fukuyama 2001, p. 8-10).

Overall, Putnam, Woolcock and Coleman's approach allowed for the analysis of bonding, bridging and linking as manifestations of social capital on the basis of norms, co-operation, reciprocity, trust, shared values and mutual obligations. It argues for the development of social capital in or through the development connections and engagements with family, community, civic and societal organisations. The accumulation of these aspects of social capital are seen to lend themselves to more co-operative, cohesive democracies (Coleman 1988 and Putnam 2000), and will be discussed further in Chapter 3, 7 and 8.

## 2.3.2 Bourdieu's approach to social capital

The second view of social capital applied in this study, is founded on the works of Bourdieu (1986). Bourdieu reasoned that it is incomplete to view capital purely as economic, despite monetary transactions mainly being conducted for profit. He aimed to investigate and theorise how social interactions linked to the economic structures in society and how these

structures come to be replicated. He used the word capital to demonstrate that social connections can function as an investment strategy for both individuals and groups as he understood capital to be an accumulated product of labour which takes time to grow. He considered economic capital to be at the root of all other types of capital (Bourdieu 1986), which allowed for the analysis of multiple capitals on the basis that there are a number of different types that impact on people's life chances and trajectories.

Bourdieu (1986) considered social capital to be a way of explaining the persistence of class inequalities. As discussed further in Chapter 3, his work resonates with critical realism's philosophical account of the ways in which tangible economic exchanges impact upon society (Kemp 2005 cited in Field 2003). He suggested that unequal economic and cultural resources, interpenetrate and reinforce each other to normalise inequalities in structures and networks.

# 2.3.2.1 Cultural Capital

Bourdieu (1986) referred to cultural capital as embodied dispositions and dispositions towards the possession of cultural artefacts, identified and involved in mutual 'social identification' and 'reciprocal recognition' amongst different social groups (Lingard and Forbes et al. in Allan and Catts 2012). Accordingly, cultural norms, values, expectations and aspirations can be shaped by factors such as social class gender and power.

Fukuyama (1995) suggested that social capital practices require habituation to the moral norms of a community and the acquisition of its accepted virtues, such as loyalty and honesty. These include past experiences and the effect of family influences, as well as the norms and values of the social networks to which individuals belong (Tett and Maclachlan 2007, p. 153).

Overall, Bourdieu's approach allowed for the analysis of multiple capitals such as structural, identity, material and cultural that were capable of reconciling structuralist accounts of social systems and inequality with

constructivist understandings of human agency and the nature of power (Ritzet 1996 in Field 2003) and I discuss this further with respect to the design and analysis sections of my study in Chapter 3, 7 and 8.

## 2.3.3 The dark side of social capital

Social capital is generally considered to be an inherently favourable practice although there are associated objectionable aspects, depending on the purpose that it serves (Field 2003). Much of the research on social capital has evidenced a virtuous cycle whereby high social capital appears to encourage participation, which in turn enhances social capital and so on. From Coleman and Putnam's perspectives, this is not problematic as they view social capital as a non-competitive commodity (Tett and Maclachlan 2007, p. 153).

However, rational choice theory suggests that when people co-operate to pursue their own interests it can be at the expense of others. Negative effects of social capital practices may therefore perpetuate inequalities and appear either directly, for example, in the form of organised crime, or indirectly via institutional values and behaviour (Field 2003: 74). This view chimes with Bourdieu's opinion that social capital ultimately reinforces inequality and exclusion, as individuals do not start with equal opportunities due to some people's connections being more valuable than others. He argued that those who have the most contacts use them to further their own interests and that social capital practices are a form of mutual back-scratching and self-advancement which serve to perpetuate structural hierarchies in society. Indeed, many surveys and reports provide consistent evidence of a wide and persisting inequality gap in the UK (Unwin 2016), whereby those who have most, continue to access more.

Field suggests that the least privileged are limited in accessing new resources and opportunities as their networks tend to made up of people in a similar situation to themselves (Field 2003: 78). Within poorer neighbourhoods, high levels of homogenous social capital can represent a

strategy of communal survival without having much impact on the wider situation. Whilst dense and localised networks may be congruent and enable groups and individuals to achieve common goals, in general they do not include people who come from different backgrounds and so tend to give little access to others who could help bring the benefits that are situated or controlled from outside the community.

Negative consequences may also emerge from norms that may be antagonistic rather than supportive of co-operation, exchange and change. For example, where there is peer pressure to maintain the reputation or status of a group or neighbourhood (Nahapiet and Ghoshal 1998, Field 2003). Mutually reinforcing ties can potentially act as restraints, such as when incomers to an established community are excluded from its networks or when the dominant norms of a group make opportunities seem to be 'not for them' (McGivney 2001 in Tett and Maclachlan 2007 p.150).

Arshad and MacLennan (Arshad and MacLennan in Allan and Catts 2012, p. 151) found that linking social capital is likely to benefit individuals rather than change societal imbalances as the communities from which they come from remain separate as those with the power in the new group, will still remain separate. This appears to confirm Bourdieu's more pessimistic view of the objectionable aspects of social capital, which offers little hope for those with fragile access to resources.

However, consideration should be given to the ways in which an individual and / or group's social capital practices relate to how opportunities are linked with their position to the wider social network. Whilst there is a risk of presenting social capital as a panacea for social ills, it should be noted that governments are not passive players and can shape the framework within which citizens decide to engage / disengage from the public sphere. State agency and the power, impact and role of political activities and institutions should also be accounted for (Field 2003), particularly since there may be an opportunity to address the power differentials that exists between intersectoral service agencies and social and interpersonal processes (Mykota

and Muhajarine 2005, p. 15). Whilst it may be difficult to secure long-term changes, respected external agencies such as youth centres, can be important assets in supporting young people and to produce better outcomes (Allison and Catts in Allan and Catts 2012, p. 77).

# 2.3.4 Informing the research methodology

Ultimately one must be cautious when utilizing social capital theory in the context of a research project of the type I describe in this thesis. Firstly, its practices are context dependent and the issue of whether social capital has a downside may be a function of the values of a particular community or group. For example, in one context young people may engage in anti-social behaviour with their friends on the street, whilst in another they display prosocial behaviour by undertaking voluntary work to support their neighbourhood. This is also about how such actions and their benefits are viewed by societies, so in a sense, social capital and its effects have a normative dimension.

Researchers have highlighted the difficulty in isolating social capital as a prime determinant of change because it is so inextricably woven in a complex nexus of socio-economic factors that individually and collectively impact on the lives of young people. Thus, the social capital theories of Coleman, Putnam and Bourdieu do not act independently of each other as people, groups and ideas are not co-existent over time. Whilst in this study I employ two aspects of social capital theory, I understand that these are two parallel understandings that do not contradict each other when utilised for the purposes of this research.

Despite being an imperfect concept, social capital is still a useful tool for exploring social processes and practices. It can support the dilemmas of dealing with collective action and integration, drawing from the works of Coleman and Putnam, or as a means of considering social injustice and inequality referring to Bourdieu's suggestion that social capital exists in social,

cultural and economic forms (Holland et al. 2007, Hayes and Kogl 2007).

# 2.4 Summary

There is limited youth work research from a Scottish perspective which has led to a call for more studies that include the perspectives of youth workers (University of Edinburgh and Edinburgh Youth Work Consortium 2015). In seeking to respond to this call, the combination of evaluating my youth work practice and the subsequent review of literature highlighted that within the realm of educational research in Scotland, there are no studies that consider social capital in respect of enterprise-education programmes for young people in transition in a youth work setting. Whilst social capital theory has been employed in many contexts, particularly to understand and account for inequality, it makes sense to employ these ideas in the context of enterprise education, where the generation of economic capital is the overriding aim of the learning experience. It is perhaps surprising therefore to consider that social capital theory has not been employed in the context of researching this type of learning intervention before, at least in the Scottish context at least.

Although the exact nature of the interconnectedness between enterprise and social capital is not easily isolated from a range of other determinants of young people's learning experiences; I hypothesize that enterprise knowledge and skills, developed from a positive learning experience, has a catalytic role to play in building young people's confidence and social capital practices.

Thus, if social capital is neither fixed as per Coleman and Putnam's views nor immutable as per Bourdieu's, then it important that we understand not just how social capital affects young people undertaking an enterprise challenge, but also how young people undertaking an enterprise challenge affect social capital.

#### 2.5 Research Questions

In the course of the last two chapters, I have shown that the interplay between young people, enterprise and social capital needs to be thoroughly examined in order to learn more about young people's social capital practices in relation to their participation in and outcomes from an enterprise-education intervention in a youth work setting. In particular, I would like to know:

- 1. What forms of social capital affect young people's enterprise practices?
- 2. To what extent does an enterprise-education intervention affect the social capital and the enterprise practices of young people?
- 3. How does social capital affect the outcomes of young people participating in an enterprise-education programme?

Over the course of this chapter I have critiqued the literature including policy and research in relation to young people, enterprise and social capital, which demonstrated the connection between these entities and generated key research questions that confirm the need for this study. Chapter 3 continues by framing social capital theory alongside the development of the associated research framework.

# **CHAPTER THREE**

# CONSTRUCTING THE RESEARCH FRAMEWORK

Following the literature review in Chapter 2, the aim of this chapter is to discuss how the research model was designed and demonstrates its relevance to this study of young people, enterprise and social capital. I begin by examining the ontological and epistemological influence of critical realism. Critical realism aims to find an interpretation of reality through engagement with existing theories, including social capital theory. There is acknowledgement that social meanings, ideas and decisions can have causal impacts in the world and support for criticism that social phenomena that can be derived directly from sound explanatory models (Hammersley 2009). Critical realism offers methodological guidelines to help ensure reliability throughout the research process. The chapter proceeds to align critical realism and social capital theory to inform an action research methodology that afforded strategies for data collection and analysis following a single site case study. The pilot study is reviewed and the process of research participant selection is examined. Ethical considerations are discussed including matters such as the care of participants, data storage and ownership of the research.

One purpose of this study was to employ action research methodologies and social capital theory to research the emerging agency of young people who engage with a social enterprise project in a Scottish youth work setting. However, as Priestley (2007: 54) points out, in social research the relationship between theory and practice is often considered to be problematic. Practice cannot be based purely on research outcomes and the contribution that research makes to practice, may be difficult to measure and cannot be assumed to be predictably beneficial in particular ways (Hammersley 2002). Conversely, action does not depend on experience alone as knowledge from research findings and literature play a key part. Knowledge can inform action but it is intricately woven with value judgements about what is desirable; not just about what is effective. Given the fallibility of research findings, this can lead to research based knowledge having

negative as well as positive consequences as results can often complicate rather than simplify matters (Hammersley 2002). However, social research can be informed by practice, policies and professionals and is undertaken in order to explain or understand phenomena or to emancipate and illuminate practice (Hammersley 2002).

Accordingly, knowledge is not just a description of a psychological state of mind, it is dependent on a publicly agreed framework of justification, refutation and verification (Crotty 1998). To show how my project met these criteria, I will draw on the work of Michael Crotty (1998) in order to define my research framework and account for how social theory aided its construction and the interrogation of empirical findings.

Figure 2: Key research elements (Crotty 1998, p. 4)

Ontology / Epistemology	Theoretical Perspective	Methodology	Research Methods
Critical Realism	Social Capital	Action Research	Case Study Literature Reviews Questionnaires

As research design carries assumptions about the world and the intentions of its architects (Allan and Slee in Gabel and Danworth 2008, p. 5), I will review each column in turn in order to clarify my intentions. So, I will begin by considering the concepts of knowledge and reality.

# 3.1 Ontology & epistemology - A critical realist approach

The purpose of drawing from critical realism in this study was twofold: to bring validity to findings and to produce knowledge whilst bringing about social change. It also informed the data analysis and interpretation of the emerging agency and productive social networks of individual participants. Accordingly, society and economic production could not operate if humans did not use their physical and biological nature to interact with each other and the surrounding material environment. This is an important underpinning

of this study, as the Grow Cash Challenge was dependent on the young people utilising their physical and biological attributes to interact with each other, and the available physical resources, in order to generate income.

Critical realism allows us to demonstrate that entities can influence individuals without imposing upon them as people are still capable of making personal choices. Choices are mediated by the availability of material resources but also by personal identity (Section 2.2) and the subjective knowledge which is gained through perceptions of reality and beliefs acquired from previous experiences (Elder-Vass 2007). Where there is conflict between entities, individuals make decisions on how to behave in any given circumstance (Elder-Vass 2007). So, if we want to understand particular events, we need to comprehend more than one specific causal power; we need to appreciate all the causal powers that are interacting and how they affect each other given that entities at all levels can simultaneously have causal powers and that these powers can interact to produce actual events (Elder-Vass 2007).

Critical realism is helpful given that it seeks to avoid the epistemic fallacy of conflating ontology and epistemology as it assumes a position of ontological monism but epistemological relativism. As this study was concerned with social capital, in respect of young people's outcomes from engaging with one particular youth work project designed to encourage enterprise skills, the idea of different understandings of a singular reality as a causal factor underpinned the formation of the research model and supported conclusions that were derived from an understanding of the nature of the world (Hammersley 2009). Whilst the young people all participated in the same programme, each individual's knowledge, engagement, experiences and outcomes were different.

Critical realism accounts for multiple determinations and the interacting efficacy and causal powers of both individuals and entities. The idea of multiple determinations enables us to combine "ubiquity determinism"; the notion that every event has a cause, with the denial of "regularity

determinism", which views the universe as a closed system within which a single causal mechanism operates and that knowledge of that mechanism makes the future predictable (Bhaskar & Lawson in Archer et al. 1998). Collier (1998 in Archer et al. 1998) suggests that once we understand that the determination of events is not merely pluralistic but stratified, we can give an account of freedom, a research claim to which I aspire.

Realists consider the world to be a complex aggregation of entities, each having its own causal properties and capabilities. These causal properties are a function of each entity's internal structure, meaning that humans, for example, are causally capable of intervening in the world in a purposeful way. Realists consider that there is an ontological relation between nature and society and that both are aspects of the real world awaiting empirical discovery. Nature is prior both in time and in order of ontological dependence and epistemological stratification is founded in a real ontological stratification of the physical, biological and economical realms (Porpora in Archer et al. 1998). In order to comment on the idea of freedom-with-determinism, we must distinguish between the areas of reality governed by the laws associated with any given realm. Particular laws may govern particular realms, but this does not mean that all laws govern all realms. For example, everything is governed by the laws of physics, some, but not everything is governed by the laws of biology and some, but not everything, is governed by the laws of economics (Porpora in Archer et al. 1998).

However, it is worth noting that social entities are not tangible items, so their existence is inferred and validated from the emergent properties that arise from relationships between people; meaning that the social world is stratified, consisting of people and social objects such as social and cultural networks. Thus, society and social structures are systems of human relations operating within and amongst social positions. Entities such as social structure provide individuals with instruments to influence their material resources and take action as and when required (Elder-Vass 2007).

As there is an ordering of strata in the social world, entities, people and ideas

are not co-existent over time, as referred to in respect of social capital in Section 2.3.4. In order to consider the exchange between people and ideas, we must therefore have analytically separable entities (Collier 1998 in Archer et al.). Elder-Vass offers that whether the ascription of causal powers is separable from their emergence depends on our definitions: if ascription refers to an epistemological process in which we claim the existence of a causal power, then this is clearly distinct from the ontological question of whether the causal power concerned exists (Elder-Vass 2007). He goes on to note that the criteria by which we assess a claim for causal powers must be derived from our understanding of the ontology of causal powers. Accordingly, there is a need to:

- Identify a mechanism that underpins the causal power;
- Identify what set of parts and relations the mechanism depends on;
- Demonstrate that the claimed parts themselves are entities with their own parts and structure; and
- Validate claims about mechanisms through the usual methods of empirical theory-testing (Elder-Vass 2007, p. 469).

Thus, considering social capital as an emergent property of the conditioning and elaborating interactions in and between social structures and the material world provides a bridge to critical realism. However, adopting a critical realist perspective can also be challenging, as multiple values may arise from emergent properties, meaning that decisions about the order of importance could lead to value conclusions being derived from evidence. Multiple values may lead to reasonable disagreement and any strong, systematic causal relationship between how the inquiry is pursued and whether or not the conclusions reached are true, may be denied, as there is no method or starting point that can guarantee truth (Hammersley 2009). Although judgements may seem uncontentious, unless they are considered from a perspective that already assumes their validity, there is no reason to accept them at face value, meaning justification is required (Hammersley 2009). The following research model attempts to account of these matters.

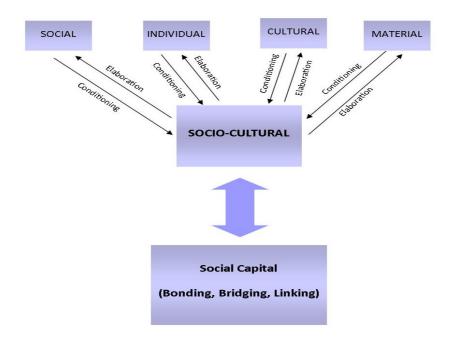
#### 3.2 The research model

As discussed, social capital is an emergent property that depends on the interactions and relationships amongst the structural, individual, material and cultural transactions that are conducted between nature and society. Accordingly, the operation of social capital in this research was dependent on participants acting as individuals and as a group. It also relied on the availability of physical resources and the interaction in and between all parts, with each entity having its own constituent tangible and non-tangible structures, for example, personal attributes and group characteristics such as norms, values, networks and culture.

Overall, I understand that humans live as individuals and as groups in a stratified world construed of physical, biological, social and economic realms, where there are, a myriad of different interpretations of one reality. I consider there to be polymorphic relationships in and between an individual's and a group's social capital practices that comprises structure, identity, material and culture (SIMC) features. I reason that when various emergent configurations of these SIMC features combine, properties emerge that can influence bonding, bridging and linking social capital practices in respect of decisions, choices and actions. I suggest that outcomes, positive or negative, feed back into the SIMC features of social capital practices, thus affording dynamic and dyadic relationships.

In order to offer an empirical analysis of this claim, I developed a conceptual framework, based on theories of critical realism and social capital. The purpose of this model is therefore to illustrate how I have used these concepts as tools to capture the multiple processes involved in the empirical analysis of learning outcomes.

Figure 3: Critical realism and social capital



(Derived from Priestly 2007)

To summarise, this research model provides a broad strategy for investigating social, identity, material and cultural structures. It supports sociological analysis such as the relationship between the individual and society and the examination of social action by individual and shared group objectives. This model also allows for the capabilities of the collective and recognises the dualism of groups and actors.

## 3.3 Exploring Emerging Social Capital

Putnam suggests that social activity builds social capital through developing knowledge resources from opportunities for interactions with other members of the community (Putnam, 1993, 2000). So, it was anticipated that participating in the Grow Cash Challenge would build enterprise practices via young people bonding, bridging and linking with different people and networks that would in turn lead to greater social capital.

In this study, particular indicators of social capital were selected because they represented the defining characteristics of the concept identified in previous research (Putnam 1993, 2000, Allison and Catts in Allan and Catts 2012). These included indicators and attitudes towards education, enterprise, employment, aspirations, happiness, volunteering, participation in group memberships and engagement with friendships and informal social networks. It comprised gauging levels of trust, access to information and the influence of bonding, bridging and linking networks. Macro socio-economic factors including neighbourhood influences and cultural community characteristics were also accounted.

The relevant themes of analysis included individuals, groups and organisations. The research model allows for the consideration of the dark side of social capital and individual choice. It also encompasses the direct and indirect benefits of learning and allows for the passing of time. Consequently, these areas of interest influenced the data collection aspects of this research, as discussed further in Section 3.5.2.1.

In order to encourage robust findings and avoid data fit, I had to be mindful and take care to avoid conflation, that is the autonomy of a particular entity being overlooked by merging the concepts of critical realism and social capital into umbrella terms that become a mixture of too many different concepts (Portes 1998, Schuller et al. 2000). An example in the context of this study would be, if bonding, bridging and linking social capital were treated as one structural entity, and not considered as separate, identifiable, causal matter. This model supported rigorous data analysis and minimised as much as possible any gaps in and between the construct model.

As discussed later in this chapter, this framework supported data collection and empirical theory-testing for the exploration of deeper underlying structures. It also allowed me to make claims about the causal relationships between all relevant entities, whilst bearing in mind that the conclusions that I drew can be treated as potentially incomplete, inadequate or subject to change (Scott 2007). Overall this model was fit for the purpose of investigating young people, enterprise and social capital and lent itself to the application an action research methodology which I will now consider.

### 3.4 Introducing Action Research

Action research is a cyclical process that grows and develops over time. Carr and Kemmis (1986: 162) define it as being a "form of self-reflective enquiry undertaken by participants in social situations in order to improve the rationality and justice of their own practices, their understanding of these practices, and the situations in which the practices are carried out". Action research involves a spiral of steps, 'each of which is composed of a circle of planning, action and fact-finding about the result of the action' (Lewin 1948: 206). It is a comparative examination on the conditions and effects of various forms of social action which involves systematically asking critical questions in order to achieve a better understanding of processes and practice, which I consider to align with a social capital perspective as discussed in Chapter 2 and Section 3.3 (Lewin 1948, McNiff 2002). In the following sections I will show how an action research methodology informed the processes that supported my research methods and linked the data collection procedures to the overall project outcomes. I will explain why I adopted this approach by connecting it to the overall design of the study in relation to the aims, questions, data collection and analysis and I will consider the associated ethical issues, review the pilot study and consider the general strengths and limitations of an action research approach.

#### 3.4.1 Action research methodology

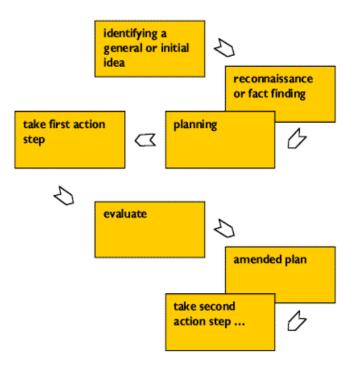
An action research methodology was applied to a single site case study that was designed to consider young people, enterprise and social capital. The aim of this section is to clarify how action research worked practice in respect of my roles as both researcher and youth worker participating in the Grow Cash Challenge. The chapter will proceed to demonstrate how this methodology related to the overall design of the study in terms of the aims, objectives and research questions (Section 3.5.1). The research methods (Section 3.5), data collection (Section 3.5.2.1) and analysis (Section 3.5.3) will also be considered. The strengths and limitations of this approach are

discussed. A review of the pilot study will be conducted and associated ethical issues will be considered.

# 3.4.2 Action research in a youth work context

Action research is relevant and ideally suited to this study as it is firmly located within the realms of practice and reflection, both of which are fundamental tenets of the CLD profession (Chapters 1 and 2). Action research is a cyclical process that grows and develops over time. Essentially, it is a is a comparative examination on the conditions and effects of various forms of social action which involves systematic, critical, self-reflective enquiry by participants in social situations, with a view to improving their practice, their understanding of these practices and the situations in which these practices are carried out (Lewin 1948, Carr and Kemis 1986, McNiff 2002). Thus, it involves a spiral of steps in a dynamic cycle of plan, act, review, adjust.

Figure 4: Lewin's cycle of action research



Smith, M.K. (2001)

On the principle that the motivation for change must exist before it happens, the first stage of the action research process involves reviewing current practice and unfreezing predetermined ideas in order to identify an issue or area of work. Unfreezing involves the process of group members challenging and re-examining values, beliefs, assumptions and stereotypes. In this study, this involved introducing the concept and the purpose of the Grow Cash Challenge to the young people and sharing and discussing views on if, or how, £1 could be invested to make a profit. This stage generally leads to the need for more information which helps to identify an overall aim and a plan of how to reach the objective. Cognitive aids such as handouts, lectures, discussions and reading assignments prompt and support the organisation and planning of ideas. As discussed in Chapter 5, this work was carried out in the four preparation days prior to the beginning of the Grow Cash Challenge.

Once the plan is in place usually the first test of action is taken and feedback is used to evaluate, so modifications can be made before step two is implemented. This stage was practised throughout the Grow Cash preparation days. For example, the group's first task was to prepare breakfast rolls (see Chapter 5). Feedback and reflection refers to the adjustments of a process informed by intelligence about its outcomes, the crux of which is and the difference between the desired and the actual result. Accordingly, the young people reflected on the breakfast roll making task. This process included discussions about what people, actions and resources helped or hindered their task being successfully completed. The appropriate revisions were made and applied to the next task that the group managed. This cycle of plan, do, review continued throughout the Grow Cash Challenge and progress was monitored until the end of the project.

In general, feedback is most effective when observations are checked with recipients immediately after the generating event which helps to establish validity decision-making and reduce perceptual differences (Yalom 1995). However, with the Grow Cash programme feedback and decision-making

sometimes happened immediately, as events unfolded, for example, when the group moved away from completing wave two of the research questionnaires towards a focus groups discussion, as discussed further Chapter 5.

#### 3.4.3 Youth work, action research and leadership

However, it is countered that the construct of democratic leadership is directive and that its nature is questionable. In order to ensure democracy, the leader must be sufficiently in control to rule out unwanted influences, thus creating a dilemma between leadership manipulation and confederacy (Kariel 1956 cited in Gastil 1994, Smith 2001). Nevertheless, Reid (1981, p. 153) found that effective group leaders understood the need for change, could diagnose issues, plan and implement revisions and evaluate the results. Their role was to understand the group dynamics and to facilitate and communicate useful feedback amongst participants.

As a youth worker, this was my role and I was an integral part of the action research process in the Grow Cash Challenge. Central to negotiated, shared learning programmes, that supports educational, personal and social development for young people, is the relationship and dialogue between the young person, their peers and the youth worker. Whilst the group were led by me in my youth work role, this evolved over the course of the project as participants took lead roles in a range of situations and contexts.

As a researcher, data were collected through my observations and reflections of the young people engaging in the plan, do, review Grow Cash activities, which allowed me to scrutinise their individual roles and the whole group's experiences and outcomes (Section 3.5.2.1).

#### 3.4.4 Learning from action research

Accordingly, action research like youth work, is not is not a linear practice as the dominant ethos is incremental change and process rather than outcome (Spence 2004). At each stage of the action research process, there is both the enactment of systematic actions and the learning that stems from each experience. Actions embody learning and learning is informed by reflections on actions (Dewey 1916, McNiff, Lomax and Whitehead 2005). Thus, by combining young people's life experiences and theoretical models in an open environment where everyone's perspective is challenged and stimulated, a creative learning environment emerges (Kolb 1984, Smith 2001), see also Chapter 1. As demonstrated in this thesis, the process of working together can contribute to young people's learning and development, build social capital, enhance community and lead to outcomes that support human flourishing and change (Smith 2001).

## 3.4.5 Critiquing action research

However, like all methodologies, action research is open to critique. Lewin and Grabbe (1945) noted a tension between research providing a rational basis for change and the understanding that change can be limited by systems and socio-cultural perceptions. These constraints must be accounted for as the sequence of plan, do, review at key points can lead to 'correct' rather than 'good' practice, which on its own is insufficient for change to occur (Winter 1987, Smith 2001).

This raises questions as to its validity as a research process and the purpose that it serves. Elliott (1991) considered that the fact-finding stage merely serves to support the pre-determined ideas of action researchers. Conversely, McNiff (2002) argues that action research is a developmental process where practitioners have no fixed hypothesis of outcomes as they begin by exploring an idea, question or concern. However, most of these critiques disappear when robust, systematic data collection is established and analytical methods are employed to support empirical interpretations that respect and satisfy truth claims (Webb 1996, Kemmis and McTaggart 1988 cited in Smith 2001).

It is important to note that throughout the course of this study I had two action research cycles in operation. The first cycle was in respect of the Grow Cash Challenge which was evaluated in line with local authority and CLD national guidelines. The second cycle was in respect of this research project that happened simultaneously. The research project evaluated in respect the action research cycle as discussed and whilst these two cycles are connected, they are distinct. Thus, it is the quality of the research project that I present for examination and not the evaluation of the effectiveness of Grow Cash Challenge as a CLD project. The effectiveness of the action research approach will be fully discussed in Chapter 8.

#### 3.5 Research Methods

Action research may well be an imperfect approach, but as discussed in Section 3.4, the view that "there is nothing so practical as a good theory" (Lewin 1951: 169) allowed me to connect the processes and philosophies associated with both my professional and research practice. Having identified young people, enterprise and social capital as areas worthy of investigation, an action research approach supported me to plan, implement and review this study project until it was completed. The details of which are discussed in the following sections.

#### 3.5.1 Plan

The scoping phase involved formulating the research questions. These were established as a result of scrutinising the context in which the research was conducted and involved close examination of opportunities and resources alongside challenges and limitations of the research environment from micro to macro levels. In addition to undertaking a literature review of academic works as noted in Chapter 2, it was necessary to read, understand and critique the literature in respect of policies, strategies, plans and organisational documents. Due consideration was given to the research participants, my position as both an employee and an academic and the impact on wider agencies. This influenced the overall aim and objectives as a

way of addressing the research questions as noted below:

#### Research Questions

- 1. What forms of social capital affect young people's enterprise practices?
- 2. To what extent does an enterprise-education intervention affect the social capital and the enterprise practices of young people?
- 3. How does social capital affect the outcomes of young people participating in an enterprise-education programme?

Research Aim: to explore how the social capital practices of young people affect their participation and outcomes from an enterprise-education intervention.

#### Research Objectives:

- 1. Identify the forms of social capital that affect young people's participation in an enterprise-education programme.
- 2. Consider how young people access and utilise social capital practices.
- 3. Examine the links between social capital and outcomes for young people.
- 4. Consider how an enterprise-education programme in a youth work setting affects outcomes for young people.

The planning phase allowed me to refine theoretical perspectives and define the scope of the study and prepare and revise appropriate methods for collecting data.

## 3.5.2 Implement

It became apparent that in order to fully answer the research questions it was necessary for me to select "a group, settings and individuals where the processes being studied were most likely to occur" (Denzin and Lincoln 1994, p. 202). As noted in Chapter 1, this study was undertaken within my role as a Youth Work Area Manager and so the principal data source was a practice

case study which generated reflections and observations of young people participating in an enterprise-education intervention, as part of an alternative curricular programme, locally known as the Connect project. In addition to the Connect programme, ten 15 year-old school-leavers undertook a four-day preparation course over the course of four weeks before embarking on the Grow Cash Challenge. As part of a wider competition, the group had a further four weeks to develop and operate a business model from a seed loan of one pound sterling (£1). I used Grow Cash as the intervention, because it allowed me to engage the relevant participants, illustrate features associated with enterprise, and supported the examination of the social processes associated with my understandings of critical realism, social capital and action research.

As Connect and the Grow Cash challenge were integral to my professional practice, I was able to immerse myself in the research process. Whilst other methods such as in-depth participant interviews or diary analysis may have been helpful, this approach provided rich and deep data that was fit for purpose. Developing a case study can sometimes be viewed as time consuming but in this instance, data collection was limited to a three-month period. An illustration of the relevant timescales is presented in the calendar of events in Section 5.3.

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#### 3.5.2.1 Data Collection

In order to ensure a robust and consistent approach to gathering data, firstly I considered what type of information I would need and from where and whom it could be sourced. Data were mainly naturally occurring and readily available from the fabric of my daily practice and was gathered throughout the

Connect programme. Specific methods were directed towards addressing each research question individually. Firstly, a questionnaire was designed to answer Research Question 1, what forms of social capital affect young people's enterprise practices. This allowed me to consider the participants' views at the beginning of the case study. The same questionnaire was used to address Research Question 2, to what extent does an enterprise-education intervention affect the social capital and the enterprise practices of young people? This time the questionnaire was intended for issue at the end of the case study in order to allow me to consider any differences in the data collected.

Filming, recording and photographing reflective accounts and conducting professional discussions with the young people, enabled me to consider research question 3, how does social capital affect the outcomes of young people participating in an enterprise-education programme? These methods allowed me to observe, consider and reflect upon the physical environment, participant interaction and documentation such as the young people's portfolios.

### 3.5.2.2 Constructing the Questionnaire

As previously noted, I devised a questionnaire that was issued at the beginning and intended to be reissued at the end of the Grow Cash Challenge. However, due the nature of the action research cycle, the planned questionnaire became more of a focus group activity (Chapters 4 and Chapter 6). The survey was designed to support a small cohort study intended to track the emergence of social capital and enterprise practices over a short period of time. This approach allowed for any differences in the information received to be examined and analysed in respect of research question one, what forms of social capital affect young people's enterprise practices and research question two, to what extent does an enterprise-education intervention affect the social capital and the enterprise practices of young people?

The questionnaire was constructed on the basis of my knowledge of

methodology, social capital and enterprise, combined with my experiences and skills formed from being a practised youth worker (Silverman 2015, Chugh 2015). My prior experiences of interacting with young people influenced the design and implementation of the questionnaire in relation to the language used and the time, space and support needed for the group to complete the task.

The typology of the questionnaire reflects my understanding of social capital categories of bonding, bridging and linking (as defined in Section 2.3.3) and enterprise in respect of the structural, individual, material and cultural merits as discussed. I did this by reviewing the effectiveness of questionnaires used in other research projects. The questions I used were therefore adapted from a selection of pre-existing questionnaires and were constructed and arranged around other, relevant indicators of social capital and enterprise. For example, questions relating to indicators of enterprise including access to bank accounts and knowledge of financial management information were noted by Jones and Iredale (2010) Determined to Succeed (2008) and the Royal Bank of Scotland Study (2011) (Chapters 1, 2). Indicators of social capital as discussed in Section 3.3 were drawn from The Princes Trust (2010), Joseph Rowntree Foundation (2011).

The advantages of this approach were that these studies had already been validated and tested for reliability (Mathers, Fox and Hunn 2009). The questionnaires provided a quick way of gaining insight and supported the classification of responses into analysable and meaningful categories. The questionnaire was divided into 6 sections with a total of 36 questions relating to the following:

- 1. About you: membership of groups, voluntary activities, skills and talents.
- 2. About your family: employment status, access to resources, information and advice.
- 3. School: experience, relationships, qualifications.
- 4. Your friends: friendships, gender, shared activities, frequency of

contact, violence.

- 5. Life satisfaction: skills, aspirations and future plans.
- 6. You and money: income, money management, learning environment, contacts and networks. (Refer to Appendix 1)

Depending on the information being sought, there was a mixture of closed questions that required a simple, one word answer and open questions that required a more detailed response. Participants were asked to read each statement and tick the answer that was the best fit. Examples were given and there was also space for general views and comments. Multiple choice items consisted of a stem question with optional responses. In some instances, the young people were asked to select more than one item and open spaces for individual comments or views were available. It was important that literacy support was available for the young people given the length of the questionnaire, the different types of questions and my assumption that there would be a range of literacy skills across the group.

One disadvantage of using questionnaires to gather data is that there may be differences in understandings between the researcher and the research participants. So, in order to minimise misinterpretations, take account of literacy issues and aid more in-depth discussions I issued standard instructions, an information sheet and a consent form (Appendix 2). I made a verbal presentation to explain the purpose, completion instructions and the young people had the opportunity to freely ask questions in their group setting or as individuals. Whilst participants completed the questionnaires in a group work setting they undertook the task on an individual basis. The data gathered from the questionnaires was then subject to analysis (Section 3.5.3). Overall, the implementation of different methods of collecting data occasionally resulted in incongruent information which presented an opportunity for me to investigate the reasons why.

### 3.5.3 Review - data analysis

As discussed, this study was a naturalistic inquiry that employed qualitative

methods. My approach to data analysis was undertaken in line with the demands of each research question. The information generated from the questionnaire was designed to address Research Questions 1 and 2, what forms of social capital affect young people's enterprise practices, and to what extent does an enterprise-education intervention affect the social capital and the enterprise practices of young people? Results were categorised in a way that enabled me to consider bonding, bridging and linking manifestations of the young people's social capital practices and to note changes at the end of the case study. The data gathered through filming, recording reflective accounts, photographing artefacts and conducting professional discussions enabled me to address Research Question 3, how does social capital affect the outcomes of young people participating in an enterprise education programme.

Overall I aimed to describe and explain patterns of relationships and emergent properties. This supported an action research methodology as I tried to understand and interpret phenomena in terms of the meanings that people ascribe to them (Denzin and Lincoln 1994, p. 3). The emphasis throughout was not to produce hard and fast general findings but to raise questions to inform future inquiry, and to extrapolate themes from the data that may have applicability in other similar settings (Hammersley 2002).

From the outset, I was aware that analysing and interpreting the data would be challenging as I was an integral part of the Grow Cash programme. I therefore needed to ensure that my understandings were accurate, and so I took steps to check that the themes that I identified were consistent with the young people's reflections, experiences and outcomes. Reflective discussions were an integral part of the action research approach, and the initial, planned reflective discussions became more fluid and occurred naturally throughout the duration of the Grow Cash Challenge.

In order to develop an empirical knowledge of analysis, I used NVivo software. Guba and Lincoln (1981, p95) suggested four guidelines for developing categories; the frequency of times that a topic was mentioned; those topics that participants viewed as important; those categories that stood out because

of their uniqueness and those areas which were areas of inquiry that had not otherwise been recognised. This was a useful approach for generating theory from data and linking concepts to the broader themes some of which emerged initially from the topics covered in the questionnaire. NVivo helped me to manage the volume of information, supported the rhizomic nature of emerging themes and granted focus on narrow sequences of data which aided the presentation of findings in a range of formats and enabled the extraction of quotations that aptly captured relevant concerns. These are included in Chapters 4, 5, 6 and 7.

As I became more familiar with the data, I moved to a more intuitive analysis. As audio and video recordings, observations had been retained and transcribed on the i-pad, I was able to repeatedly read, listen and watch nuances from non-verbal behaviours and spoken words. This revealed much more in terms of underlying meanings and considered responses as I reflected upon the silences and pauses as well as the spoken words. I was also able to reflect on when the participants became excited and enthusiastic and when they became angry, frustrated or disengaged. Attention was given to complementary and conflicting data with the aim of explaining the similarities and differences. Features of complementary cases highlighted where there was sufficient evidence that a particular theme was common to all or several participants across the case study. Consideration was given to the possibility of developing transferable theory from this. In conflicting cases, consideration was given to discovering whether these were due to particular circumstances, or whether they could be examples of general findings that were absent. Where recordings appeared to be interesting or controversial (for example if I had difficulty articulating a point), I revisited the original recorded data to examine whether analysis of speech (pauses, hesitancy etc.) might provide any further information.

Overall, I had to be careful interpreting the questionnaire data. Firstly, they are self-reported and in some cases, may be inaccurate due to the young people wishing to be perceived in what they thought would be the right way or helpful for the research project. Moreover, not all questions were fully or

consistently answered. For example, one young person indicated that he hated school-teachers yet noted later on in his response that they would help him reach future goals. This could suggest that he recognised that teachers had knowledge that would be beneficial for him to access but perhaps he did not like their approach or manner. Secondly, ideas and perceptions about what might constitute change are different for each participant; what is reported as change in enterprise and social capital practices by one young person may be different for another. Thirdly, one has to be cautious about the provenance of change, bearing in mind that a change attributed to participation in the Grow Cash Challenge will likely be to be subject to various factors. For instance, the young people undertook the Grow Cash Challenge alongside the Connect programme and it proved difficult to segregate the specific effects and outcomes of each programme. Lastly, reporting no change to some questions needs to be treated cautiously. For many questions, no change occurred in the 13 week time difference. For example, there were no changes to family circumstances or resources such as access to family transport or computers.

Furthermore, completion of wave two of the questionnaire evolved from an individual written exercise into a shared group discussion. It was for these reasons that in Chapters 4 and 5, I focus mainly on the outcomes from the first wave of questionnaires which established baseline information. However, general differences in answers given in the discussion regarding wave two allowed me to interpret the various threads which emerged and it provided useful information.

# 3.6 The pilot study

Initially, I undertook a pilot study with seven young people and two youth workers who were engaged in a similar Connect type project in a sister youth centre. This process gave me the opportunity to develop my skills in relation to explaining the survey, the time requirements involved and to scope to identify any possible contentious issues that might arise. This group was purposefully selected due to the young people's similarity with my intended research

participants in terms of age, gender and educational background.

I drafted a questionnaire (Appendix 1) in order to check the relevance of the questions and ensure that the responses were in line with my general area of enquiry. There were 36 questions in total, which were divided into six key subsections, and will be discussed in further detail in Section 4.1 (see also Section 3.5.2.2.).

One advantage of undertaking the pilot in a sister youth centre was that I knew the staff and the project, but not the young people, which allowed me to simulate the first day that I would spend with the confirmed research participants. It was helpful having working relationships within the organisation as people were willing and able to quickly support the practical arrangements of the event. I was aware that as a senior manager, the participants might tell me what they thought I would want to hear. In an attempt to minimise this effect and establish myself in my researcher role, I talked through the Q&A sheet (refer to Appendix 2) about the study, alongside the consent forms and explained that it was their choice to participate and that they could withdraw at any time.

The pilot study was particularly helpful in clarifying language, explanations and the wider fit with my research model. I was able to rethink how I asked participants about the role of family, friendships, school and community in enabling or inhibiting social capital and enterprise. It also made me reflect on the need to effectively document reflective accounts and spend time with participants in observing and asking them to identify the skills and attributes that they viewed as important. Whilst the research focused on social capital and enterprise I needed to be clear about how these terms were understood by the participants. These are not words or concepts with which the young people would necessarily be familiar, and I therefore avoided using them explicitly in the questionnaires, referring, instead, to families, friends, community, hopes and future plans. I also had to ensure that the language used was one with which participants were comfortable, and that we shared common understandings. Verbal explanations and examples were given alongside the

listed questions.

On a practical level I used i-Pad video diaries to record my reflective accounts, which saved a considerable amount of time. This ensured that nothing was lost in translating to text, that actual words and phrases were noted, non-verbal signals such as body language and facial expressions could be accounted for, and that I could listen to them repeatedly. A key learning point from the pilot was the importance of recording reflective accounts immediately after events so that responses, reactions and observations were fresh in my mind.

# 3.7 Participant selection

As discussed in Chapters 1 and 2, the research participants were chosen because they were early school-leavers on the cusp of turning 16 years old and at risk of being identified as NEET (Not in Education, Employment or Training, Scottish Executive 2006). I assumed that young people in the NEET category had little or no access to enterprise-education activities and was of the opinion that these opportunities could support young people to expand the opportunities they could access or create for themselves. I required naturally occurring evidence and so had no other selection criteria as such. The research participants were already committed to attending the Connect project which they had been referred onto the Connect programme by parents, guidance teachers, youth workers or other relevant support staff. Places were allocated on a "first come / first served basis" which meant that I had no influence over the constitution of the research participants in terms of gender, cultural background or academic abilities.

The young people involved in this study were in the unique position of being treated as school children whilst being of an age where they could be considered as adults, particularly in their dealings with those in authority roles. In recognition of this position and accepted youth work practice, it meant that the 10 referred young people from three local secondary schools were interviewed alongside their parents regarding their participation in the Connect project. I distributed the information sheet (Appendix 2) to the young people,

their parents and teachers and asked if they would be willing to participate in my research and the Grow Cash Challenge in addition to their work on Connect. At this time, Grow Cash was a relatively new enterprise project, in which only one school in the authority had successfully participated in the year before. The young people, parents and teachers were delighted it was being offered in a youth work setting, in addition to the Connect alternative curriculum programme; and all gave their consent. It was by fortune rather than design that upon completion of the interviews five boys and five girls were confirmed as research participants. It is worth noting that whilst these interviews were helpful to the establishment of my study, they produced little value, and the ensuing data has not been transcribed or analysed as part of the research. This approach could be criticised as being deliberately selective (Cohen et al. 2000) but I would argue that my participants reflected the general population of young people attending alternative curricular programmes, in terms of age, educational background and work experiences. My intention was to not to produce information which was replicable or representative of all young people in the local authority, but to capture a unique experience and stimulate debate in an attempt to raise awareness of issues which would inform professional practice and generate new knowledge. More detailed information about the participants can be found in Chapters 4, 5 and 6 and 7.

#### 3.8 Ethical considerations

Given that my research created potential risks for the young people whose lives I delved into, it was prudent that I exercised caution and treated all individuals and associated organisations with care. This study involved work colleagues and other professionals and perhaps raised ethical issues of a different matter to those researchers where their relationship with the participants is more transitory, informal and definable. The latter allows researchers to distance themselves from the research setting and detach themselves emotionally from the research context, a task which proved challenging for me as a work-based researcher (Costley and Gibbs 2006).

Costley and Gibbs (2006) considered how work-based researchers like me should behave in the role described in the above quotation. They were concerned with the ethics of using others in ways that might serve investigative purposes but result in some discomfort to the participants. As a youth worker, my practice is based on the Code of Ethics for CLD professionals (CLD Standards Council for Scotland 2017) but in order to safeguard the welfare of all involved in my study I drew upon the Ethical Guidelines for Educational Research (BERA 2011). I chose these guidelines as they promote respect for everyone involved in the study and not just those associated with the practice of CLD. The Ethics Committee concerned with the then School of Education at the University of Stirling also recognised and employed these guidelines. Overall I wanted to be in an ethically acceptable position where my actions were justifiable and sound.

It was therefore important to establish and sustain suitable levels of trust with colleagues, supporting organisations, the young people and their families in order to generate the detailed, valid data I needed to answer my research questions. Brewer (1994) observed that trust grows slowly and that getting people to converse when trust has not been established is difficult. He claimed that the development of trust could be problematic when people were suspicious of the researcher's motives (Brewer 1994). Central to this research were my professional values and accountabilities associated with my positions as youth worker, council employee and student researcher. It was important that I was aware of the impact of the power relations associated with my managerial position. My managerial position enabled overall support and ease of access to people and resources for the purpose of this research. However, it was important that I was clear about the boundaries between my role and responsibilities as a manager and those of an academic researcher. I had to ensure that the staff team were not undertaking research duties and tasks or that resources were being inappropriately deployed. I was also conscious of how the young people perceived me, and over time built and developed relationships built on the same qualities that people bring to most relationships, reliability, honesty, friendliness, reciprocity, for example. openness.

communication and confidence building. It was therefore essential that I communicated my purpose, aims and methods clearly and consistently and the information sheet and consent form available in Appendix 2 supported me in this task.

This communication was constructed on the basis of the four aspects of informed consent as described by Cohen et al. (2000): competence, voluntarism, full information and comprehension. This sheet also helped me to secure ethical approval from the university, support and permission to research from the local authority and authorisation from Global Grow to use the Grow Cash Challenge as a means of data collection.

All of these organisations had a vested interest in this study, but it was vital that I had the academic freedom to retain overall ownership in order to report findings and deliberations in a way that was honest, respectful and accessible to all. Throughout the course of the study, I maintained contact with key personnel from each agency to keep them informed of developments. Simultaneously, it was necessary for me to secure safe working relationships with the young people who participated in this research.

## 3.9 Care of participants

Initially I made the assumption that the young people were lacking in voice by virtue of their age, stage and backgrounds. I therefore intended to elicit their reflections, experiences and outcomes and present them to colleagues, academics and policy makers in the hope of influencing positive changes in practice, knowledge and policy. Throughout the course of this research young people had the opportunity to contribute and so it was important that I was as honest in my deliberations as they were with theirs and that I attributed their stories accordingly (Elliot 2006).

My role was central to and influential within, the hierarchical and power relations between and amongst all the individuals and agencies involved. This was of particular importance when seeking the full, voluntary, informed consent

of the young people. As Grow Cash was a new project, it was my job to promote the programme and the young people associated with it. However, as a researcher it was also my duty to recognise the participants' entitlement to privacy and afford them their right to confidentiality and anonymity, unless it was willingly waived.

As discussed in Section 5.3, I spent the first day of the Grow Cash Challenge engaging with the young people and discussing and re-iterating the points noted on the information sheet (Appendix 2). I reaffirmed their right to withdraw at any time and clarified matters of confidentiality, complaints procedures, research limitations and data handling. However, being able to guarantee participants' full anonymity proved to be less straightforward.

Even if the young people were happy that their participation was acknowledged, care and sensitivity had to be employed both in describing them and reporting their contributions to ensure that any upset, although not anticipated because of the nature of the research, was avoided. This was particularly true for those who had negative experiences. In order to protect identity as much as possible I have changed the names of the participants' places and organisations, and where sensitive issues were raised, I have been careful to disguise these matters.

Concealing identity, even with name changes, was problematic given that this was a single site case study, the young people were part of the first youth club team to participate in the Grow Cash Challenge and, because of the success of the project, some of them opted to film Grow Cash promotional videos providing brief accounts of their history and journey. In this context and at the awards ceremony (Chapters 5 and 6), the young people expected to be recognised. On these occasions the young people told their stories in their own words and had always had the right to veto anything they were unhappy with.

Whilst undertaking the Grow Cash Challenge it was important to secure the safety of the young people. To that end, the group designed and developed their own identification badges which detailed information about Global Grow and contact numbers for the youth centre and the council in general. This

helped build team identity and the young people felt more secure when approaching businesses and potential customers and clients.

One particular dilemma I faced was in respect of payment for participation. One rule of the Grow Cash Challenge is that all monies raised must go to the Global Grow charity and that young people are not paid for participating in school or youth work activities. However, it is often the case that research participants receive a nominal fee for their time and input. Further to negotiations initiated by the research participants we agreed that the Grow Cash team would as a group receive 10% of profit in gift vouchers and divide the amount equally (see also Chapter 5). It is important to note however, that this agreement was not detrimental to the Global Grow group.

Throughout the project, I was impressed by the willingness and honesty of the young people and overall I believe that I achieved my aim of treating them with respect and care.

# 3.10 Data storage

By law, people in Scotland are entitled to know how and why their personal data are being stored, how their information is being used and to whom it may be made available. The data associated with this study was held in compliance with the legal requirements in relation to the storage and use of personal data as set down by the Data Protection Act (1998) and any subsequent similar legislation. This study therefore complied with BERA's Ethical Guidelines (<a href="https://www.bera.ac.uk/wp-content/uploads/2014/02/BERA-Ethical-Guidelines-2011.pdf?noredirect=1">https://www.bera.ac.uk/wp-content/uploads/2014/02/BERA-Ethical-Guidelines-2011.pdf?noredirect=1</a>), which were adhered to at all times during the life of the project.

## 3.11 Research ownership

As noted in Sections 3.9 and 3.10, consideration had to be given to others who had a vested interest in the research process and outcomes. The key stakeholders were the young people who gave their time and information,

colleagues who contributed to the Grow Cash programme, my employer who paid for the study and Global Grow who permitted the Grow Cash Challenge to be a key aspect of this work. In order to minimise potential conflict of interest, I communicated effectively about my intentions and findings with the critical eye of supervisors, colleagues and fellow researchers. Whilst the final award and reward is mine, I fully acknowledge their contributions and hope that by supporting me through this process all stakeholders enhanced their knowledge and understanding of young people, enterprise and social capital.

## 3.12 Summary

Overall, the first three chapters have established the foundations of this study. Chapter 1 explained the nature and context of young people, enterprise and social capital and Chapter 2 explored issues and identified key questions for examination. Chapter 3 presented the research model and approach. It clarified how the framework was constructed by considering critical realism, social capital and action research. It justified methods of data collection, analysis and storage, reviewed the pilot study and explained how the research participants were recruited, accounting for an ethical approach.

The following chapters present data findings in respect of each of the research questions alongside a thematic analysis. Throughout Chapters 4, 5 and 6 general commentary regarding social capital provides a surface level analysis of the emergent phenomena, however more rigorous analysis from a critical realist perspective is offered in Chapter 7, with final conclusions discussed in Chapter 8.

# **CHAPTER FOUR**

# LOOKING FOR SOCIAL CAPITAL

The aim of this chapter is address research question 1, what forms of social capital affect young people's enterprise practices? It describes the young people at the beginning of the Grow Cash Challenge and focuses on first level analysis of emergent phenomena. A more rigorous analysis from a critical realist perspective is offered in Chapter 7.

Drawing from the data collected as previously described, this chapter acquaints the reader with the research participants and starts with an introduction to each young person and an illustration of their social capital map at that time. The maps are presented according to the social capital categories of bonding, bridging and linking (as defined in Section 2.3.3) in relation to each young person. The data takes cognisance of structural, individual, material and cultural merits (refer to Section 3.2). Each map identifies connections and / or attributes which influenced support and access to potential resources which could aid and / or inhibit enterprise practices. The characteristics noted in each of the maps were identified by the young people themselves via the data collected from both the questionnaire and associated case study materials. The forms of social capital are summarised and considered before the chapter proceeds to present data from the analysis of the first wave of the questionnaire.

The questionnaire results provide insight into the social capital and enterprise features of the research participants. The data are presented in tables with sections assigned to male and female responses. The purpose of this is to provide a snapshot of the young people at this particular time and illustrate the context of the study. It is does not, and is not intended to, draw hard gender comparisons as the numbers are too small to give any such claims merit. As noted in Section 3.5.2.2., the questionnaire (Appendix 1) was divided into six parts. Each section is presented in turn and draws from the collated master response sheet which is available in Appendix 3. The chapter concludes by discussing the forms of social

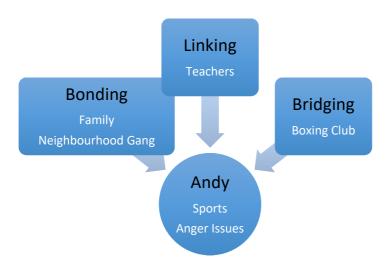
capital that affect young people's enterprise practices at the beginning of the Grow Cash Challenge.

# 4.1 Meet the young people

As a result of the selection process (Section 3.8) 10 young people, comprising 5 boys and 5 girls, signed up for the Connect programme and agreed to participate in the Grow Cash Challenge and subsequently this study. They were not a naturally occurring group in that they did not all live in the same neighbourhood, attend the same school, or belong to the same friendship groups (Section 3.8). Whilst some participants already knew each other this was not consistent across the cohort. In respect of school, all participants had low attendance with all of the boys and one girl having been suspended on at least one occasion. All participants lived within a 3 mile radius of the youth centre and had reasonable access to public transport to the main towns and city. However, almost all of the young people lived within neighbourhoods identified as being deprived as per the Scottish Index of Multiple Deprivation (Scottish Index of Multiple Deprivation 2012).

From the outset, it was clear that the young people embarked upon the Grow Cash Challenge with a range of attributes and resources including relationships and networks with families, friends and neighbourhood connections. These proved to be important, as illustrated in the young people's stories as introduced below.

## 4.1.1 Andy



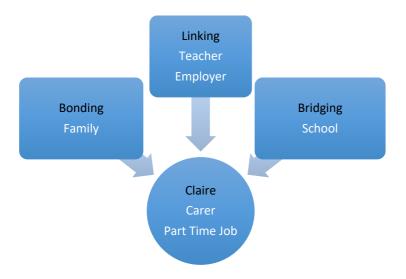
Andy had no connections to the other participants or staff prior to attending Connect. He was the only boy referred from Scotsinc High School and the only person attending from his neighbourhood. Andy advised that:

"I got suspended twice and I can't even remember what for."

However, he proceeded to disclose that his suspensions were caused by his disruptive behaviour. Andy was regularly involved in gang related street violence and reported that at times he found it difficult to control his temper. He lived in a semi-detached house with both his parents, who were in employment, and younger siblings. He liked both football and rugby and sometimes attended and helped at the local boxing club. He stated that at school:

"the only subject I liked was sports coaching".

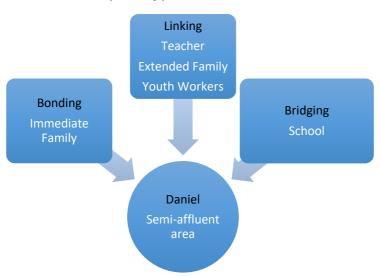
#### 4.1.2 Claire



Claire lived in a flat with her mother with whom she shared caring responsibilities for her grandmother and younger siblings. Both Claire and her mother worked part-time. Claire was employed by the local Chinese restaurant where she worked in the evenings and was paid cash in hand. Claire was the only girl from her area to attend the course and remembered Karen, Linda and Donna from Brenrog High School. Since her first year, Claire had chronically low attendance (approximately less than 25%) due to caring responsibilities, however she stated that she:

"liked school as I was a good pupil and worked hard".

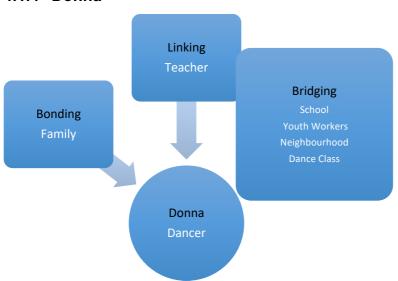
## 4.1.3 Daniel (Danny)



Daniel lived with his parents and siblings in a villa within in a semi-affluent suburb and was the only person to attend the course from his area. He had close connections with members of his extended family who were business owners. Daniel was registered at Kiertier High School where his attendance had been erratic. He strongly disliked teachers and school and reported being disruptive which resulted in him being suspended on more than one occasion.

Daniel and Kevin were acquaintances from school although they did not socialise together. One member of staff, Marie, knew Daniel's family from the local neighbourhood.

#### 4.1.4 Donna

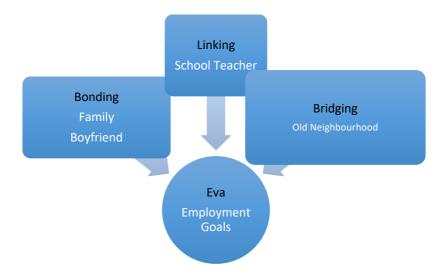


Donna lived in the same neighbourhood as John and Spike in a semi-detached house with her parents and younger siblings. Both her parents were employed and her mother worked for a well-known high street bakery.

Donna had a poor opinion of school and was referred to the Connect programme by her Guidance Teacher at Brenrog High. She did not like the majority of her peers and was suspended on at least one occasion for fighting. Donna was a keen dancer and attended the local dance group where she achieved dancing qualifications and helped out with the younger members of the club.

Prior to attending the youth centre Donna knew Linda, Karen, Claire, John and Spike from school and Big Shug because of his work in the local community centre where her dance class was held.

#### 4.1.5 Eva



Eva lived with her father in a flat in an area located within a neighbouring local authority. Eva had recently relocated which meant that she had also changed school to Scotsinc High. Eva identified as being mixed-race and her parents were keen for her to make new friends and break her connections with her boyfriend and a group of older Asian men with whom she had been hanging around.

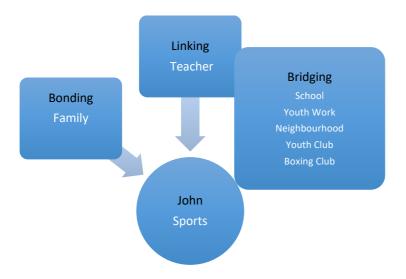
Eva said that she had liked school and got on well in lessons because:

"I listened and was well behaved".

She wanted to be an air hostess with a reputable, high-end airline and wanted to learn a language to help her meet this goal.

Eva did not know anyone prior to attending the youth centre, despite Andy also being registered at the same school.

#### 4.1.6 John



John lived in a high rise flat with his aunt and older brother. Low attendance at school thereafter. John was registered at Brenrog High School and said that he could not remember the reasons why he was twice suspended. John's brother was a Car Mechanic and his aunt worked part-time.

Initially John liked the idea of becoming a lawyer:

"but I don't like school and all that and to be a lawyer you need to be pure brainy 'n' that. Would be a good job but".

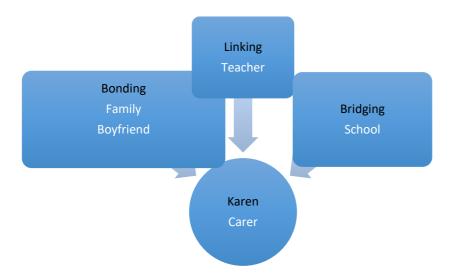
He said he had never met a lawyer and did not know what steps to take to become one, but he did know:

"a lot of people that have lawyers".

However, John really wanted to be a Car Mechanic, like his brother, because of his passion for cars.

John sometimes went to the local boxing club and volunteered at the local youth club. Prior to attending Connect / Grow Cash, John knew Big Shug from his neighbourhood community centre. He also knew Claire, Donna, Karen, Linda and Spike from school and lived in the same neighbourhood as Donna and Spike.

#### 4.1.7 Karen

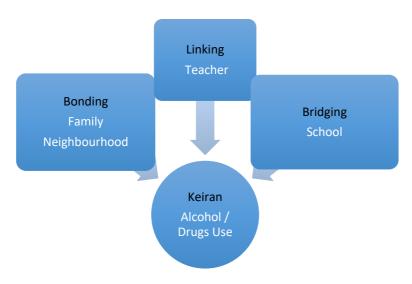


Karen lived in a semi-detached villa with her grandmother and younger cousins and regularly assumed caring responsibilities. Karen's uncle had died just before the Connect / Grow Cash programme started and she had close relationships with her aunt and older cousins. Karen had a long-term older boyfriend and was the only person from her area to attend the course.

Karen was registered at Brenrog High School, the same school as Claire, Donna, Linda, John and Spike. She was

"a good pupil at school, the times that I went".

## 4.1.8 Kevin



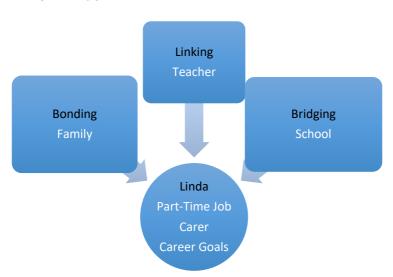
Kevin lived in a semi-detached property with his parents who were both

employed. He was registered at Kiertier High School and had been suspended on several occasions for violent behaviour. He frequently used drugs and alcohol. Initially Kevin did not want to participate in the Grow Cash Challenge as it would require attending the youth centre on Fridays, one more day than what was required of Connect. Kevin said:

"I'm no gettin up early on a Friday to come to UC Fuck that. I'll have a hangover, I get wasted with my pals on Thursday nights."

Kevin was the only person from his area to attend the Connect programme and was previously acquainted with Daniel whom he knew from school.

#### 4.1.9 Linda

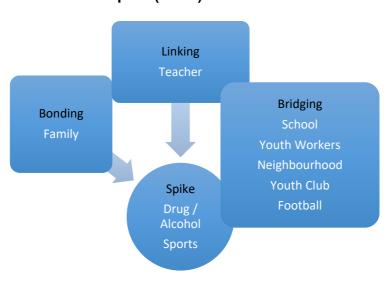


Linda lived in a terraced house in a reasonably affluent area with her parents and siblings. Due to long-term ill-health issues within her family, Linda often assumed caring responsibilities. Linda was registered at Brenrog High School, was academically able and had low attendance. Linda was badly bullied at school because she was bisexual. She said:

"I was clever, you know, good at school but I had to go for counselling. I could never go back there. I could never go back into that place".

Linda had a cash-in-hand, part-time evening job in an ice-cream van and went to the same school as Karen Claire, Donna, John and Spike. She was the only person from her area to attend the Connect programme and from the outset, aspired to become a counsellor or psycho-therapist and wanted to go to college. She was also interested in learning more about summer camp jobs in the United States of America.

## 4.1.10 Spike (Sean)



Spike, whose real name was Sean, lived in a high rise flat with his older brother who was unemployed and dealing with alcohol and drug addiction. He was registered at Brenrog High School and had been suspended on several occasions due to use of drugs and alcohol. Prior to attending the youth centre Spike knew Linda, Karen, Claire, John and Donna from school, lived in the same neighbourhood as John and Donna and knew Big Shug from the local community centre where he often played football.

### 4.1.11 First impressions

As demonstrated, the young people all had different attributes, connections and resources. The following table highlights some common features amongst participants and summarises the data in terms of social capital manifestations.

Figure 5 Social capital at a Glance

	Social Cap	ital Indicator	rs				
Participant		om Bourdieu			Derived from (I	Putnam & Colema	ın)
•	Structure	Identity	Material	Cultural	Bonding	Bridging	Linking
Andy	SIMD Employed	Anger Issues Rugby	Car & IT	Negative School	Family Gang	Boxing	Teacher
Claire	SIMD Employed Carer		Car & IT Part- Time Job		Family	School	Teacher Employer
Daniel	Employed		Car & IT	Negative School	Family	School	Family Teacher Youth Worker
Donna	SIMD Employed	Dancing Youth Club	Car & IT	Negative School	Family	School Youth Club Youth Workers Neighbourhood Dance Group	Teacher
Eva	SIMD Employed	Mixed- Race	Car & IT	Career Goals	Family Boyfriend	Old Neighbourhood	Teacher
John	SIMD Employed	Boxing Youth Club	Car & IT	Negative School Career Goals	Family	School Youth Workers Neighbourhood Youth Club Boxing Club	Teacher
Karen	SIMD Employed Carer		Car & IT		Family Boyfriend	School	Teacher Employer
Kevin	SIMD Employed	Substance Misuse	Car & IT	Negative School	Family Neighbourhood	School	Teacher
Linda	SIMD Carer	Bisexual	IT Part Time Job	Negative School Career Goals	Family	School	Teacher
Sean	SIMD Employed	Substance Misuse Football	Car & IT	Negative School Youth Club	Family	School Youth Workers Neighbourhood Youth Club Football	Teacher

## Key:

Term	Description
SIMD	Scottish Index of Multiple Deprivation (2012)
Car & IT	Access to personal or household vehicle and information and communication technology
Employed	Parents or other household members in employment
Negative School	Negative experiences at school.

As demonstrated, the young people all had different attributes, connections and resources. Thus, indicators of social capital included Bourdieu's consideration of multiple capitals in respect of structure, individual, material and culture; and Putnam and Coleman's concern with bonding, bridging and linking manifestations.

The data presented begins to address research question 1, what forms of social capital affect young people's enterprise practices? As this chapter deals with the young people at the beginning of the Grow Cash Challenge it allowed for comment in respect of the initial structural, individual, material and cultural capitals relating to the participants.

As discussed in Section 3.1, the structural realm describes the configurations between people and groups within the social structure. Thus, Table 4,12 table shows that from the 10 participants, only one young person did not live in a household where other family members were in employment; and only one young person did not live in a neighbourhood identified as being deprived, as per the Scottish Index of Multiple Deprivation (Scottish Index of Multiple Deprivation 2012). Three girls had family caring responsibilities.

In terms of identity capital (Section 2.1.2), two boys described themselves as substance users. One girl identified as being bisexual and another as mixed-race. One boy considered himself to have anger issues. Three young people (2 boys and 1 girl) were members of a youth club. They all attended the same youth club which was held in the community centre in their shared local area. The dance, football and boxing clubs that were attended by one girl, and two different boys were also held in the same centre. As per SIMD data, this community centre was located in a neighbourhood that was defined as one of the most deprived areas within the local authority.

With regards to material and physical resources (Section 3.1) it is notable that all of the young people had reasonable access to public transport. Two girls had part-time jobs and all young people had access to information / communication technology and with the exception of one girl, they all had access to private transport.

Regarding cultural capital (Section 2.3.2.) all of the young people had persistent, chronic low attendance at school. All of the boys and one girl had been suspended on at least one occasion. Two of the girls strongly disliked school, two reported more positive experiences and one girl provided no information about

school. All of the boys strongly disliked school. Three of the young people, two girls and one boy had an idea of what career path they would like to take.

In respect of bonding social capital all participants had close ties to their immediate family members. The boys were more likely to have closer bonds with friends from their local areas whilst the girls identified close links with their boyfriends. Bridging social capital encompassed a range of ties from school and neighbourhood acquaintances to sports and local youth club connections. In terms of linking social capital, all young people had a loose connection to a school teacher that supported them to leave the school community in order to attend the Connect programme. Two of the girls had ties to employers and one boy had extended family connections to the business community.

Overall, whilst this section is helpful to consider forms of social capital it only tells part of the story and does not fully address the enterprise aspect of Research Question 1, what forms of social capital affect young people's enterprise practices?

## 4.2 First wave questionnaire results

As established in Section 4.1, the young people were engaged in social capital practices embarking on Grow Cash Challenge. So, in order to assess any changes that may have happened as a result of the enterprise project, it was important to capture baseline information before the young people participated in activities that could alter opinions and behaviours. I was interested in finding out who and / or what influenced the young people in order to explore their social capital practices relevant to enterprise. To unpack these matters a questionnaire was distributed over two waves (Chapter 3). The first edition provided a means for me to initially address research question 1, what forms of social capital affect young people's enterprise practices? The intention was that the second wave of the questionnaire asked exactly the same questions, and would be distributed at the end of the Grow Cash Challenge. As previously noted this evolved into a focus group activity, the findings and the findings from this are discussed in detail in Section 5.4.

Issue one of the questionnaire was distributed the first time the young people met as a group, prior to them forming friendships or strengthening connections. Accompanied by two members of staff, I assembled the young people to explain about the research project and issued consent forms and an information sheet (Appendix 2). The young people asked for clarification of some questions and scribe support was discretely available if required. Whilst there were a total number of 10 research participants, only 8 young people (4 boys and 4 girls) completed the first questionnaire. The two absentees had the option of completing at a later date which they both declined, but they did, however, consent and opt to participate in the Grow Cash Challenge. Not all respondents answered all questions, but the data gathered were sufficient to provide a general understanding of the young people's social capital and enterprise practices.

Participants were not asked to state their names, which on reflection may have been helpful for me to identify individual views and experiences. My first observation was the lack of doodles or graffiti on all of the responses. In my experience this is highly unusual as it is common for young people to scribble their names, nicknames or the insignia associated with local neighbourhood gangs. I considered this to be reflective of the young people's awareness of being in a new situation, and perhaps their wish to make what they perceived to be the right impression.

### 4.2.1 Personal attributes and group membership

Section 1 of the questionnaire sought to identify personal attributes and activities that indicate social capital practices; that is membership of groups, volunteering activities, personal skills and talents. The following table presents the data returned from question 3.

Table 1

Section 1, Q3: How would you describe yourself? For example, in an interview situation Please write your answer in the adjacent box.				
Boys' responses	Frequency	Girls' responses	Frequency	
Am polite	2	Cheery	3	
Good listener	1	Friendly	4	
Good at getting on with people	1	Get on with others	2	
Shy	1	Sometimes confident	1	
I am a nice person	1	Helpful	1	
Good learner	1	Caring	1	
Hardworking	1			
Good at sports	1			

In terms of identity capital, Table 1 shows that being polite, cheerful, friendly and the ability to get on with others are recognised individual attributes, with the boys listing a wider range of characteristics than the girls. Additional data in this section regarding volunteering and participation in group activities, showed that only 3 out of the 8 respondents, the majority being male, participated in organised clubs. Furthermore, data indicated that activities undertaken may possibly be differentiated by gender as one girl attended dance classes and 2 boys reported participating in rugby, football and boxing. One male stated "The neighbourhood is rubbish" as a reason for non-participation in groups. The data highlighted volunteering at the youth club (1 male), and supporting family members with shopping (1 male) and babysitting (1 female) as voluntary activities.

Table 2 presents data in respect of personal skills.

Table 2:

Section 1, Q8: What are you most skilled at? Please write your answer in the adjacent box.				
Boys' responses	Frequency	Girls' responses	Frequency	
Good at football	1	Swimming	1	
Playing computer	1	Drawing	1	
Boxing	1	Dancing	2	
Running	1	Babysitting	1	
Sports	1	Making friends	3	
		Speaking out loud	1	

The data show that the females listed more skills in general and identified the ability to make friends and dancing as the most common personal skills. Further data in relation personal talents presented the males as being talented at football, running, singing and sports; and females talented at dancing, computing, customer service and "counting" [sic].

Section 1 data show that whilst bridging connections in terms of membership of groups and volunteering activities were relatively low, there was evidence of bonded family connections and engagement. The data presented suggests that activities undertaken by the young people may be influenced by socio-cultural factors such as gender neighbourhood.

# 4.2.2 Family and resources

Section 2 asked questions in respect of family, employment and access to resources, information and advice. Tables 3 and 4 below present data regarding household employment.

Table 3

Section 2: Question 1: Does anyone in your house have a paid job? Please tick one answer. (If No, please go to Question 6)					
Boys' responses	Frequency	Girls' responses	Frequency		
Yes	4	Yes	3		
No		No	1		

Table 4

Section 2: Question 2 If yes, who is it? Please tick all that apply.				
Boys' responses	Frequency	Girls' responses	Frequency	
Mother	3	Mother	2	
Father	3	Father	2	
Sister	1			
Aunt	1			
Uncle	1			
Brother	1			
		You	2	
		Stepmother	1	

The data in Table 4 challenge structural-cultural perceptions of high unemployment associated with young people at risk of becoming NEET and their SIMD neighbourhoods. It shows that parents, siblings, step-parents, aunts and uncles were in paid employment, which reflected the make-up of respondents' households. Table 4 shows more female members of households were in employment and indicates 2 female research participants as being in work, information which was not reflected in the data shown in Table 3. Both girls noted that they had part-time casual jobs that they did not identify as being a "real job" [sic]. One girl stated that due to unemployment and retirement, she was the only member of her household in paid work.

Tables 5 & 6 presents data in relation to participants' connections to business owners.

Table 5

Section 2: Question 7: Does anyone you know have their own business? Please tick one answer.				
Boys' responses	Frequency	Girls' responses	Frequency	
Yes	3	Yes	1	
No	1	No	3	

Table 6

Section 2: Question 8: If yes, please explain what they do. Please write your answer here:					
Boys' responses	Frequency	Girls' responses	Frequency		
Uncle, Computing Business	1	Uncle owns his own business as a joiner, building work.	1		
Aunt- Hairdressing	1				
Don't Know	1				

The data from Tables 5 and 6 show that nearly everyone in the group has a loose connection to a business owner. Data show that connections are most likely to be extended family members, and suggests a gender bias in respect of the industry

type; for example, an aunt owning a hairdressing salon and an uncle being a joiner.

In respect of economic capital, additional information collected from this section, shows that 5 respondents considered their families to be financially well off, 2 stated very well off and 1 not so well off. Whilst answering this question individually, the group discussed this matter in relation to people from their local neighbourhoods and peers at school.

Tables 7 and 8 illustrate the data collected in relation to remuneration and employment of family members.

Table 7

Section 2: Question 4: Who do you think makes the most money in your house? Please write your answer here:					
Boys' responses	Frequency	Girls' responses	Frequency		
Dad	3	Dad	2		
Uncle	1				
		Mum	1		
		Me	1		

Table 8

Section 2: Question 5: What is the job of the person who makes the most money in your house? Please circle one answer.						
Answers	Boys' responses	Frequency	Girls' responses	Frequ ency		
<b>Public Service:</b> For example - teacher, nursery nurse, police officer, fire service.		0		1		
<b>Skilled manual worker:</b> For example - beautician, plumber, electrician, bricklayer.	<ul><li>Joiner</li><li>Mechanic</li></ul>	2	Beautician	1		
<b>Manual worker:</b> For example - shop worker, fisherman, labourer, apprentice.	Factory	1		1		
Other (please specify)		1		0		

In respect of structure, material and culture, Table 8 illustrates that employment

was undertaken predominantly in skilled manual work, with manual labour and public service being less prominent. Again, employment appears to be influenced by gender. There were no families in managerial or professional roles. Data from Table 7 suggests that within households, employed males were in receipt of higher wages, despite the data previously presented in Table 4, showing that more females were in employment in all households.

Table 9 illustrates the findings in relation to financial matters and career prospects.

Table 9

Answers	Boys' responses	Frequency	Girls' responses	Frequency
How much money they earn / spend / save	Mum and gran save for you. Don't talk about it though.	1		1
The cost of food and household bills				
Banks / savings accounts				1
Loans / Credit Cards				
Jobs / apprenticeships		1		2
College / university		1		2
Business Start-Up				
None of the above		1		1

In terms of structural-cultural capital, Table 9 shows that household costs, loans and business start-up are not discussed with family members. It suggests that more girls than boys talked about jobs and college placements with their families. In respect of spending and savings, the data indicates more girls than boys engaged in this type of conversation, with 1 male indicating that the females in his family dealt with these matters.

Indications of material resources where shown when further information from this section showed that only one young person's family had no access to private transport. All the others did, and in some cases, there were more than two

vehicles in households. The data confirmed that all participants had computer and internet access at home.

Overall, data collected from this section indicate bonded family connections in respect of business and employment. It suggests that these connections generally afford participants access to resources such as transport and computers at home. Of interest, were the data indicating that few participants discussed financial and employment matters at home.

## 4.2.3 School and qualifications

Section 3 was concerned about school in terms of experiences, relationships and qualifications. Interestingly, the written data collected in this section were emphasised by capital letters, which is generally accepted as an indicator of a person shouting. Table 10 illustrates the data drawn in respect of experiences of school.

Table 10

Section 3, Question 13: How would you describe your experiences of school? Please write your answer here.				
Boys' responses	Girls' responses			
TOTAL SHIT	I learned, was a good pupil			
Shite	Was not bad			
Average	No bad			
I was not a violent person	Didn't like it didn't get along, good in school			
Section 3, Question 14: Why do you think this? Please write your answer here.				
Boys' Responses	Girls' Responses			
TEACHERS ARESHOLES	I listnd [sic]			
Teachers are arseholes	Had some moments of being bullied			
I got on well	Didn't get into trouble and passed exams, got bullied			
Because I was not a violent person	Didn't get along with lassies and boys in ma class [sic]			

Data suggest that female respondents had a marginally better experience of schools than their male counterparts. Relationship issues with teachers, peers and bullying are shown as reasons for dissatisfaction with school.

The information contained in Table 11 is in respect of qualifications.

Table 11

Section 3: Question 16: What qualifications do you think you will get? Please tick all that you have and those that you think you will get in the future.					
Answers	Boys' responses	Girls' responses			
None					
ASDAN / Youth Achievement / Duke of Edinburgh	4	3			
Sport / dance or craft qualifications	1	1			
Standard Grades	1	1			
Btec					
SVQs					
Highers					
Diploma		1			
University degree		1			
HNC/HND					
An apprenticeship	2	2			
Masters					
PhD					
Other (please specify) For example: Food-handling, Customer Service, Heartstart, First Aid.		1			

Indicating identity-cultural capital, Data show that participants have, or expect to gain qualifications albeit within a short range of options, excluding Scottish Vocational Qualifications (SVQs), highers or post-graduate study. The qualifications selected reflect the ones most commonly available to young people of this age group. The information shows girls being slightly more aspirational with marked interests in diplomas and university degrees. Qualifications in dance and sport are highlighted. In addition to qualifications experienced and / or gained at school, this data may have been influenced by the data in Section 4.2, that illustrates participation in community groups and activities.

## 4.2.4 Friendships

Section 4 considered friendship networks with data showing that all participants had 3 or more close male and female friends. The information in Table 12 illustrates the context in which the young people formed their friendships.

Table 12

Answers	Frequency of Boys' Responses	Frequency of Girls' Responses
They live in the same area as me.	3	2
We go to school together	3	2
We go to a club / activity together	3	3
Our families are friends	2	
We are related	2	
We work or volunteer together		
Internet	2	2
Other (not specified)	1	

In line with the social capital maps, the data suggests that friendships were formed mainly via neighbourhood, school or clubs / activities. Of note, were data that showed material resources influencing bonded friendships. Half of the group had online friendships and additional information gathered in this section, demonstrated frequent communication via text messages and / or the internet. Data show males more likely to have friendships via bonded family connections.

Table 13 illustrates data in relation to leisure time.

Table 13

Section 4, Question 19: How do you mainly spend your spare time? Please tick all that apply.					
Answers	Boys' responses	Frequency	Girls' responses	Frequency	
Hang about the streets		2		3	
Go to friends' houses		3		2	
Play computer games		1		1	
Homework					
Voluntary Work					
Go to clubs or activities, for example football, dancing, youth club.		2			
Watch TV		2		1	
Other (please specify)	Go to pub		Boyfriends		

Indicators of cultural capital were noted in this section. Common pastimes included hanging about streets, visiting friends and watching TV. No participants identified with homework. Despite indications of volunteering in Section 4.2 (albeit small), it did not feature again in this section, the reason for which is unknown. The data did not reflect the one female who indicated attending a dance club (as noted in Section 4.2).

Table 14 presents the data available in respect of physical street fights. It shows a degree of involvement in physical violence amongst the group, with the boys being more engaged than girls.

Table 14

Section 4, Question 21: During the last 3 months, how many times have you been involved in a physical street fight? Please tick one answer.				
Answers	Frequency of Boys' Responses	Frequency of Girls' Responses		
I have not been in a physical fight.		3		
Once	2	1		
Twice	1			
Three times	1			
Four times or more				

In general, the data presented in this section indicates a range of social-cultural capital practices including some negative aspects, as discussed in chapter 2. Family and neighbourhood connections remain a feature in respect of the volume, spectrum and context of friendships.

# 4.2.5 Aspirations

Aspects of identity, Cultural and Structural capital were found in Section 5. This section of the questionnaire was concerned with life satisfaction in respect of skills, aspirations and future plans. The data gathered shows that participants were generally happy with their lives at the time. Question 23 focused on employment aspirations and the findings are shown in Table 15.

Table 15

Section 5, Question 23: What kind of work do you think you'll do in the future? Please circle one answer.				
Answers	Boys' responses	Frequency	Girls' responses	Frequency
<b>Professional</b> : for example - doctor, lawyer, accountant			Counsellor	1
<b>Public Service</b> : for example – teacher, nursery nurse, police officer, fire service			Nursery Nurse	2
<b>Manager</b> : For example - a manager in an office, in a shop, restaurant / pub, call centre				
<b>Supervisor:</b> For example - a supervisor in a shop, restaurant / pub, call centre				
Office worker: For example - a secretary, administrator				
<b>Skilled manual worker</b> : For example - beautician, plumber, electrician, bricklayer.		1	Beautician	2
<b>Manual worker:</b> For example - shop worker, cleaner, labourer.		1		
Don't Know		2		

The table illustrates that females had clearer ideas about future careers which were more aspirational than the boys. The information in Table 15 again suggests a gender bias in respect of possible career choices. There were no responses in the managerial / supervisory category, which may be reflective of the young people not knowing anyone already occupied in these positions.

Table 16 presents data in respect of future aspirations.

Table 16

Section 5, Q.24: At what age do you expect to do the following things, if at all? Please tick all that apply.									
Answers	Boy	s' res	spon	ses	Girl	s' res	pons	ses	Average
Leave home	21	19	27	-	17	18	20	18	20
Buy a car	17	17	18	-	17	18	-	17	17
Buy a house	21	16	30	-	18	-	20	21	21
Have a job	16	16	17	-	16	16	16	16	16
Don't expect these things	-	-	-	-	-	-	-	-	-

The data show an expectation to acquire living resources at a relatively young age compared to current trends (Section 2.1.1). This may be influenced by a lack of knowledge or understanding of finance, as information from Table 9 indicates that the cost of living is not discussed at home.

Table 17 illustrates data concerned with business start-up skills.

Table 17

Section 5, Q25: What skills do you think you would need to start your own business? Please write here:			
Boys' responses	Girls' responses		
Organisation (2 boys noted this)	Communication Skills		
Confident	More confidence		
The qualifications you need to do what you want to do	Been good at school and get good grades		
Business experience			

Table 17 shows a general idea of relevant, required skills with the boys offering slightly more responses. Confidence and qualifications were identified as necessary by both genders.

Table 18

Section 5, Question 26: Do you expect to own your own business in the future? Please tick one answer.				
Boys' responses	Frequency	Girls' responses	Frequency	
Yes	1	Yes		
No		No	2	
Don't know	1	Don't know	2	

The information in this table reflects issues noted in Chapter 2, which suggest boys were more likely than girls to expect to own their own business (Hampton 2011).

Overall, the data in this section suggests that participants have high expectations in respect of when they will gain work, homes and cars. Aspirations and choice in respect of future careers and business start-up appear to be limited regarding possibilities and influenced by gender.

#### 4.2.6 Networks and finance

Indicators of structural, individual, material and cultural capital was noted in section 6. This part of the questionnaire was concerned with money management, learning environments, contacts and networks. Table 19 presents data regarding sources of income.

Table 19

Answers	Frequency of Boys' Responses	Frequency of Girls' Responses
Pocket money / allowance	4	2
From an adult at home	3	1
From another family member	4	
Doing chores / work in the home		2
Doing chores / work for someone else	1	1
Part-time job		2
Education Maintenance Allowance		
Selling things (for example online)	1	
Borrowed from friends		
Borrowed from family		
Borrowed from someone else		
Borrowed from bank / building society		
Friends gave it to me		
From a birthday or other celebration event	1	
Other (please specify)		
Didn't get any money		

This question required further explanation as participants did not fully understand the meaning of the word income. Data show that borrowing is not undertaken to supplement income and that males had a wider range of sources of income. Previous research by Royal Bank of Scotland (Hampton 2011) found that boys are more likely than girls to have part-time jobs. This data show the reverse, as no males had part-time work but 2 females did. Of note was the one boy who generated income from selling items online, which is similar to the findings of Royal Bank of Scotland (Hampton 2011, Chapter 2).

Other data obtained highlighted that only 2 boys had bank accounts and Table 20 below, shows that only one of them regularly checked their balance.

Table 20

Answers	Frequency of Boys' Responses	Frequency of Girls' Responses
I don't keep track of how much money I spend	2	2
I remember what I spent in my head	1	
I keep the receipt of things I have bought	1	2
I print a mini-statement from the ATM (Cash Machine)		
I check my bank balance regularly	1	
I read my bank statement		
I log what I spend in a notebook / spreadsheet		
I look at how much money I have left in my pocket / wallet / purse	3	2
Other		

This data show that the most common method of accounting was counting the money on one's person and that half of the participants did not track expenditure. The information in Table 20 indicates that boys used more methods of financial tracking than girls.

Table 21 presents the information gathered in respect of knowledge about borrowing criteria.

Table 21

Section 6, Question 30: What should you consider when borrowing from a bank? Please write your answer here.			
Boys' responses	Girls' responses		
Why you're borrowing it	Responsibilities		
Why you're borrowing it	How much the loan is for?		
	When I would need to pay it back?		
Don't take out too much			
	Don't know		

This data suggests greater awareness amongst females in respect of loan considerations. Of note are the question marks which perhaps suggest that respondents wanted affirmation of their answers.

Table 22 details information gathered in response to what counts as debt.

Table 22

Section 6, Question 31: Which of the following would you consider as a "debt"? Please tick all that apply.			
Answers	Frequency of Boys' Responses	Frequency of Girls' Responses	
Owing money to a credit card company	4	4	
Student loan	2	1	
Mortgage for a house	3	1	
Bank loan for a car	2		
Bank loan for a holiday	4		
Bank loan to start your own business	3		
Owing money to a member of your family	3	2	
Owing money to a friend	2	1	
Using an overdraft on my bank account	2	1	
Other (please specify)			
None of the above			

The information in this table suggests a general awareness across the group with males recognising more of the listed items. Credit card loans and debts to family featured most with car loans considered least. Other data collected regarding attitudes towards debt indicated three responses:

- "It doesn't matter if you get into lots of debt because you'll pay it off yourself eventually".
- "I would not like to get into any debt".

 "Getting into debt is to be expected but I will try not to get into too much".

The following table records data in respect of sources of information regarding money management.

Table 23

Section 6, Question 33. In the last year, have you learned about how to manage your money from any of these sources? Please tick all that apply.			
Answers	Frequency of Boys' Responses	Frequency of Girls' Responses	
Family members who don't live at home	2	3	
Friends	3	1	
Youth club	1		
Sports club	1		
Religious organisation			
TV / radio	2		
Internet (please write which websites)	2		
Magazines (please write which ones)		1 – Heat, TV mags	
Other (please specify)			
I haven't learned how to manage my money from any sources	1	1	

Reflective of Allison and Catts' (2012) findings, bonding and bridging connections are noted as the most common sources of information.

Other data collated from Section 6, showed that for 7 respondents, learning about money management was very important. The exception was 1 female respondent who noted that learning about money management was not very important. Table 24 shows the data gathered in relation to leaning about business and employment opportunities.

Table 24

Answers	Frequency of Boys'	Frequency of Girls'
Very important	Responses 3	Responses 1
Quite important		1
Not very important		1
Not at all important		
Don't know	1	1
Section 6, Question 36. How opportunities? Please tick or	important is it for you to learn about ne answer	employment
Answers	Frequency of Boys' Responses	Frequency of Girls' Responses
Very important	4	3
Very important  Quite important	4	3
,	4	3
Quite important	4	3

This information implies that learning about business and employment opportunities is very important. More respondents identified with employment than business opportunities, and the data overall, shows that male respondents want to know about both business and employment opportunities. The information presented highlights a mixed range of responses from females regarding business start-up. However, nearly all of the girls wanted to learn about employment opportunities, with only 1 being unsure.

Table 25 illustrates the data in respect of who they young people think will help them to achieve their future goals.

Table 25

Section 6, Question 37. Who do you think will help you reach your future goals? Please tick all that apply.			
Answers	Frequency of Boys' Responses	Frequency of Girls' Responses	
Friends	3	3	
Family	3	3	
Teachers	1		
Youth workers	3	2	
Neighbours	1	1	
People from your part-time job	2		
People from your college placement	3		
People from your work placement	3	1	
People from your voluntary work	2	1	
People from your church			
People from your sport / fun activities	1		
People that can help in the community i.e. Police, Doctors, Social Workers			
Other (please specify)		Boyfriend	

The data in Table 25 demonstrates awareness of the range of people that can support the achievement of goals. Friends, family, youth workers and people from voluntary, college or work placements featured highly. Community professionals such as police or medics and church members were not identified as a source of help, which may be due to a lack of contact with people of this nature.

Lastly, Table 26 illustrates data collated regarding progression routes.

Table 26

Section 6, Question 37. How do you think your progression routes will be supported? Please tick all that apply.			
Answers	Frequency of Boys' Responses	Frequency of Girls' Responses	
Training Agency, for example, Princes Trust, Right Track		2	
College	1		
Work	3		
Volunteering		1	

The data show that males recognise that college and work support progression, and females identify with training agencies and volunteering opportunities.

In general, the data from Section 6 indicates that participants have income from a range of sources. The most common source was from family members, with 2 participants having part-time casual jobs and 1 selling items online. Information

gathered suggests a gap in knowledge regarding money management and financial awareness. Across the group there are a range of views towards debt. Overall the participants want to learn about employment and business opportunities and have an idea who and what can help them to achieve their goals.

### 4.3 Summary

As per research question 1 what forms of social capital affect young people's enterprise practices, the rich information gleaned from the young people offered insights into the forms of social capital that impacted on enterprise practices. There was evidence of bonded social capital in respect of access to resources such as income and transport, activities undertaken, friendships and connections to employment and business. There was proof of bridging social capital in terms of neighbourhood connections to clubs, groups and activities. However, there was limited evidence of linking social capital in terms of connections to people or networks from outside the wider community. In general, their stories and questionnaire responses indicate that their aspirations, expectations and understanding of enterprise were influenced by their existing social capital in respect of qualifications, financial management, business start-up and ownership. The extent to which the Grow Cash Challenge affected the young people's social capital and enterprise practices will now be considered.

## **CHAPTER FIVE**

### CREATING SOCIAL CAPITAL

This chapter focuses on research question 2, to what extent does an enterprise-education intervention affect the social capital and the enterprise practices of young people? The aim of this chapter is to describe the participants as they progressed through the Grow Cash Challenge. Indicators of social capital include Bourdieu's consideration of multiple capitals in respect of structure, individual, material and culture; and Putnam and Coleman's concern with bonding, bridging and linking manifestations (Sections 2.3.1 and 3.3). The chapter therefore provides first level analysis of emerging social capital by showing how the young people established and extended relationships with each other, staff and colleagues from partner agencies. It also addresses the extent to which enterprise practices were influenced by these connections.

Drawing from the data collected as described, this chapter informs the reader of the research participants' emerging social capital. As previously noted in Chapter 3, this research project and the Grow Cash Challenge were conducted simultaneously. Whilst the two projects were distinct, they were connected through the applied action research methodology (Section 3.4.2) and my access to, and control of, a range of resources including personnel. The chapter therefore begins by presenting data drawn from the Grow Cash Challenge. Firstly, the challenge timetable is presented, followed by an overview of key people, places and resources. The data are described to reflect the action research cycle of plan, do, review (Section 3.4.1), including information collected from wave 2 of the questionnaire as it evolved into a focus group discussion (Sections 3.4.2 and 3.5.2.2).

Finally, the social capital maps of each participant are presented. Again, the maps are displayed according to the social capital categories of bonding, bridging and linking (Section 2.3.3) and take cognisance of structural, individual, material and cultural merits as discussed in Section 3.2. Each map identifies connections and / or attributes which influenced support and access to potential resources which

could aid and / or inhibit enterprise practices. The chapter concludes by summarising emerging themes and overall findings. The characteristics noted in each of the maps were identified by the young people themselves via the data collected from both the questionnaire and associated case study materials. Whilst observations and commentary is made throughout the chapter, a more rigorous analysis from a critical realist perspective is offered in Chapter 7.

# 5.1 The Grow Cash Challenge

The following table summarises the Grow Cash Challenge in terms of timeline, events, partners, location and highlights the financial progress of the group.

Figure 6 The Grow Cash Timetable

Week	Event / Partners / Location	Activities	Outcomes	Balance £
1	Introduction to Grow Cash Partners: Global Grow At: Council Headquarters	Idea Generation	New Contacts	
	Prep Day 1: Café Challenge	Team Building	New skills	
2	MoneySense Workshop Partners: National Bank	Financial awareness	Certificate	
	Prep Day 2: Business Development Partners: Northern Queen	Goal Setting	New Contacts CVs	
3	Informal Meeting	Business Planning	Draft Business Plan	
4	Prep Day 3 Partners: Dermdes University At: Dermdes University	Product / Service Development Marketing	New Contacts	
5	Cooking Class	Food Hygiene	Qualification	
	Prep Day 4: Coffee Afternoon	Product Customer Service Sales Marketing	Business Plan	£1
6	Challenge Week 1 Coffee Morning	Business Plan Implementation	Profit	£56
7	Challenge Week 2 Talent Show, Lunches Coffee Mornings	Business Plan Implementation	Profit	£350
8	Challenge Week 3 Coffee morning	Business Plan Implementation	Loss New Contacts	£309
9	Challenge Week 4 Ladies Bag-Swap Coffee Morning	Business Plan Implementation	Profit New Contacts	£650
10	Challenge Week 5	Business Plan Implementation Grow Cash End	Profit New Contacts	£980
11	Questionnaire Wave 2	Evaluation	Confirmed Learning	£1364

			Outcomes	
12	Visit to Bank	Meeting with Bank Manager	Bank accounts	£1500
13	Awards Ceremony	Celebration	Qualifications	

The followed section considers the key places, people and resources involved in the Grow Cash Challenge as outlined above.

# Youth Centre and youth workers

Whilst some of the young people attended local youth clubs, they were all new to the youth centre (Sections 3.7 and 4.1) which was operated by the local authority (Section 1.3). Although all participants lived nearby, the youth centre was not in anyone's local neighbourhood. It was open six days a week and was well resourced. Participants had access to a range of facilities such as information technology, kitchen, office space, meeting rooms and mini-bus.

Although the group visited other locations, the youth centre was where Grow Cash activities were mainly conducted. The building itself was situated on the first floor of a larger building with retailers and pubs at street level. The close proximity to other businesses was sometimes challenging as some of the young people vandalised the pharmacy underneath the youth centre. The manager asked for the graffiti be removed. The young people refused to clean up, complaining that the staff from the pharmacy had been rude to them. After negotiations led by the youth work team, the situation was resolved to everyone's satisfaction and the long-established relationships and reputation of the youth centre proved to be a benefit. The youth centre was long established and well known in the local area, which influenced young people's structural, identity and cultural capital. As illustrated later in this chapter the young people were able to go on and utilize the youth centre's contacts and networks to promote their Grow Cash Challenge. This youth centre was important because it was a crucial material resource that supported the development of enterprise skills and provided a physical space that supported bonded, bridging and linking social capital practices to emerge.

Located within the youth centre were the youth workers who engaged in the Grow Cash Challenge with the young people. Like the young people, we all had unique attributes, connections and resources. Over the course of the project our connections were also extended and developed. It is therefore important to consider how the social capital practices of the youth work staff influenced the development of social capital and affected the young people's outcomes.

#### **Marion**

Over the course of the Grow Cash Challenge, I developed relationships with all of the research participants. All of the young people approached me regarding careers advice and some confided in me and sought my views and help with more general matters. I shared my business knowledge and experience with the young people and had aspirations that they would do well in the competition. My networks were important in affording bridging and linking connections as the young people accessed information and resources from my friends and colleagues from the local authority, partner agencies and private businesses.

#### Marie

Marie played a significant role in bridging connections that afforded the young people access information and resources from other community groups, agencies and local businesses. Influential to the development of identity capital, Marie supported the young people to learn about financial procedures and the operational aspects of implementing their sales and marketing plans.

# (Big) Shug

Shug influenced bonding and bridging connections on account of his involvement with the local youth club in John, Donna and Spike's neighbourhood. He was highly skilled in working with young people identified as or at risk of becoming NEET (Section 3.7). Shug influenced structural, identity and cultural capital as he was responsible for planning and delivering all aspects of the Connect project including the co-ordination of qualifications (Section 5.1.).

#### David

David worked with Big Shug on the Connect programme and was also key to supporting bonding and linking connections and influential to the development of identity and cultural capital. His linking connections supported the young people to access information and support and taught the young people about stock control and pricing. David taught the young people cooking skills and led the young people through a Royal Environmental Health Institute for Scotland (REHIS) qualification (Section 5.2).

However, relationships with staff was only one aspect of the factors that affected social capital and enterprise practices. Qualifications were also influential in the realms of SIMC.

As noted in Table 5.1, the young people gained qualifications resulting from their participation in the Connect programme and Grow Cash Challenge. For the duration of these programmes all participants had the opportunity to work towards gaining an Award Scheme Development and Accreditation Network (UK) (ASDAN) personal development silver award (ASDAN 2017).

## **ASDAN Personal Development Silver Award**

ASDAN is a curriculum development organisation and awarding body that offers programmes and qualifications that focus on skills for learning, work and life. These qualifications contribute to rewarding achievement and the young people had the opportunity to gain a silver ASDAN award as part of the Connect project. The purpose of this qualification is to support young people to successfully enter the workplace. It is primarily intended for people who are not yet ready for employment but for whom a job is a realistic aim.

The 12 week programme is aimed at students aged 14-19 years and is rated at a level 4 in the Scottish Credit of Qualifications Framework (SCQF). It is intended to enable young people to apply for other National Certificates at Level 4 or 5 at college. It is designed to help learners develop the skills needed to become

successful employees such as time management, telephone techniques and team work. Accordingly, the skills that the young people learned whilst undertaking the Grow Cash Challenge contributed towards the evidence presented for this award.

#### Heartstart

Supported by the British Heart Foundation (2017), the HeartStart initiative provides lifesaving skills for young people. The young people attended a 2-hour training course and learned how to recognise and deal with emergency situations ranging from heart attacks to serious bleeding incidents. On completion of the course the young people received a certificate from the British Heart Foundation that is recognised on resumes by employers, colleges and training providers.

### **REHIS: Elementary Food Hygiene**

Supported by the Royal Environmental Health Institute of Scotland (REHIS 2017), the Elementary Food Hygiene course teaches candidates about standards of hygiene within the food industry. The young people attended a 6-hour training course and learned how to handle food safely in a working environment. On completion of a short assessment the participants received a certificate from REHIS that is recognised on resumes by employers, colleges and training providers. This course also provided evidence for the young people's ASDAN portfolios and supported the young people to work safely in the kitchen. This course proved to be influential in the emergence of economic and cultural capital as the practical food-handling and cooking skills inspired fundraising activities for the Grow Cash Challenge.

Over the course of the programme outlined in Table 5.1, the young people participated in numerous workshops and activities that were complimentary to the ASDAN award. Although not all activities led to formal qualifications they did relate to the emergence of identity capital and cultural capital, for example National Bank issued young people with certificates for their participation in the MoneySense workshop (Section 5.3.2).

Whilst it is important to recognise the general influence of people, places and resources in the emergence of social capital practices, it is vital to consider the data generated from the research participants whilst undertaking the Grow Cash Challenge. Drawn from Table 5.1, the following section considers the Grow Cash events.

#### 5.2 Week 1

In Week 1 the young people attended in an introductory seminar to Grow Cash and their first team preparation event. Firstly, the Grow Cash event was held in council headquarters and was organised and delivered by the Mark, the CEO of Global Grow and senior education officials from the local authority. Participants were introduced the concept of microfinance and the rules of Grow Cash Challenge. Reflecting on the experience the young people noted:

John: "That was heavy dodgy at first. All those teachers and dafties kicking

about in their school uniforms."

Marion: "Yeah, but you all did ok?"

Donna: "Aye, well some of them were ok. Mark was alright, he talked to us."

Karen: "So did that snobby one" [reference to Senior Education Official]

Linda: "Aye, she said we've to 'phone her if we need help with things."

John: "I'm gonnae email him [Mark]. He says his family is from

Browntown."

This conversation was rich in terms of emerging social capital. Firstly, as per Linda's comment where she refers to the group as 'we' indicates that the young people were beginning to bond and identify as unit. John's last comments suggests Putnam's view of 'thin' trust, perhaps due to his recognition of Mark's association with his local neighbourhood. John did utilise this connection at a later date and emailed Mark to support an activity at towards the end of the project. John's first comment and Karen's statement indicate the cultural and structural influences. The young people did not wear school uniform and despite feeling uncomfortable at the beginning of the event, they leveraged the linking connections to the 'snobby one' who later in the challenge helped the group to

access information, resources and sell products in council headquarters.

After this event, the group went for a burger. In the restaurant, Eva requested a job application from the manager which resulted in the following exchange:

Karen: "Did you just get one for yourself?"

Eva: "Yeah"

Daniel: "How did you no get one for us all?"

Eva: "I didn't know if you would want one."

Linda: "Aye, well you could've asked."

The following day the group participated in their first preparation event. The purpose of the day was to encourage team building and for the young people to try out various roles and responsibilities. In addition to undertaking a quiz based on Belbin's team inventory (Belbin 1981), the group was given a sum of money and asked to prepare hot drinks and breakfast rolls. The group quickly identified Linda as their book-keeper in recognition of her numeracy skills that she claimed were:

"because of the van. I need to count quickly in my head and give people the right change or they go mental."

As noted in Chapter 4, Linda had a part-time job in an ice-cream van. This data illustrates emerging social capital as the connections between the group members leveraged Linda's skills for mutual benefit.

### 5.2.1 Week 2

In Week 2 the young people attended a money management workshop delivered by colleagues from the National Bank which highlighted matters pertaining to the structural and material realms. An extract of one part of a discussion is as follows:

Andy: "Will this help us with Grow Cash?"

Linda: "Aye, then you'll all know what Marie and I mean when we're dealing

with the money. Income and expenditure and stuff."

Claire: "I don't even have a bank account."

Andy: "We'll all need to get one before we get a job."

National Bank: "That's right, most employers pay people's wages directly to their

personal accounts."

Karen: "It's dead hard trying to get a bank account. They want all your

family details, like gas bills and things to prove where you live."

Eva: "I know, I've just moved and I can't get one open for ages."

This exchange highlighted structural challenges the young people faced when trying to obtain bank accounts and influenced bridging connections. National Bank colleagues made enquiries as to how, in the longer term, the bank could support local authority youth centres to help and support young people to open and manage bank accounts.

In Week 2, the young people also took part in the second preparation event which included workshops delivered by the CEO of a human resources management company. Topics included business planning for Grow Cash and career planning. A range of resources and methods were used to introduce business planning concepts such as identifying markets, sales, finance and decision-making. One group discussion reflected aspects of structural issues and cultural capital:

Kevin: " I just want a job that I get paid decent wages for'

John: "Don't we all"

Linda: "I want to go to college and I would like to do that Camp America

thing, my cousin knows somebody that did it and they said it was

amazing."

Karen: "I don't know what I want to do really, maybe be a nursery nurse".

Claire: "Aye, me too"

John: "I want to be a mechanic, negotiations led by the youth work team

you get paid hunners for that."

Donna: "Linda, would you no be scared gaun tae America yourself?"

Linda: "Maybe a wee bit"

Karen: "I'd never move, I'd miss my boyfriend too much"

Marion: "People need to move for work all the time."

Linda: "I'd be more scared I didn't like it or couldn't do the job."

Kevin: "Well just start a business and be pure minted, ha-ha."

Further cultural and identity matters were observed later in the day from the following conversation:

Shug: "Well you need to think about how your present yourself. It's about

where you are. You can't go into an employer and swear. I mean you need to think about things like how you dress and your email

address, you can't have gang names or kisses in it."

Donna: "How? What's up with how we dress? This hoodie cost me a fortune

and I've got kisses in my email address"

Shug: "I know and you look magic. I'm just saying that if you go into an

office wearing your lovely pink hoodie and everyone else is wearing a suit you'll feel awkward and employers might not take you

seriously if you have kisses in your email address."

Marion: "Maybe a bit like the night we went to the Grow Cash event and

everyone else was wearing school uniform."

Donna: "Aye right enough."

The day concluded by the with the young people preparing a draft CV and taking part in mock interviews.

### 5.2.2 Week 3

Week 3 of the project was during the school holiday week and the young people were not required to attend the youth centre as part of the Connect / Grow Cash programmes. However, there was evidence of emerging social capital as the young voluntarily attended other activities and worked on their plans for the Grow Cash Challenge.

John: "Right, why don't we have band nights and that?"

Marie: "Right, there's a calendar, have a look and see what dates work."

Shug: "Alright John? Did you just pop in for a visit?"

John: "Aye, I was bored and was thinking about some of the stuff we

talked about last Friday and I just want to get started"

Marion: "Good, I think Daniel and Kevin are in the centre as well. Remember

you'll need to tell everyone else what you come up with."

John: "Aye, alright."

#### 5.2.3 Week 4

In Week 4 the young people began to implement some of their draft business plans which indicated new learning and emerging bridging and linking social capital which were also related to identity and cultural capital. As shown in Donna's social capital map she developed her sales and negotiation skills which benefitted the group. After practising her telephone manner and approach, she grew in confidence and called national supermarkets and local businesses asking for support. This had benefits for the whole group as she negotiated free advertising space, free table space at a local sale and ultimately a reduced rate for a go-carting team event. She explained to the others:

"When you go on the 'phone you need to have pen and paper with you in case you need write anything down, and you need to tell people your name. You need to tell people why you're calling and if someone tells you their name write it down, 'cause I always forget. Try not to laugh or speak too much slang. Don't eat sweeties or anything while you're talking. Sometimes I write down my own 'phone number down before I speak in case I forget. Oh, and use the 'phone somewhere quiet so you can hear right".

Preparation day 3 involved the young people attending Dermdes University. The aim of the day was to introduce the young people to a university environment, hear of other people's Grow Cash experiences and learn about enterprise related topics. Data indicated matters relating to structure and cultural capital. The young people were anxious and attendance was relatively low. On the mini-bus the young people discussed:

David: "Has anybody ever been in a college or university before?"

Linda: "I've been to Petlaw College but the school organised it"

Karen: "I've never been to a university before"3

John: "Naw, never a uni, that's for pure brainy folk"

Linda: "Aye, no really for the like's o' us"

Arriving at the campus Donna was surprised to note "I can't believe that people that go to university smoke!" In the refectory, Karen asked "It's not like school, how do you work the coffee machine?"

One of the lecturers was from Brazil and topics such as poverty, globalisation and employment were discussed (Section 2.2). The young people shared their experiences of a large multi-national employers withdrawing from Browntown. Karen reflected:

"When my uncle and that left school, they just went straight to Appliances Itd. Everybody did and it was good jobs. Older folk like my Granda were in the steel works. We can't do that now, they're shut".

At the end of the day the group invited one of the senior lecturers to visit them in the youth centre.

## 5.2.4 Week 5

Week 5 involved the group finalising their Grow Cash strategy and building on their suggestions, experiences and learning from the previous preparation days. As noted in the individual social capital maps, there were squabbles amongst the participants this week but also the emergence of bonded and bridging social capital.

Karen: "Well as Marie says, start with what you know. We did the roll and

sausage thing at the start and I think we should use David's pal's

scone recipe and do the coffee mornings. We can have a trial this

week."

John: "And remember about the band night. I've told the bands."

Linda: "Aye alright, we know people and we can also make money if we get

other people to do the work for us, like if we get the other youth

centres to help."

Donna: "I'll phone round and ask them."

Marion: "Don't forget we said we'll [the staff] sell those love-heart things."

Once again the group benefitted from Donna's negotiation skills as she agreed with three other centres that they would raise money for the group. She agreed that other youth centres would make a minimum of £100, £25 to be retained by them and £75 to go to the Grow Cash Challenge. The staff team were responsible for selling Global Grow Love hearts to their friends and families. These were cards designed by the young people that could generate a profit of £15 from each card.

Data showed gains from bonded connections. Karen's aunt attended the coffee afternoon and asked:

"Have you not got your ID [identity] badges ready yet? You need a wee covering letter to give to people to tell them who you are and what you're raising money for. I work for a charity in the town. I can help you if you're stuck."

On this advice, Karen worked with Marie and Andy to design identification badges and a covering letters.

#### 5.2.5 Week 6

Week 6 marked the beginning of the Grow Cash Challenge. The group decided they would spend their £1 seed loan on two bottles of diluting juice and that they would sell individual cups for 20p each to the other young people and groups that used the youth centre. The following reflective account illustrates the effects of physical resources and the generation of economic capital:

Linda: "We negotiated selling juice to the football group and the P7s with Big

Shug"

Marie: "Did you? Did you make a profit?"

Linda: "Well, we spent £5 buying the juice and made £18, so we made £13

profit. I'm keeping a record of the money being spent, just like you

showed me".

Marie: "You're doing well, good ideas and you're working hard."

Linda: "We're going the use the money we made to buy stuff for the coffee

morning on Friday".

There was evidence of bridging social capital at the coffee morning event. Initial attendance at the event was fairly low. Daniel and Big Shug took to the Main Street in a bid to entice customers to the youth centre:

Donna: "You and Shug go. Yous [sic] know everybody."

Marie: "Aye, go take a walk up to the church you might catch some of the

old ones coming out."

Daniel: "My auntie will probably be there, ha-ha"

This approach worked as the number of people attending the event soon increased. Two older women approached me during the coffee morning:

Mrs A: "I've never been in here before hen."

Marion: "Well what do you think?"

Mrs B: "It's marvellous. Great that the weans have got somewhere to go.

It's great what you're doing here and we're happy to help."

Marion: "Thank you"

Mrs A: "Aye, and thanks to that boy, Daniel, is that his name? He's got

lovely manners. He carried our bags up the stairs. A real credit."

Mrs B: "Is there any other groups in here, you know for our age?"

Marion: "Well we'll be doing the coffee mornings over the next few weeks so

you're more than welcome and I can give you lots of information

about other groups in the area. There's a lot that goes on around

here!"

Reflective discussions in the afternoon resulted in the group decided to add a lunch programme to their sales activities. By close of business, the group had

made a profit of £56.

### 5.2.6 Week 7

Week 7 was the second week of the Grow Cash Challenge and the young people attended a large talent show at council headquarters. There was evidence of linking social capital being activated as contact with the 'snobby woman' that the group met at the Grow Cash introductory event, enabled the group to sell glow sticks at this event (Section 5.2, Week 1).

This week also marked the beginning of the Grow Cash lunches (see Section 5.2.5) and emerging bonded and cultural social capital. As noted in Kevin's social capital map, (Section 5.5.8) his involvement became more prominent and had an impact across the group.

Kevin: "I want to help and I like cooking 'n' that, but I'm not doing all this for

nothing. I mean I'm not really in the Grow Cash team so what do I

get out of it?"

Marie: "Well speak to the committee - they might agree to giving you

something."

Kevin: "Well it'll need to be for the whole group who's doing it 'n' no just

me".

Marie: "Of course, but you won't be able to get paid in cash and it'll need to

be vouchers and come out of the centre's money and not Grow

Cash project."

Kevin: "That's fine, I would only spend money on drink anyhow."

Marie supported Kevin to agree that the youth centre's management committee would pay the equivalent of 10% of the total amount raised for Grow Cash to the team, and that this figure should be divided equally amongst the people that completed the challenge.

Reflections of the week highlighted young people's learning and structural, cultural and linking social capital.

Karen: "Marion your family always turns up to things. So do your pals. Ours

hardly ever turn up, we don't know as many people as you."

Marion: "It's only because I'm older and I've worked here for years."

Karen: "Maybe, but we can't keep asking the same people for money."

Marion: "Well we could try other things with new people, we did have a long

list remember."

Karen: "Why don't we do a bag-swap for the girls' group? Everyone bring a

bag to swap and we can get folk to come and do nails for us."

Donna: "Aye that's a good idea".

John: "Aye but what about the boys?"

Donna: "They get cheap juice off us for the football."

John: "So?"

Karen: "They can buy raffle tickets as well and you've got the band night."

John: "Aye but lassies can go to the band night as well."

Donna" "Well nobody's saying you can't come to the bag-swap it's just that

that's a big group and will make us a lot of money"

Kevin: "Aye well we never made any money on the lunches this week".

John: "Shite. I know. Why don't we copy that group that made hunners of

money last year? They bought and sold a car! But, you know Marion, it's your contacts that we need. You know more people in

work places and that kinda thing".

The group closed Week 2 with a profit of £350.

### 5.2.7 Week 8

The third week of Grow Cash proved to be challenging as morale dropped amongst the group and some of the young people dropped out. Again, there was evidence of bonding and bridging practices and cultural capital. The young people decided to stop selling lunches as they were not cost effective.

Donna: "This is murder. I can't believe the lunches didn't work."

Kevin: "I know, we need to do something else, really."

John: "That's shite Andy has left, but good he's going to a job".

Kevin: "Why don't we go to the go-carts and see if they can help."

John: "Aye my big brother's work went there for a day out and it was

magic".

Donna, Karen and Linda negotiated a group package with the go-cart company for £100, a saving of £88. It was their aim to sell this event for £200 to a local business. Linda contacted different companies and reflected when speaking to the youth workers:

"It's different speaking to people on the 'phone that aren't your pals or family. You need to speak properly. Although I think it's your contacts that we need. People think I'm taking the mickey. You all know more people in work places that would like this kinda thing."

Donna had an idea and at the last minute the Friday coffee morning evolved into a book exchange:

"Look what I've brought in! I got my Da to drop me off. There's hunners of them. My Ma's got loads of books that she's read that are just sittin' there. She said we can have them as she was gonnae put them in the bin. We can sell them to people. Every time somebody touches a book they need to buy it – ha-ha. 20p a book."

Towards the end of the week the group's morale improved so much they talked of winning the competition. They closed the week with a reduced profit of £309.

### 5.2.8 Week 9

Week 4 of the Grow Cash Challenge included the bag-swap event which generated indicators of bonding, bridging and linking practices and structure and cultural capitals. The event was a sell out and all of the young people had family members in attendance. However, the local college beauticians who had been booked in advance failed to turn up.

Donna: "Oh my God, oh my God! What are we gonnae do? That wummin

from the college just told me on the 'phone that the beautician

lassies urny [are not] comin'."

Linda: "Naw!!! Everybody's waiting on them. My Ma pure wanted to get her

nails done."

Donna: "I'm pure ragin'! I phoned them this afternoon and they said they

were comin'."

Linda: "We'll need to do something! Marion – help! You'll need to go tell

people."

Marion: "Well we need to quickly think of something. People are drinking tea

and bag swapping just now. Big Shug's got the music on, so it's fine

so far."

Karen: "Well, we'll just need to do something with the raffle prizes in the

cupboard, play bingo or something."

I announced that cake and coffee was still available and that instead of manicures a game of prize bingo would take place. Everyone stayed and no one asked a refund, despite it being offered. The event generated intergenerational learning as the young people partnered with older attendees:

Donna: "two little ducks are 22? I don't know that! We don't know what the

right words are. I'm glad you're here. I only know how to play for a

full house. You're all getting a bit technical with the lingo

(language)."

Mrs C: "Don't worry, I've spoke to that Marion lassie, we're coming back for

the pensioners lunch and we'll teach you how to play bingo right."

Karen gave everyone an information leaflets about other community groups and events as they left and young people received very positive feedback. Linking practices and structural capital were indicated when one customer who worked for an investment bank invited the group to visit her office for lunch and share their Grow Cash enterprise story with her colleagues.

Reflections of the event indicated bonding practices and cultural and identity capital:

Donna: "I phoned and told that wummin today that we're no askin' them

again. We can use that other college up the road."

Karen: "Uch well, it turned out to be a good laugh and sometimes people

just let you down. You just get on with it like we did."

Linda: "I know. I liked that my family were here and that you [Marion] were

speaking to my gran and telling her good things about me."

Following the event the youth centre received an increased number of enquiries for adult education classes and other community activities. The young people finished the week with a profit of £650.

#### 5.2.9 Week 10

Week 10 included the last few days of the Grow Cash Challenge and paid witness to issues of structure and linking social capital.

John: "I've seen a car on Gumtree for £350 and we've got enough to buy

it."

Shug: "Only one small problem is that you're 15 and no allowed. It's

against the law. Anyhow, who would you sell it to? There's only a

few days to go."

Marion: "I'll 'phone my pal Soapy, he's a senior manager for Arnold Clark.

He might have some ideas."

Soapy spoke with John and suggested that the group buy a replica car to sell it to a garage show room as they were always looking for display items of this nature. The group found that the garage owner first sold a Morris 10-4 that he had bought for £70. They bought a replica version available for the same price and wrote a letter to the garage owner, explained about Grow Cash, and asked if he would buy the car.

Reflective discussions revealed the influence of bridging social capital.

Linda: "We've still got the go-cart ticket. No one want to buy it and we've

dropped the price."

Karen: "Well we've still got a few days before we need to tell Grow Cash

what we made. Surely someone will buy it. Marie, do you know

anyone?"

Marie: "I'll see what I can do. It seems like we've made a bit of money from

the other youth centres."

Linda: "I know! Nobody has kept any of the money for themselves. They've

gave it all to us."

### 5.2.10 Weeks 11, 12 & 13

In the weeks that followed the end of the Grow Cash Challenge the young people struggled to see the go-cart event. They were keen they wanted to make a return of money and not use it for themselves. Marie eventually bought the go-cart event for £130 as a gift for a member of her family. The garage confirmed that they would buy the replica car and the mechanics personally made financial contributions to bring the young people's final total to a round figure of £1500.

National Bank sent through the relevant bank account information, which was not suitable for use within the context of the youth centre. However, the staff did support young people to open bank accounts. The young people completed the Connect programme which involve finalising their ASDAN portfolios (Section 5.1.2). They continued career planning with colleagues from the careers service (Skills Development Scotland) and completed the second wave of the questionnaire, the results of which are discussed in Section 5.3. Finally, the young people attended an awards ceremony at the end of Week 13 where their achievements were formally recognised (see Chapter 6).

## 5.3 Second wave questionnaire

The purpose of questionnaire wave 2 was to consider research question 2: to what extent does an enterprise-education intervention affect the social capital and enterprise practices of young people? In order to assess any influence Grow Cash

may have had on the research participants, the questionnaire was issued in Week 11, once the challenge was over, towards the end of the Connect programme. The exercise began with 6 young people, 3 boys and 3 girls who also completed wave one, filling in the questionnaire. The plan was for the group to again complete the questionnaire as individual participants in a group setting (Sections 3.4.2 and 4.2). As with the first wave not all respondents answered all questions. Participants did not have sight of past responses so they could consider the questions afresh and avoid repeating previous replies for the sake of ease. One key difference in the second wave was that the young people had now formed relationships with each other and established themselves as a group (Sections 5.5, 6.2). This time round all participants voluntarily marked their names on their responses and there were scribbles on all returned questionnaires.

However, not all respondents answered all questions and many of the responses were the same as in wave 1, for example, answers to how many family members were employed were unchanged. As a result, the young people fell into discussing their responses and an impromptu focus group was formed. As the young people were talking more than writing, data were predominantly gathered by video. So, whilst there was not like for like question comparison between both waves, the data generated from wave 2 was provided enough information for analysis and general comparison to the data generated from wave 1. The results produced provided insight into the extent to which Grow Cash affected the social capital and enterprise practices of young people (Section 3.6.2.1). The following information focuses only on the areas where the discussions indicated a difference in the data collected.

Section 1 of the questionnaire was concerned with individual skills and membership of groups. The data suggests a change in identity capital and bridging practices.

John: "I would now say I was ambitious, definitely ambitious"

Kevin: "Really? I'm strong. I'm one strong individual, ha-ha."

Donna: "I feel more part of the community now, I've been volunteering and

everything."

Daniel: "In here doesn't count – ha-ha."

Donna: "Aye it does."

Karen: "Well, we've all become members of the youth centre and done

work."

Marion: "Yes you have."

Questionnaire Section 2 dealt with family and access to resources and indicated bonding and cultural capital and indicates that young people are more likely to talk to their families about financial matters. Interesting to note that involvement with Grow Cash appears to have raised awareness among families of the young people's abilities.

John: "Well nothing much has really changed. I mean my aunt and that

have still got the same jobs and I still live in the same house."

Daniel: "Same."

Marion: "Well do you speak to your families more about money and how

much it costs to run the house?"

Linda: "I suppose so. I think because I've done this and my Mum and Gran

came to things here, they know I know about stuff like that now."

Donna: "Aye, you're right. I think my Ma just thought I was daft – ha-ha".

The third part of the questionnaire dealt with school and qualifications and indicated identity, structural and cultural capital.

Karen: "I think school should be a bit more like the youth centre for older

ones like us".

Kevin: "Aye you mean the ones that don't go to school? Ha-ha."

Karen: "Naw, we've done loads of stuff with everyone, that's how I liked it"

Linda: "Well we did get some qualifications too, maybe not as good as what

you would get if you liked school, but better than nothing".

Section 4 of the questionnaire considered friendships and shared activities. Discussions indicated new bonded connections and a change in cultural capital.

Karen: "We've totally made new friends. I mean I might have known some

people's names but they weren't my pals. Like Donna, you're one of

my best pals now."

Donna: "Aw thanks!"

Kevin: "Aye, and I've not been in a fight since I started coming here."

Section 5 focused on life satisfaction, skills, aspirations and future plans. Data gathered indicates emerging cultural and identity capital.

John: "I definitely want to be a mechanic."

Linda: "Well I want to go to college"

Kevin: "I think I'm going to check out the cooking thing David was talking

about."

Marion: "You did really well with the cooking for the team."

Kevin: "Aye, I'm going to be the boss! Ha-ha."

Some of the young people had a change in career choices. There was a slight increase of interest in professional, managerial, supervisory, office and skilled manual work. When asked about business start-up skills the young people talked about the following:

Donna: "Well you need to be able to talk to people and make deals. You

need to get to know new people and just ask questions. Don't be

shy!"

Linda: "Aye, and you need to manage the money or you won't have a

business."

John: "I think I would maybe open a business when I'm older."

Kevin: "Aye but not now. We're all skint and just need money."

Donna: "I'd maybe do it to. I liked making the deals and that."

The last section of the questionnaire was based on finance and the data illustrated emerging identity, economic and cultural capital.

Karen: "Well we'll all have our bank accounts opened soon."

Daniel: "Ha-ha, I've already got one."

Marion: "Yeah, but do you check what's in it?"

Daniel: "Aye, I've started checking it on my 'phone."

Linda: "I try to use my phone to take a wee note of what I spend"

Donna: "That's a good idea, I've started to keep all my receipts now."

The conversation went on to illustrated a change in the breadth of knowledge regarding considerations for loans, mortgages and overdrafts. There were also indicators of a change in attitudes towards debt:

Linda: "I mean, I still don't like it but you need loans for things like cars and

houses."

Karen: "As long as you pay it back and on time it's alright."

The group all agreed that they had received money management information from youth work staff.

John: "I would never have done this at school and I even like the boring

bits"

Marion: "Ha-ha, there were boring bits?"

John: "Naw, no really but you know, like when we needed to learn about

income from you and that wummin from the bank."

Karen: "We definitely learned about money here, and how to make it."

John: "I know, I mean I've even started selling things on ebay."

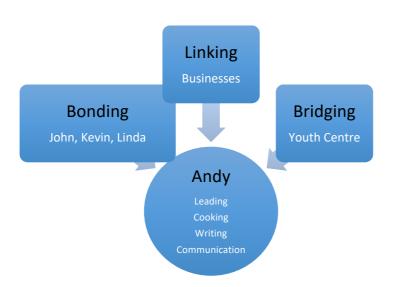
Overall, whilst this section is helpful to consider emergent forms of social capital it focuses mainly on influences and outcomes across the group. The following section considers emerging bonding, bridging and linking social capital in respect of each research participant.

# 5.4 Creating social capital

The following sections illustrate bonding, bridging and linking social capital (Section 2.3.3), maps for each research participant. The purpose of these maps is

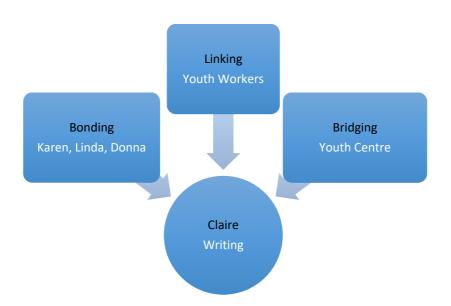
to specifically consider emerging social in respect of each individual within the context of the Grow Cash Challenge. Each section begins with an illustration that indicates each participant's attributes, such as communication skills. The associated three boxes highlight the young person's main bonding bridging and linking connections. Each map identifies connections and / or attributes which influenced support and access to potential resources which could aid and / or inhibit enterprise practices. Underneath each diagram is a short discussion about the young person which takes cognisance of structural, individual, material and cultural merits as discussed in Section 3.2.

### 5.4.1. Andy



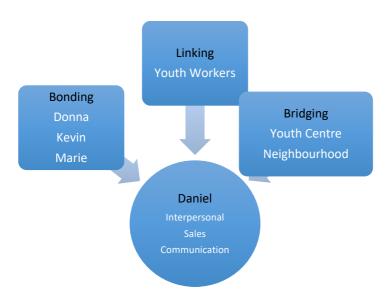
Originally Andy was enthusiastic about the Grow Cash Challenge. Indicators of identity capital emerged as he generally participated in group work sessions and often assumed a leadership role when attending to cooking, writing and communication tasks. Whilst Andy made friends with John, Kevin and Linda, he often clashed with Donna and was attracted to Eva. His attendance was variable which may have inhibited the development of other bonded connections. There were signs of bridging social capital as Andy regularly volunteered at Grow Cash events, often teaming up with John and Kevin. He was absent from the visit to Dermdes University and there was limited evidence of linking social capital, as his main contacts to external / other partners were through email, that he did not appear to follow up.

#### **5.4.2** Claire



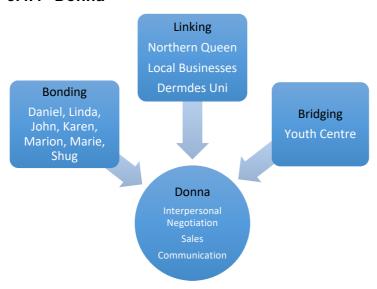
Claire enthusiastically participated in Grow Cash activities. Indicators of bonding connections were noted as Claire developed friendships mainly with Linda, Donna and Karen. Identity capital emerged when she worked with Karen and Marie to design and create the Grow Cash team identity badges, the Global Grow Lovehearts and she particularly enjoyed written work. Claire's attendance was very poor and she regularly reported issues with her mobile and home telephone numbers. There was some evidence of bridging practices as she was keen to support others in their volunteering roles, for example, helping Linda with selling the juice to the boys' football group. There was limited evidence of linking social capital as the youth work staff and appeared to be her main connection.

# 5.4.3 Daniel (Danny)



Clear indications of bonding connections were noted when Daniel began dating Donna. He extended his friendship with Kevin and developed a positive working relationship with Marie. Daniel's attendance dipped after a fall out with Donna, caused by him shortly dating Eva, before he and Donna got back together. Daniel also had a fall out with John, which Marie helped resolve. Whilst Daniel was happy to participate in the Grow Cash Challenge, he did not enjoy written tasks. There was evidence of bridging neighbourhood practices that influenced the emergence of identity capital through his communication, sales and interpersonal skills. There was little evidence of linking social capital as the youth work staff appeared to fulfil the connecting role to other organisations.

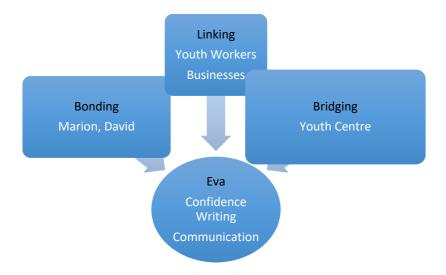
#### 5.4.4 Donna



Donna fully embraced the Grow Cash Challenge and developed bonded relationships with other young people and staff. There was evidence of the extension of identity and linking capital as Donna fully embraced the Grow Cash Challenge. From initially describing herself as "I don't know this, I'm thick", Donna grew in confidence and directly asked Northern Queen for work. Donna effectively used her family bonds to ask for cake donations and at Dermdes University she asked the Receptionist: "I would like to do that job. Can I get a shot?" [to answer the telephones]. Donna displayed initiative and motivation when she brought books to the coffee morning (Section 5.2.7), which led to a new fundraising opportunity for the group.

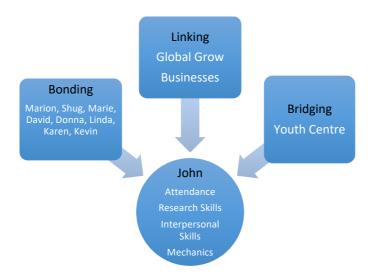
There were indicators of bridging social capital as Donna regularly volunteered in the youth centre on a Friday night. There were also signs of identity / cultural capital developments as she kept up to date with her work-related emails and her attendance was consistent. On the last week, Donna was ill and called in her absence. She reflected: "This is the first time I've ever phoned in sick. My Ma usually does it for me or I just don't turn up - I feel quite grown up".

### 5.4.5 Eva



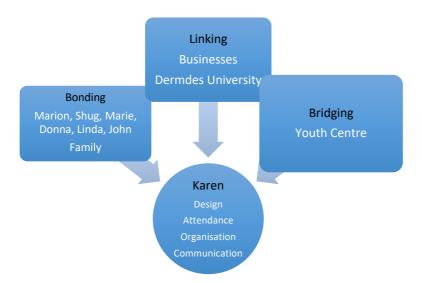
There was some evidence of bonding social capital as Eva built positive relationships with Marion and David. She found it difficult to make friendships with the other girls and had numerous arguments with Karen. On one occasion the whole group ostracised Eva, because she briefly dated Daniel whilst he was still dating Donna. All of the girls fell out with Daniel for a short spell. Eva noted that the other girls were jealous of her good looks, "Because I'm different to them". There were indications of cultural and identity capital and linking practices. Eva engaged in Grow Cash activities, applied her writing skills and was happy to liaise with David's contact for cooking advice. She was confident and quick to volunteer. As noted on Section 5.2, Eva separated from the group and asked a restaurant manager for work. Eva received an application form that she shared with other members of the group upon their request.

#### 5.4.6 John



There were signals of bonding social capital as John built relationships with his peers and staff. He had a brief fall out with Daniel which Marie helped resolve. There were indications of identity and cultural capital. Whilst John had literacy issues he fully embraced the Grow Cash Challenge and his attendance was almost one hundred percent. John developed his research skills. After collating several quotes for printing, John advised his peers of his findings. This saved the group money as they decided to do the work themselves. There were also indicators of linking social capital. Drawing on his interest in cars John engaged with local businesses and national garages to support the group negotiating a deal with the go-cart business and the national garage. He also invited Mark of Global Grow to attend a group event. John said: "This [Grow Cash] is like being on that programme on the telly, the Apprentice. We need to count and remember what the best deals are. I'm learning now to know what a good deal even looks like." There was also evidence of bridging social capital as John often volunteered and even attending the youth centre to progress work over a school break.

#### 5.4.7 Karen

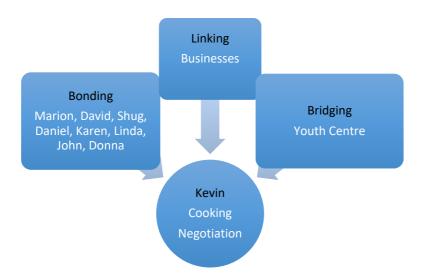


Karen quickly developed bonded connections with her peers and staff. In the first week of the programme Karen was late and visibly upset when she arrived at the youth centre and noted: "I would never have gone to school today. I'm here because of you [staff]."

Karen's family connections were of use to the group when her aunt offered sales and marketing advice (Section 5.2.4).

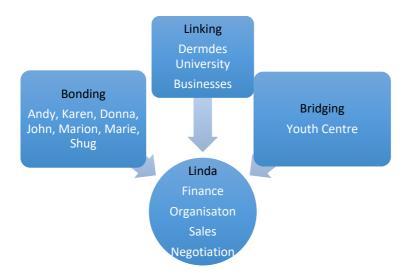
There was evidence of cultural and identity capital as Karen participated in the project and her attendance was almost one hundred percent. Initially, Karen was shy to promote Grow Cash events. When distributing coffee morning leaflets, she said: "my stomach is churning and I hate it, but I want the scones all sold!" Over the weeks, her confidence grew. Karen was happy to lead planning sessions, allocate tasks to others and record group decisions. There was evidence of bridging and linking social capital as Karen undertook volunteering activities in the youth centre and engaged with colleagues from Dermdes University and local businesses.

#### 5.4.8 **Kevin**



Kevin developed bonded relationships with peers and staff across the group. Initially he was reluctant to commit to the Grow Cash Challenge and only attended activities Tuesday to Thursday. He formed a strong working relationship with David who was influential in Kevin choosing to attend the centre more often and consider a career in catering. Kevin increased his attendance and began to attend on Friday's noting: "I'm here 'cause I was bored and I knew everybody would be in for a game of pool and have a laugh and that". There were indicators of identity and cultural capital as Kevin developed his financial awareness and negotiation skills for the benefit of the group (Section 5.2.6). Once again signs of bridging and linking social capital were evident in the voluntary work Kevin undertook and his contacts with businesses to supply food ingredients to the youth centre.

#### 5.4.9 Linda



Linda formed bonded connections with Andy, Karen, Donna and John and at times had a fractious relationship with Eva. She also formed positive working relationships with Marion, Marie and Shug. There were signs of identity and cultural capital as Linda often changed her work pattern to attend Grow Cash events. Linda's numeracy skills were key to supporting the group and she assumed the role of book-keeper (Section 5.2). Bridging and linking connections became apparent in her contacts and negotiations with local businesses and her invite to the Dermdes University lecturer to attend a youth centre event (Section 5.2.3).

### 5.4.10 Spike

With respect to Spike, there was very little evidence of the emergence of new social capital or learning. On account of being on a family holiday he missed the first two weeks of the Connect programme which included two of the Grow Cash preparation days. Upon his return his peers had developed bonded connections and he declined to participate in the Grow Cash Challenge. He was however keen to support his peers and liaised with his aunt to obtain cake donations for one of the coffee mornings.

## 5.5 Summary

Overall this chapter responded to research question 2, to what extent does an enterprise-education intervention affect the social capital and the enterprise practices of young people? It provided data in respect of the people involved in the Grow Cash programme and presented the evaluation of wave 2 questionnaire responses. The chapter presented data in respect of the young people's social capital map which showed how the research participants established and extended relationships with each other, staff and colleagues. The chapter gives insight into the emergence of social capital practices by illustrating the young people's choices and active decisions in terms of networks and resources. Overall, this chapter focused on the emergence of social capital practices. Chapter 6 will now concentrate on the young people's outcomes.

## **CHAPTER SIX**

## FINDING SOCIAL CAPITAL

This chapter is concerned with research question 3, how does social capital affect the outcomes of young people participating in an enterprise-education programme? The purpose of this chapter is to describe the young people at the end of the Grow Cash Challenge. Where known, the research participants' recent status is included. This information was not part of data collection or subject to analysis and is only presented for the sake of the reader. As with Chapters 4 and 5, indicators of social capital include Bourdieu's consideration of multiple capitals in respect of structure, individual, material and culture; and Putnam and Coleman's concern with bonding, bridging and linking manifestations. The chapter therefore provides first level analysis of the new kinds of social capital that emerged and illustrates how it enabled social action in respect of the young people's outcomes and relationships with each other, staff and colleagues from partner agencies. It also considers new learning and enterprise practices.

The chapter begins by considering the research participants. Similar to Chapters 4 and 5, each young person's social capital map is presented according to the social capital categories of bonding, bridging and linking (as defined in Section 2.3.3). The data are shown in respect of the structural, individual, material and cultural merits as considered in Chapter 3. The characteristics noted in each of the maps were identified by the young people themselves via the data collected from both the questionnaire and associated case study materials. Each map identifies connections and / or attributes which influenced support and access to potential resources which aided and / or inhibited enterprise practices.

The chapter proceeds to illustrate how learning and outcomes were recognised including the reflections of the youth workers. The chapter concludes by summarising how new social capital, enabled social action and affected the young people's outcomes from participating in the Grow Cash Challenge. Whilst general observations and commentary is made throughout, further analysis and

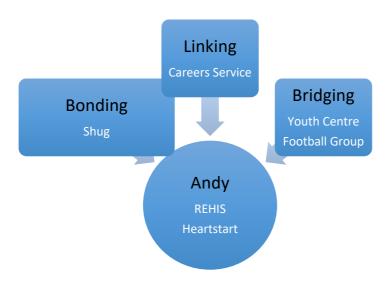
discussion is offered in Chapter 7.

## 6.1 Grow Cash Challenge outcomes

Originally, 10 young people, comprising 5 boys and 5 girls, signed up for the Connect programme and agreed to participate in the Grow Cash Challenge. Four young people (3 girls and one boy) engaged with the whole project and made a final total of £1500. Whilst the group did not win the Grow Cash competition, they were in the top 10% of highest fundraisers and beat every university team that entered. In order to consider how social capital enabled social action and influenced outcomes, the following sections illustrate the data in respect of each young person.

The purpose of these maps is to consider social capital in respect of each individual within the context of the Grow Cash Challenge. Each section begins with an illustration that indicates each participant's attributes, such as communication skills. The associated three boxes highlight the young person's main bonding, bridging and linking connections. Underneath each diagram is a short discussion about the young person which takes cognisance of structural, individual, material and cultural merits as discussed in Section 3.2.

## 6.1.1 Andy



There was evidence of structural impact for Andy. He did not complete Connect or Grow Cash and dropped out the second week of the Grow Cash Challenge on account of turning 16 years old. There were indications of identity and cultural capital and bonding, bridging and linking practices that enabled action. Andy gained REHIS and Heartstart qualifications. Speaking with me before he left:

Andy: "Well that's it legal. I can leave school and do what I like."

Marion: "Happy birthday! So, what are you going to do?"

Andy: "I phoned the career's guy. Shug gave me his number and I've got

an interview next week. It's just for a job in Chunky's [a local chicken

factory] but it's something to get me started."

Marion: "Good, well done you. Remember to tell them what you did here and

show them your qualifications."

Andy: "Aye, I will. I think I could get the job now going for an interview, I

feel more confident".

Marion: "Well you know you're always welcome here."

Andy: "Aye, I know. Big Shug's asked me to join the fitba' group and I'm

gonnae help oot at the youthy."

Marion: "Ha-ha, well you better behave then."

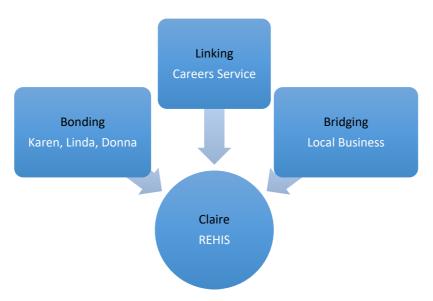
Andy: "Aye, very good. I'll have you know I've no been in a fight since I

started here."

Marion: "Brilliant – you're a star!"

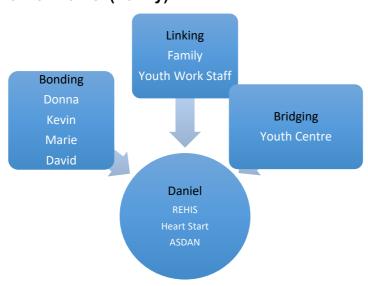
Andy is now employed as a financial advisor with a well know financial advice agency and credits his successful employment to his contacts with the youth centre and involvement in the Grow Cash Challenge.

### 6.1.2 Claire



Whilst Claire withdrew as an active participant in the Grow Cash Challenge there was evidence of the bonded connections as she maintained her friendships and continued to attend events, including the awards ceremony. There was a change in identity capital, as despite her poor attendance, Claire did attend enough of the Connect programme to gain a REHIS certificate. There was evidence of bridging social capital as she leveraged her connection to an employee at a local hairdressing salon to apply for a junior position. There were indicators of linking social capital as Claire secured an interview for a hairdressing course at a local college via her engagement with the careers service.

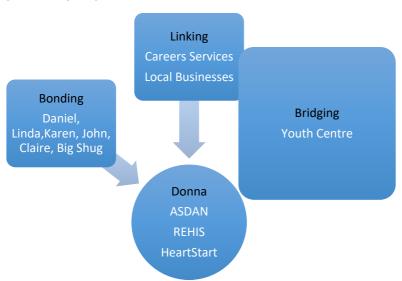
## 6.1.3 Daniel (Danny)



Daniel withdrew as an active participant in the Grow Cash Challenge there was evidence of the bonded connections as he maintained his friendships continued to attend events and completed the Connect project. There was indication of a change in identity capital and Daniel gained REHIS, HeartStart and ASDAN qualifications. There was evidence of bridging and linking social capital. By the end of the project Daniel had applied to do a building course at a local college via his contact with the career's service. In addition, his mother had acted on his behalf to ask a prominent local businessman to consider Daniel for a place in his company's apprenticeship programme. Reflecting on Grow Cash Daniel noted:

"We got a £1 from Grow Cash, and when I was thinking about it, the only thing I would do with a £1 is buy a scratchy [lottery ticket] or put a fitbaw [football] coupon on. I actually can't believe I did this. It felt good and my Ma and my Granny liked it."

#### 6.1.4 Donna



Donna successfully completed both Connect and Grow Cash and there were clear indications of culture, identity capital and bonding, bridging and linking practices. Donna gained ASDAN, HeartStart and REHIS qualifications and was applauded for her communication and negotiation skills. Reflecting on her Grow Cash / Connect experience she said:

Donna: "I like telling people what I've done, like my achievements and that."

Shug: "Did you enjoy it?"

Donna: "I pure loved it. Everybody should do it, it was a right good laugh."

Marion: "Yeah, but it was hard work?"

Donna: "Oh aye. We had to be organised and turn up. It was good learning

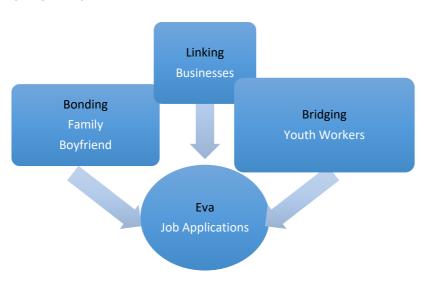
about new things but I liked meeting new people the best."

Shug: "Aye, like Danny? Ha-ha"

Donna: "Shut-it you. We're just pals now. Ha-ha."

There was evidence of linking practices when Donna secured a voluntary child care placement by making contact herself with a local nursery. She met with Shug and colleagues from the career's service and applied to college to do a national qualification in early years. At college Donna became the poster girl on all the college's marketing material and is now employed full time as a nursery nurse and believes that her involvement with Connect and Grow Cash enabled her to begin her career.

#### 6.1.5 Eva



Eva found it hard to make bonded connections with her peers and her attendance became increasingly erratic. Despite staff efforts, Eva withdrew in Week 5, before the Grow Cash Challenge started (Section 5.2). There was evidence of weak bridging connections with the staff and some linking social capital practices. There were however, indications of cultural and identity capital. Prior to her departure, Eva registered her interest with an international airline company and spoke with Marion and Shug.

Eva: "I don't know what I'm going to do but I need to leave."

Shug: "Oh Eva what can we do to help?"

Eva: "Well, I don't really like the others and they don't like me. They're all

pals so no point in me staying."

Marion: "I'll need to contact the school and your Dad."

Eva: "I know, but I don't care. I'm not going back there either [to school]. I

don't know anyone and I hate it."

Shug: "So what are your plans?"

Eva: "My boyfriend's coming with me to that thing in the town. The airline

thing. I'm going to do what I can to become an air hostess. I'll go to

college if I need to."

Marion: "Well they might be looking for you to have a language? We can

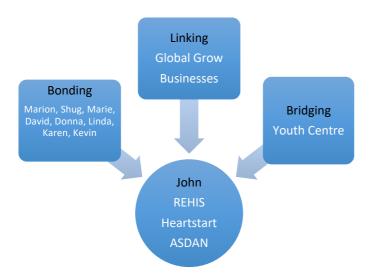
help you with the careers service."

Eva: "Probably. I'm probably too young as well but at least I can find out

what I need to do and make a start."

Eva left with no qualifications and did not maintain contact with her peers or the staff team.

### 6.1.6 John



John successfully completed Connect and the Grow Cash Challenge. There were indicators of identity and linking capital practices as he gained ASDAN, HeartStart and REHIS qualifications. By the end of the project John had contacted 6 local

garages to ask for work experience. He left his contact details and made an appointment to speak with one of the garage owners. Working with Shug John also applied to two colleges. Reflecting on Grow Cash John noted:

John: "Before I started Grow Cash I was never in time for anything. I

showed up 10-15 minutes late, but when I was doing stuff for Grow

Cash I was 10-15 minutes early."

Marion: "Did you enjoy it."

John: "Aye, so much better than school. You all helped with my writing and

that and I did things."

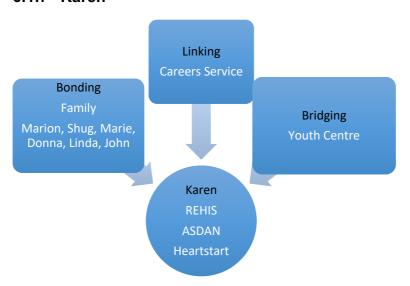
Marion: "Well you need to keep practising and you were good and your

attendance was great."

John: "I liked being here and having things to do."

John maintained contact with his peers, the staff group and continued volunteering with the local youth club. His future ambitions were to pass his driving test and buy a car. As a direct result of the connections made by participating in Grow Cash John became an apprentice mechanic with the garage who had bought the car from him.

### 6.1.7 Karen

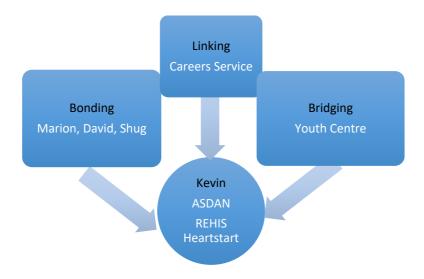


Karen successfully completed both the Connect and Grow Cash Challenge and there were indications of identity and cultural capital as she gained ASDAN, HeartStart and REHIS qualifications. Reflecting on the Grow Cash Challenge Karen said:

"It's been brilliant. I know a lot more about money and about myself. About making money, keeping money and basically how to make a profit. At first I really didn't know how much to charge people. Should it be 3 for a £1 or 4 for a £1? I think I'm more confident now of offering a good deal that everyone's happy with and that still makes money. I still don't know if I would go into business but I know more about it and would think about it maybe when I'm older. Everyone's family and pals turned up here to do things to help us. Maybe we don't know as many people [as the staff team], but even folk we didn't know have helped and got involved."

There was also signs of bonding and bridging social capital and weaker indications of linking capital. At the end of the project Karen's aunt was helping her to apply for a job with a large insurance company in Glasgow. Karen talked with the careers advisor as her long-term ambitions were to get a placement as a childcare assistant and eventually become a qualified nursery nurse. Karen maintained contact with the all of the staff team and her peers. She also volunteered at the youth centre and became a member of the peer-education group. She was keen to pass her driving test, get married and have "a nice husband". Karen is now a single mum attending college part-time and training to become a qualified nursery nurse.

#### 6.1.8 **Kevin**



Whilst Kevin did not start the Grow Cash Challenge he was influential to its success and there were indications of identity and cultural capital. Kevin finished the Connect project and gained REHIS, HeartStart and ASDAN qualifications. Kevin said of Connect / Grow Cash:

Kevin: "Before I did this I didn't think I would get anywhere near ever setting

up a business, now I might do it one day. After Christmas I hope to be at college to further my education in cooking or construction but I hope to learn how to drive, get out and get real work experience and

show I can do a good job. I did a good job here [laughs]."

David: "You did a great job here"

Kevin: "Thank you my man. I'm glad I joined in. It was good."

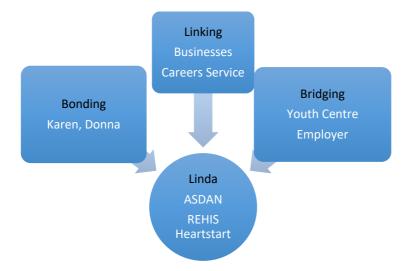
Marie" "You need to keep in touch and teach us how to make that macaroni

cheese."

Kevin: "That's me and David's secret recipe".

The bonded connections were maintained as Kevin remained in contact with all staff and continued his friendships with his peers Daniel. He began attending the Tuesday night football. By the end of the programme Kevin was still undecided about what to do. He worked with the careers service and applied to college and to two training providers. Kevin decided on catering and was employed in the kitchens of a local pub. He is now a qualified Chef.

#### 6.1.9 Linda



There were indicators of cultural and identity capital in that Linda completed both Connect and the Grow Cash Challenge. She gained ASDAN, REHIS and Heartstart qualifications and was recognised for her financial skills at the awards ceremony. Reflecting on her Grow Cash experience Linda said:

"I suppose now I know how to go about setting up a business. I liked counting up the money and marking everything up. It was good investing some of it [the money], like we did with the go-cart thing, and keeping some of it [the money] so that if it [the sale of the go-cart tickets] didn't work out, we had money left to try again. In the future when I'm skint I know I can set a stall up at a local table top sale. There's always people to help you get stuff there and I might go into business in the future but I don't what I would do. For now, I want to go to college. I've really enjoyed this. I've enjoyed being part of something where people just accept me."

Linda maintained her bonded connections with her peers and staff. There were indications of bridging and linking social capital. For a short while Linda increased her hours of work in the ice-cream van and was given more responsibility and a pay-rise and she worked with careers services and applied to do social care at college.

## 6.1.10 Spike (Sean)

As noted in Section 5.5.10, Spike withdrew from both projects. Therefore, I cannot comment on his social capital or enterprise practices. He maintained contact with Shug at the local youth centre where he began to regularly volunteer. Spike is now employed full time as a mechanic.

As shown, the young people all had different attributes, connections and resources and outcomes. However, before I can fully summarise social capital manifestations and outcomes, it is important to consider the young people's achievements.

# 6.2 Recognising achievements

At the end of the Connect programme / Grow Cash Challenge, the young people, alongside their friends and families were invited to a celebratory awards evening that was sponsored by the local authority. The young people who completed the Grow Cash programme were given their gift vouchers and the relevant certificates and qualifications were awarded. The table below provides a summary of the young people's engagement with Grow Cash, Connect and the total number of qualifications awarded. The explanation of ASDAN, HeartStart and REHIS is discussed in Section 5.1.

Figure 7 Participant Engagement and Qualifications Awarded

Name	Grow Cash	Connect	Qualification			
			ASDAN	Heartstart	REHIS	Total
Andy	Withdrew	Withdrew	-	•	•	2
Claire	Withdrew	Withdrew	-	-	•	1
Daniel	Withdrew	Completed	•	•	•	3
Donna	Completed	Completed	•	•	•	3
Eva	Withdrew	Withdrew	-	-	-	-
John	Completed	Completed	•	•	•	3
Karen	Completed	Completed	•	•	•	3
Kevin	Late Start	Completed	•	•	•	3
Linda	Completed	Completed	•	•	•	3
Spike	Withdrew	Withdrew	-	-	-	-
Total			6	7	8	21

The data presented suggests the influence of bonding, identity and cultural capital in respect of young people's engagement, which appears to have had an impact on the number of qualifications gained. As shown, 4 young people withdrew from both programmes. Eva and Spike completely dropped out and gained no qualifications. Andy and Claire withdrew at a later stage gained 3 qualifications between them. Daniel withdrew from Grow Cash and Kevin joined in. Both completed the Connect programme and gained all three awards. John, Linda, Donna and Karen completed both programmes and gained all three certificates. However, the young people's efforts and contributions were recognised in a way that reflected the range of formal and informal learning experiences and outcomes (Section 2.1.7).

### 6.2.1 Certificates of learning

Over the course of the programme outlined in Section 5.1, the young people participated in numerous workshops and activities that were complimentary to the ASDAN award but did not lead to formal qualifications per se. For example, the workshops and activities undertaken in the Grow Cash preparation days involved participants learning about enterprise, business, management, sales, networking, marketing, design, presentation, finance and planning (Section 5.1). Accordingly, the experiences of the young people suggest that new enterprise skills are mutually beneficial to the creation and utilisation of social capital practices.

Organisation for Economic Co-operation and Development (OECD 1997) described the skills required to mobilise social capital as the ability to relate to diverse others; the ability to co-operate and work in teams; and the ability to manage and resolve conflicts. Whilst the language is slightly different, these skills are referred to within the entrepreneurial competency framework presented by Mitchelmore and Rowley (2010: 100). Competence is a description of the outcomes which a person or group of people should be able to demonstrate (Mitchelmore and Rowley 2010: 92-93). Thus, the highlighted points in the table below summarises the enterprise competencies that the young people established or developed throughout the Grow Cash Challenge.

Figure 8 Towards an entrepreneurial competency framework

Towards an entrepreneurial of	competency framework		
Entrepreneurial competencies	Identification and definition of a viable market Development of appropriate products / services		
	Product innovation		
	Idea generation		
	Environmental scanning		
	Recognising and envisioning, taking advantage of opportunities		
	Formulating strategies for taking advantage of		
	opportunities		
Business and management	Development of the management system necessary for the		
competencies	long-term functioning Acquisition and development of		
	resources		
	Business operational skills		
	Previous involvement with start-ups		
	Managerial experience		
	Familiarity with industry Financial and budgeting skills		
	Previous experience		
	Management style		
	Marketing skills		
	Technical skills		
	Industry skills		
	The ability to implement strategy (develop programmes,		
	budgets, procedures, evaluate performance)		
	Familiarity with the market		
	Business plan preparation		
	Goal setting skills		
Human relations	Management skills  Development of the organisational culture		
competencies	Delegation skills		
competencies	The ability to motivate others individual and in groups		
	Hiring skills		
	Human relations skills		
	Leadership skills		
Conceptual and relationship	Conceptual competencies		
competencies	Organisational skills		
	Interpersonal skills		
	The ability to manage customers		
	Mental ability to coordinate activities Written communication skills		
	Oral communication skills		
	Decision-making skills		
	Analytical skills		
	Logical thinking skills		
	Deal-making skills		
	Commitment competencies		
<del>-</del>	(Mitchalmore and Pawley 2010: 10)		

(Mitchelmore and Rowley 2010: 100)

Although social capital is not mentioned directly in this framework there are clear associations between enterprise and social capital practices, for example, interpersonal and deal-making skills. It was important to acknowledge that that the

young people had learned new skills so that they were able to recognise, access and apply their learning in future contexts.

Accordingly, National Bank issued 7 young people with certificates for their participation in the MoneySense workshop (Section 5.2). These certificates detailed the workshop's aim, and learning outcomes which the young people were able to include in their ASDAN portfolios. Eight young people also received a certificate from the education department of the local authority that listed the range of the young people's personal learning outcomes and achievements. These certificates were also eligible to be included in the ASDAN portfolios.

Whilst the young people received were individual recognition their achievements as a group were also acknowledged. Global Grow recognised their achievements as a group and gave them the Community Award. The following exchange at the awards evening indicates matters of structure, cultural and identity capital:

John: "If I hadn't done this I'd have no qualifications."

"Same" Kevin:

Karen: "I know it's a riddy going up on the stage, but it's nice as well."

Daniel: "Makes a change from getting into trouble."

Linda: "Uch well, we've got something to show for our work." Karen: "Aye, and it will help with jobs, and college and that". Linda: "Well, it was good being part of something good."

The young people's efforts were also recognised in the local press.

### 6.2.2 Informal learning

However, much of the learning that the young people undertook was on an informal basis. Skills such as being prepared, attendance and time keeping were natural requirements of the Connect and Grow Cash programmes. Indicating cultural and identity capital, these skills were not always explicit and only became clear when the young people reflected with staff:

Marion: "Danny, Mrs A and Mrs B were singing your praises."

Marie: "I know, when Mr C left after the coffee morning he said you were all

really good at working the room. You know, talking to people and

making them feel welcome."

Daniel: "But that's just manners, that's just what you do."

Marie: "Well some people don't. That's why it's called customer service

skills."

Daniel: "Really? Well I'll be good at that. Ha-ha."

There were also indications of new cultural and identity capital with respect to selforganisation skills. Initially participants were transported to the youth centre and by the end of the project they travelled independently and were generally on time or were early. John and Donna discussed:

John: "I walked this morning."

Donna: "I never seen you. Why didn't you wait for the bus?"

John: "I was up early and couldn't be arsed sitting on the bus for ages as

Shug picks everybody else up."

In respect of attendance there was a sense of bonded social capital and mutual obligations.

Linda: "Well Kevin you can't just not turn up. It's not fair on everyone else if

we're all waiting on you."

Kevin: "I know, I'll be there. John's coming with me."

Indicating identity and cultural capital Donna described the group to colleagues from the careers service:

"well she's a youth worker and she organised us to start with, but now we all work as a team and do things ourselves. We all take turns and do things we're good at and our motto is 'spend a penny, save a penny'".

### 6.3 Youth workers' reflections

As referred to in Section 5.2, the youth workers were integral to the Grow Cash Challenge and our connections influenced the development of social capital that affected the young people's outcomes. The following exchange indicates structure and linking social capital:

Shug:

"I believe our weakness as youth workers is direct access to employers. We know the police and other public services like the careers service who we work very closely with, but it's hard to just connect the young people to employers when trying to get work placements or build up relationships for young people on programmes like Connect."

David:

"Well for Grow Cash I suppose you don't know what enterprises the young people will come up with, so you don't know in advance who you might want to call on."

Marie:

"That's why we need to keep up our networking."

Marion:

"I know, and not just in the local community."

David:

"Well the more people we know, the more people the young people

can know."

In general, Marie commented:

"It was good to see how the young people changed they knew they were part of something different, something new. Their confidence in the centre and dealing with customers and members of the community was high. They had a swagger about them without being arrogant."

# 6.4 Galvanising social capital

Discussions throughout this chapter demonstrate that the young people all had different attributes, connections resources and outcomes from participating in the Grow Cash Challenge. In order to address research question 3, how does social capital affect the outcomes of young people participating in an enterprise-

education programme; it is important to consider these matters at the beginning and the end of the Grow Cash Challenge. Again, indicators of social capital included Bourdieu's consideration of multiple capitals in respect of structure, individual, material and culture; and Putnam and Coleman's concern with bonding, bridging and linking manifestations (Sections 2.3.1, 3.3). The following table therefore summarises the young people's social capital manifestations at the end of the Grow Cash Challenge.

Figure 9 Social Capital Manifestations at the end of Grow Cash

	Social Capi	tal Indicators					
Participant	(Derived from Bourdieu)				Derived from (Putnam & Coleman)		
	Structure	Identity	Material	Cultural	Bonding	Bridging	Linking
Andy	SIMD Employed 16yrs	Qualifications Youth Club	Car & IT	No gang fights	Family Friends Youth Workers	Youth Centre	Careers Service
Claire	SIMD Employed Carer	Qualification	Car & IT Part- Time Job	Career Goals	Family Friends	Youth Centre	Careers Service
Daniel	Employed	Qualifications Youth Club	Car & IT	Attendance Career Goals	Family Friends Youth Workers	Youth Centre	Careers Service Family
Donna	SIMD Employed	Qualifications Dancing Youth Club	Car & IT Gift Vouchers	Attendance Career Goals	Family Friends Youth Workers	Youth Centre Neighbourhood Dance Group	Careers Service Local Nurseries
Eva	SIMD Employed	Mixed-Race	Car & IT Gift Vouchers	Career Goals	Family Boyfriend	Youth Workers	Airline
John	SIMD Employed	Qualifications Youth Club	Car & IT Gift Vouchers	Attendance Career Goals	Family Friends Youth Workers	Neighbourhood Youth Club	Global Grow Garage
Karen	SIMD Employed Carer	Qualifications Youth Club	Car & IT Gift Vouchers	Attendance Career goals	Family Boyfriend Friends	Youth Centre	Careers Service
Kevin	SIMD Employed	Qualifications Reduced Substance Misuse Youth Club	Car & IT Gift Vouchers	Attendance Change of Career Goals	Family Friends Youth Workers	Youth Centre	Careers Service
Linda	SIMD Carer	Qualifications Bisexual	IT Pay-rise Gift Vouchers	Attendance Career Goals	Family Friends	Youth Centre Employer	Careers Service
Sean							

### Key:

Term	Description
SIMD	Scottish Index of Multiple Deprivation (2012)
Car & IT	Access to personal or household vehicle and information and communication
	technology
Employed	Parents or other household members in employment

The data presented allows for comparison with the data presented in Table 4.1.1, which enables commentary in respect of changing social capital and the

associated outcomes relating to the participants.

As discussed in Section 3.1, the structural realm describes the configurations between people and groups within the social structure. Comparisons show that one person turned 16 years old in the course of the Grow Cash Challenge, which had implications in respect of the young person's legal status and the associated right to leave school. There were no changes in respect of parental employment, neighbourhoods or for those with caring responsibilities.

In terms of identity capital (Section 2.1.2), 2 out of 10 young people left Connect / Grow Cash with no qualifications. One boy who described himself as a substance user dropped out and the other indicated no change, although he increased his attendance at the youth centre (Sections 5.2.6 and 5.5.8). The girl who identified as being bisexual completed the course and the other who identified as being mixed-race withdrew. One boy considered himself to have anger issues at the beginning noted that he had not been in a street fight since becoming involved with the project (Section 6.1.1). At the beginning of the project three young people (2 boys and 1 girl) were members of a youth club. At the end of the project six young people were active members of the youth centre.

With regards to material and physical resources (Section 3.1) there were no changes in respect of access to transport or information / communication technology. Two girls had part-time jobs, one of whom reported an increase in wages (Section 6.1.9.). Five young people received gift vouchers as a reward for participating in the Grow Cash Challenge.

Regarding cultural capital (Section.3.2.) six young people had regular attendance at the youth centre. At the beginning, three young people, (two girls and one boy) had an idea of what career path they would like to take. At the end of the Grow Cash / Connect programme 8 young people had a career goal in mind (five girls and three boys).

In respect of bonding social capital all participants had still close ties to their immediate family members. Eight young people had made new bonded,

friendship connections. Bridging social capital encompassed a range of ties mainly from the youth centre. In terms of linking social capital, seven young people had a loose connection careers services colleagues that supported their transition to work or college. Three young people had direct links with new employers.

Whilst this section is helpful to consider the changes in forms of social capital and the chapter overall considers the participant's outcomes, it tells part of the story. In order to gain a better understanding of the reasons for the differences in outcomes and social capital practices it is important to consider these findings from a critical realist perspective.

## 6.5 Summary

Based on the research model illustrated in Section 3.2, the last three chapters have largely provided a descriptive account of the rich information gleaned from the young people over the course of the Grow Cash Challenge. Chapter 4 introduced the young people at the beginning of the project and described the data in respect of the forms of social capital that affected enterprise practices, as per research question 1, what forms of social capital affect young people's enterprise practices? Chapter 5 presented the data from young people throughout the challenge and focused on research question 2, to what extent does an enterprise-education intervention affect the social capital and the enterprise practices of young people? Lastly, this chapter described data in respect of the young people at the end of the Grow Cash Challenge and focused on how social capital affected outcomes as per research question 3, how does social capital affect the outcomes of young people participating in an enterprise-education programme? Chapter 6 has presented data in respect of the young people's social capital practices and learning outcomes and experiences.

Throughout these last three chapters, general commentary regarding social capital provided surface level analysis of emergent phenomena. For example, the young people's stories indicated the extent to which participants connected with new people and new networks. The data offered insights into conditions and

triggers for bonding, bridging and linking social capital and highlighted the factors involved in creating intentional change. Overall, the role that social capital had on the young people's participation, outcomes and enterprise practices were illustrated. However, second level analysis from a critical realist perspective, will support further scrutiny in terms of the conditioning and / or elaboration of social capital and social action. This will now be considered in Chapter 7.

## **CHAPTER 7**

## **EXPLAINING SOCIAL CAPITAL**

Based on the data presented in Chapters 4,5 & 6, the purpose of this chapter is to provide a deeper understanding of social capital by interrogating the component parts of the causal mechanisms that framed the young people's engagement with the Grow Cash challenge. Drawing from the research model presented in Section 3.1., the separate but closely linked concepts of structure, individual, material and culture offer a logical way of examining how social capital is created, accessed and utilised in a youth work context. Accordingly, the complex interplay between these dimensions, raises questions about the causal factors in and between each realm that may influence, condition or elaborate social capital practices; and conversely, how social capital practices condition or elaborate the development of new forms of structure, identity, materials and culture.

Section 7.1 begins by considering the socio-structural dimension and concentrates on the relationships that developed between young people, staff and other organisations. Relational capital, trust, gender and class are explored in respect of how they affected the social capital and enterprise practices of the young people at a time of transition. Section 7.2 focuses on the relationship between identity and social capital and is concerned with matters of reflexivity. Section 7.3, addresses the material realm and investigates the relationship between physical resources, place and emergence of social capital. Lastly Section 7.4, focuses on culture and considers the influence of norms, values, expectations, aspirations gender and class on existing and new social capital practices. Key findings illustrate the extent to which the Grow Cash challenge affected the research participant's outcomes in respect of social capital and enterprise practices.

## 7.1 The structural realm

As noted in Section 2.3.3, social capital theory is based on the premise that social networks have value, and that social interactions affect the productivity of

individuals and associations. Thus, the structural realm describes the impersonal configurations between people and groups, and the pattern of connections between actors in the structure; that is, who you reach and how you reach them. It includes the density, connectivity and hierarchy of networks contained within, and relating to, an organisation (Nahapiet and Ghoshal 1998). Whilst Coleman (1990) suggests that system-level behaviour should be understood through individual's choices and actions, Archer (1995) advocates that the autonomy of social structure must also be recognised (Section 2.3.2). Bourdieu's understanding of social capital, explains the link between individual's discourse and the reproduction of existing societal structures (Costa and Murphy 2015). However, Bourdieu considers that individuals are pre-disposed to the world as facilitated by their economic and structural environments. Thus, the application of the structural, individual, material and culture as relational concepts can help explain and disclose factors such as class and gender that condition, restrict and/or promote change.

## 7.1.1 Class and gender

Findings suggest (Section 6.4) that there was limited movement within the structural realm for the young people, other than a change in legal status resulting from them turning 16 years old (Section 1.3). They still lived in relatively poorer areas with family members who were employed mainly in low-paid or low-status jobs (Section 4.2.2). At the end of Grow Cash, the young people had clearer career goals, gained qualifications and six participants had applied to go to college. The girls applied mainly for child care or beauty related courses, and the boys for technical or craft related programmes (Sections 6.1, 6.4). However, these type of courses, may suggest young people's inculcation into gendered and classed vocations and the effective reproduction of social inequalities as working class girls move towards low-paid jobs such as care, and working class boys moving towards higher-paid craft / technical work (Colley et al. 2003: 477).

Whilst there were several indicators of linking social capital enabling young people, for example, John gaining an apprenticeship with the garage, Andy securing a job interview, these opportunities were still within stereotypical class /

gender type roles. In addition, they appear to confirm Arshad and MacLennan's (Arshad and MacLennan in Allan and Catts 2012, p. 151) findings that linking social capital benefit individuals rather than change societal imbalances (Section 2.3.2.1). Thus, the influence of social structures through gender / class stereotyping, may be difficult to change.

#### 7.1.2 Trust

However, trust is a factor that may also help to explain the link between individuals and societal structures. Coleman (1994) suggests that individual's choices are dependent on the level of trustworthiness and reciprocity in any given social context, which are also affected by structures as unique entities. Accordingly, trust is generally understood as a person's reliance on, or confidence in, the integrity, strength, or certainty of an item or other individual. Thus, Putnam (2000) considers trust to be a key component of social capital. He offers that 'thick trust' occurs within dense networks and is based on shared, personal or familiar experiences. Conversely, 'thin trust' is characterised by loose network connections and limited happenings, norms and values between individuals. In general, we trust those close to us, those like us, who we are connected to through bonded social capital practices. However, it is thin trust, that Putnam considers to be most useful in stimulating possible bridging and linking connections. In the following sections trust is therefore considered, when discussing bonding, bridging and linking practices in respect of social structure.

### 7.1.3 Building bonds

The research participants began the Grow Cash Challenge as 10 individuals who did not exist as a pre-determined group or collection of sub-groups. However, some young people, had loose knowledge of some others, due to attending the same school, or living in the same area. As noted in Chapter 2, social capital can only act as a resource when individuals have formed ties, and internalised the shared values of the group; which the research participants did not have at the beginning of the programme. Questionnaire wave 1 data (Section 4.2), strongly suggests that the young people individually embarked upon the Grow Cash

Challenge with pre-existing bonding, bridging and linking ties. Accordingly, these connections affected each person in different ways throughout the challenge (Section 7.2) and duly affected the development of the group.

Bonding social capital observed within close, immediate spheres such as families, allows people to get by, which in turn enables them to get around and build bridging connections (Catts and Ozga 2005). To begin with, basic introductions were made by the youth work staff and no formal seating plan or buddy system was in place. Data showed that individuals chose to sit next to people with whom they had previous loose connections. Initial contact was made between same school registrants, for example, Kevin and Danny who both attended Keirteir High School sat next to each other. However, Andy, the only male participant from Scotsinc High School, joined Kevin and Danny which led to the boys all sitting together. Eva, who had no previous connections to anyone in the group, joined the other girls who all had been registered at the same school. Conversations between individuals developed around knowledge of shared family, school and neighbourhood connections. Likes and dislikes were also discussed and a group began to emerge and tentatively bond in light of common experiences of school and leisure activities (Sections 4.2, 7.4). The practice of establishing common knowledge of people, places, likes and dislikes became a useful approach adopted by some of the young people when meeting new folk throughout the Grow Cash Challenge. In reflective discussions with the youth work staff, the young people noted that these networking skills were new, and felt that they would be useful in business, work or college environments (Section 5.3).

## 7.1.4 Connecting bridges

Aided by their participation in common purpose tasks (Section 5.1), some young people strengthened group bonds, as trust and reciprocity developed between group members. As group identity formed (Section 7.2), participants began to make and share more distinct connections with other community groups, businesses and partner organisations. Over the course of the preparation days (Section 5.1), the group observed that most businesses are founded, and develop from, the owner's existing interests, skills, knowledge and networks. Subsequent

to undertaking a SWOT analysis, the group identified that their common interests, knowledge and networks centred around the local community (Section 5.3.). Individuals developed trust and mutual obligations to each other and the task, by sharing bonded links that could harvest resources. For instance, when organising a coffee morning Donna asked Karen: "You ask your auntie, and I'll ask my maw to get us cakes. Who else can get other people to help?". The group extended this practice by inviting family and friends to events and used their association with the youth centre, and its reputation, to exchange and leverage co-operation and resources from other organisations such as neighbouring youth centres, local business, churches and council departments. Questionnaire data (Sections 4.2.6, 5.3) indicated that the research participants viewed family members to be important to them in reaching their goals. This was confirmed by the data shown in Section 5.1 which suggested that family members could also be helpful to learning about enterprise techniques, for example, when Karen's aunt advised the group on how to effectively promote their business purpose and activities. Reciprocal exchanges were noted when the group agreed mutual advertisements with local shops, and when they acceded that other youth centres could retain a percentage of profits for their own interests, on the condition that they fundraised on behalf of Grow Cash. Bridging social networks generated positive outcomes for active group members and the community at large. This was evident at the bagswap event. Individuals gained new handbags of their choice, the group made money for Grow Cash, partner agencies engaged with potential clients, and members of the wider community welcomed the information they received about other events and group activities in their area (Section 5.3).

However, over the course of challenge, young people experienced the effects of limited bonding and bridging connections. As discussed, the Grow Cash business model was dependent on connections to people in the local area, including family members. The young people noticed that the youth workers' families and friends regularly attended Grow Cash events but that across the group, family support was variable and not always reliable (Section 5.3). On more than one occasion, young people noted that they required access to people and resources that they felt the youth workers were better placed to reach others. For example, when the group embarked upon their idea to buy and sell a car, they asked the youth

workers to activate their connections (Section 5.3).

Moreover, the group did not always enjoy reciprocal, co-operative relationships with other organisations. Whilst the incident of vandalism was satisfactorily resolved (Sections 5.2.1, 7.4), afterwards, the people from the shop involved were reluctant to support the group's Grow Cash activities. The young people who had part-time jobs felt their employers were not a source of help. Whilst Linda was content to apply her work-related skills and knowledge, for example, by using her accounting skills for the benefit of the group, she and Claire shared the view that they were not employed in "real jobs". Linda noted that her employer "only wants me to do the job and that's it" (Section 4.2.2). There was also evidence that the young people had a range of dormant connections. In spite of three of the young people participating in community based clubs or voluntary activities (Section 4.2.1), they did not identify or acknowledge the potential role of these in respect of their Grow Cash Challenge. However, regardless of these restrictions, the group established connections beyond those viewed as being predominantly neighbourhood organisations.

### 7.1.5 Expanding links

As noted in Section 2.3.3, linking social capital is considered to be loose ties to individuals and / or groups in positions of power, and can support people to get ahead (Catts and Ozga 2005). Hence, it may encompass settings that individuals are not directly part of, but nevertheless affect their lives, for example, politics, economics or the law. Often these macro-systems represent a wider socio-cultural context within which all other systems are placed, such as education (Allison and Catts 2012). Thus, linking social capital may be found where people connect with individuals or organisations located within the macro-system, for example, teachers, politicians, lawyers, employers (Section 3.3). Accordingly, this study highlighted examples of linking social capital which resulted in a variety of different outcomes.

In week 1 of the programme, Eva (Sections 5.3. & 5.4.5) approached the manager of a fast food restaurant to ask for employment advice and information. This

action was met by suspicion from the others in the group as they considered that Eva had not shared her intentions or acted for the benefit of everyone. After a challenging group discussion, Eva shared the information she had received. The data suggests that Eva recognised an opportunity, acted on impulse, and did not feel obliged to share due to weak ties and low levels of trust at that stage. Eva did not secure employment with the restaurant nor did she strengthen relationships with her peers.

Conversely, John, on the same evening, introduced himself and the group to the CEO of Global Grow. Unlike Eva, John had loose, pre-existing connections to individuals within the group and his actions received no attention from the others. Later in the programme, John again contacted the Global Grow CEO, with a request that was for the benefit of the group. Although the CEO offered a neutral response that neither supported or detracted from the group's aim, he did become instrumental in John's successful job application to the garage. John did not foresee this outcome, which again caused no concern amongst his peers. Other data described in Chapter 6 demonstrates that a number of young people approached a range of individuals and organisations for jobs, volunteering experiences and resources with varying degrees of success.

It is therefore reasonable to suggest that the difference in the outcomes of these examples were affected by matters of trust. John, alongside others in the group had built thick trust based on pre-existing, loose connections. By developing the group, norms emerged that strengthened social capital and maintained trustworthiness (Coleman 1988). Fukuyama (1995) claimed that social capital practices required habituation to the moral norms of a community and the acquisition of its accepted virtues, such as loyalty and honesty. The experiences of the young people indicated that, the less specific the expectations were of the group, the more its effectiveness depended on trust and co-operation. Group members had shared values and expected certain behaviours, yet these were not always openly stated or explicitly agreed. For participants, failure to be honest and loyal were considered to be a breach of trust that were not to be tolerated. Associated with this were suggestions of being cheated which resulted in anger, frustration, fall-outs and negative social capital.

As discussed in Section 2.3.4, negative social capital is often associated with bonded ties based on the tendency to trust those to whom one is connected by kinship or personal relation. Although the group were not connected through family, with the exception of Eva, they all had tenuous connections via school or neighbourhood. Eva had no pre-existing links to anyone in the group and so found it difficult to build trust, friendships and allies. Thus, where trust does not develop or is broken in a group; young people like Eva, are vulnerable in terms of continuing with the programme.

Fukuyama (2001) noted that the wider the radius of trust reaches beyond a group, the more favourable and positive the externalities. This was evident in the way the group capitalised on their position as a group of young people from the community doing charitable work, and, their positive relationships and outcomes from connections with the youth centre's partner agencies. However, there was some evidence to suggest that the radius of trust was also restricted. Whilst trust supported group identity and sense of belonging, it also had negative external effects and at times became detrimental to other groups, for example, when the group vandalised the pharmacy because they felt store employees had mistreated them over a period of time. Neither group trusted the other and relationships remained strained long after the incident was resolved.

Overall, it takes time to build trust, steady and durable relationships. It also takes time to develop all forms of social capital that are dependent on the stability and continuity of the social structure. These findings confirm Nahapiet and Ghoshal's (1998) point that social capital cannot be easily traded as friendships and reciprocity do not readily pass between people, and because social capital enables outcomes that would otherwise be difficult to achieve without additional cost, for example, if Linda and Marie did not have financial skills and knowledge, the group they may have had to take the time to learn these skills or pay for a book-keeper. Ultimately, social capital inheres in the relations in and between people and is a useful asset that facilitates some forms of social action whilst inhibiting others.

#### 7.1.6 Navigating structures

As discussed, social capital depends on people engaging with social structures, and navigating social structures requires relational capital. Relational social capital describes the personal relationships that individuals develop through a history of exchanges (Granovetter 1992 in Nahapiet and Ghoshal 1998). Accordingly, people build relationships on the basis of trust and respect, to accomplish connections which enable friendships, social status, influence and power.

Throughout the course of the study the young people described multiple networks and structures. Some were pre-existing connections from family, school and neighbourhoods, some were constructed deliberately by youth workers, some were created by the young people themselves. Other networks however, were distant and diverse with dissimilar people. Some networks reinforced the young people's views and position and others provided new opportunities for them to think and behave in new ways. Throughout the study, discussions with the young people (Chapters 5 and 6), indicated that all of these networks were of importance, including the more distant structures associated with law, education and economics (Section 2.1).

Accordingly, over the course of 13 weeks, the young people were expected to make two significant structural transitions. The first, was the transition from school to the Connect / Grow Cash programme which required regular attendance, engagement with a range of formal and informal learning activities and interaction with new people. The second, was transition from the Connect / Grow Cash Challenge to other education, employment or training positions in different establishments. Both of these transitions represented significant challenges for the young people. As the questionnaire data highlights, (Sections 4.2, 5.3) their school experiences had been largely unfavourable, mainly because of problematic relationships with teachers and peers. However, for most participants, the transition from school to youth centre was supported by family, neighbourhood and loose school connections which practically remain unchanged throughout the both periods of transition. However, for Eva, her networks of support had been

completely disrupted. She had recently changed school, moved to a new community and had experienced family breakdown. Her lack of peer, school and neighbourhood social capital appeared to be the catalyst for her unsuccessful transition to the youth centre.

Having established bonded, neighbourhood social capital, most of the other young people maintained contact with the youth centre long after the Connect programme was finished, even some who did not complete the Grow Cash Challenge. Due to economic changes on a global scale, the young people felt they had less in the way of local job opportunities, compared to previous generations (Section 5.2) and connections with the youth centre were paramount in supporting the young people to navigate their second transition.

Findings confirm that linking social capital is accessible either by chance, or by deliberate intervention. It can make available information and resources that are not accessible in the immediate community, and can provide access to opportunities that are beyond the direct reach of the young people. Incidents of linking social capital can affect immediate outcomes for young people, as demonstrated by Donna calling local nurseries for voluntary placements. However, weaker linking ties benefit from loose maintenance so that individuals or organisations can activate their support as, and when required, as with John and the CEO of Global Grow. The data also shows that connections via youth workers to organisations within the wider structures associated with education and employment, such as the careers service, were beneficial to the young people.

Overall, there are valuable lessons to be learned. Trust, relations and power, or the lack of it, may vary from one context to another but they are central factors in positive or negative social practices. Lack of peer, school and neighbourhood social capital can be difficult for young people going through transition processes. Youth workers and schools can and should identify the least connected young people and offer taster sessions to support them to establish friendships prior to engagement with 13 week programmes. Similarly, strengthened links and partnerships between youth workers, college, employers and training providers would support the young people to sustain and stabilise the early stages of their

working lives. This may also be advantageous to challenging broader structural class / gender stereotypes and perhaps widening opportunities and challenging perceptions. Young people gaining confidence to interact with others and participate in community activities they would not usually have considered, is clearly a positive foundation for the development of social capital and enterprise practices, such as working with a wide range of people, dealing with conflict, communication, financial and project management, negotiation and networking skills.

Throughout the programme, the young people created, and had access to, new connections and networks. From the group setting to the youth centre, other community groups and distant agencies, all were of value and underlined the ways in which the development of social capital improved employment and enterprise practices. However, they were only one aspect of social capital affecting enterprise practice. Throughout the challenge, of all forms of social capital within the structural realm were influenced by the interactions and the young people's identity capitals.

#### 7.2 The individual realm

Identity capital, as discussed in Section 2.1.2, is a relational resource that interacts with other contexts such as class and gender, and may enable or inhibit the development or decline of social capital. Accordingly, identity capital comprised of ego strengths, qualifications and group membership (Schuller 2004), can be used strategically in terms of positionality within socio-cultural structures.

The development of bonded connections and a shared sense of purpose and common interests across the group contributed to the emergence of norms, values, reciprocity and group identity. Accordingly, the young people became known in the local community and the local authority which supported them to make new connections and leverage resources (Section 7.1.3). However, the success of the Grow Cash Challenge was generally due to the young people's ability to problem solve. Throughout the programme, participants were faced with a range of tasks and issues. Some were planned interventions with identified

outcomes, such as the breakfast roll challenge or the MoneySense workshop. Others were unforeseen issues that required solutions and immediate decisions, such as the beauticians' non-attendance at the bag-swap evening. In all events, the young people had the opportunity to develop, share and evaluate their knowledge which led to most of the group receiving certificates and qualifications, which had currency in respect of providing college access (Chapter 6). However, findings show that the young people's academic gains and aspirations were within a limited range that provided limited options (Chapters 4 and 6). So, whilst an increase in the volume of qualifications may seem positive, it may be as Ball (2003) suggests, that the recognition of qualifications is part of a wider set of class strategies in terms of the formation and maintenance of social class factions.

It is therefore important that the young people have the opportunity to consider themselves in relation to their wider social contexts and vice versa. Archer (2017) suggests that reflexivity mediates the conditional effects of structural / cultural influences upon the courses of action we take. Accordingly, reflexivity is fundamental to youth work practice and was a central aspect of the Grow Cash Challenge and the applied action research methodology (Sections 1.2, 3.5). Young people participated in self-evaluation tasks, such as completing the research questionnaire and the Belbin profile. These allowed young people to consider the development and application of their own skills and talents in various contexts.

Reflecting on their community engagement, which at the beginning of the project was relatively low, one notable outcome was the number of young people who by the end of the challenge had assumed volunteering responsibilities within the youth centre. Discussion and debates underpinned group learning such as learning about accounting procedures and enterprise practices. Participants also undertook self-directed learning. For example, further to research, Eva gained knowledge of the airline industry and John learned about the garage owner's business for the purpose of selling the model car. However, whilst the participants' reflections demonstrate that mostly all of the young people improved their group membership, skills, knowledge and understanding of enterprise and

social capital practices, they did not reflect upon the effects of wider sociostructural factors.

Preston (2004) notes that identities are often in formation, changing as an instrument of policy that may not change substantive inequalities. As such, risks are becoming individualised and youth workers are increasingly deployed to engage with individual needs multiplied, as opposed to supporting collective action (Chapter 2). Perhaps the Community Empowerment (Scotland) Act (2015) and the growing numbers of social enterprises (Social Enterprise Scotland 2017), present an opportunity to re-engage with wider issues of social justice and build and develop the skills and knowledge required for co-operative community enterprises. This may however require enterprise and employability policy to be more explicit in its recognition and support of wider reflexive practices which are more than course or programme evaluation checklists.

Overall, throughout the Grow Cash Challenge identity capital influenced the emergence of social capital and vice versa. However, the ability to trade identity capital is not distributed in a meritocratic sense within social structures as circumstance and personal choice means that self-determination should also be recognised. Like issues of structure, identity capital is only one aspect of social capital as it also depends upon access to other forms of capital, particularly economic.

#### 7.3 The material realm

Whilst "economic capital is at the root of all other types of capital" (Bourdieu 1986, p. 252), it would not exist if humans did not deliberately interact with the material world and surrounding physical environment (Coleman 1994). Hence, entrepreneurs should start their business with the means to achieve their aims (Bell and Bell 2016). Global Grow provided the £1 seed loan to kick-start the enterprise and other material resources were available via the youth centre (Chapter 5). Throughout the Grow Cash Challenge, monetary transactions were conducted with a view to making profit that was the accumulated product of labour

and took time to grow. As the accounts demonstrate, the young people generated a total of £1500 over a period of four weeks. Illustrating economic capital was visible and relatively straightforward due to financial records that tracked weekly changes in profits or loss (Chapter 5). However, tracking the influence of economic capital and material resources in respect of the emergence or decline of social capital was much more challenging.

In respect of the Grow Cash Challenge, the youth centre was a vital resource. Firstly, it provided a physical space for people to congregate. Young people related to each other by making and sharing in basic, tangible activities such as being in the same room and drinking tea together, which enabled the development of bonding social capital. In turn, these resources and activities supported the development of bridging and linking social capital as people from other groups, neighbourhoods and organisations participated in actual events within the youth centre. Material resources such as information and communications technology afforded the means to develop further bridging and linking connections by facilitating reach to distant and different individuals and agencies.

Sited in the middle of Main Street, Browntown the youth centre was used by young people from a range of socio-economic backgrounds. However, the physical location of the centre and the times, during school hours in which the young people attended, initially made the group visible within the wider neighbourhood. Negative class / cultural stereotypes were often associated with young people who participated in the Connect projects on account of participants being classified as being at risk of becoming NEET (Chapters 1 and 2) at a transitional time in their lives.

The material growth of £1 into £1500 helped to challenge negative perceptions and stereotypes for this particular group for the duration of the project, as their physical achievements were widely recognised by a range of people, community groups, organisations and agencies. However, whilst there were positive stories in the local press about the young people's success, it was only within the context and time of this Grow Cash Challenge. Therefore, the perennial task of

challenging negative youth and class stereotypes remains.

Overall, the physical capital utilised and generated throughout the Grow Cash Challenge contributed to, and developed from the social capital that was simultaneously employed and created. Within the world of enterprise, material gains are often private commodities whose ownership and returns lie with the individual owner, however in this context the economic capital was primarily a public good as it was distributed for charitable purposes. Like social capital, the economic capital was created by more than one person and benefited those whose efforts were required to realise it (Coleman 1988). However, it is worthwhile noting that financial trends did not act as a causal measure of social capital. Whilst there were indications that a reduction in profit influenced a decline in the group's morale and poor attendance in week 8, conversely an increase in profits the week after did not automatically correlate with increased in morale or attendance.

#### 7.4 The cultural realm

As discussed in Section 2.3.2.1, cultural norms, values, expectations and aspirations can be shaped by factors such as social structures in terms of class, gender and power. Depending on the interplay between these factors, young people can be understood in differing and similar ways (Section 2.1.4). However, this section examines the influence of these cultural factors in respect of the emergence or decline of social capital.

#### 7.4.1 Norms and values

Bourdieu observed that groups use cultural capital to define and confirm their position in the social world. As such, the young people were selected to participate in this study largely because of their similarities (Section 4.1). They all had comparable socioeconomic backgrounds and were similar in respect of age and life stage. These factors prompted social identification and reciprocal recognition amongst individuals which inspired the development of relational capital via the shared norms and values that supported group bonding and

development. Gutman et al. (2014) noted that young people who report lower motivation for school are more likely to be uncertain about their future plans, which the research participants confirmed. All of the young people arrived at the youth centre with a shared dislike of school, which the youth workers fully expected on account of the young people being referred to the Connect programme in the first instance. The young people's favourite pastimes were hanging about streets, going to friends' houses, watching television, and browsing the internet. Violence, drug and alcohol use were recognisable behaviours for some who wanted to present an image of being cool, tough and popular.

Identity / cultural capital emerged over the course of the project. Image was important to participants and slight changes in practices were observed across the group. For example, most of the young people changed their email addresses as they reflected that their nicknames in their correspondence details may not present a professional image for job or college applications. This change was similar in respect of language and accent as young people became more conscious about swearing or using colloquialisms when communicating by telephone or completing application forms. Whilst attendance and timekeeping were not recognised as important to begin with there was a marked improvement in both, as young people began to take responsibility for these matters which changed the norms and expectations of the group.

Despite all of the young people having experienced challenging family circumstances, they did not did not consider themselves impoverished or unique within the wider social structure. They viewed manners and friendliness as positive traits that were valuable to helping others less fortunate than themselves. Field (2003) suggests that volunteering man be considered as a domain of the middle class. Accordingly, the young people, who came predominantly working class backgrounds, generally did not engage in formal volunteering or recognise it as a transaction with reciprocal benefits for both the organisation and the individual. Instead, they engaged in volunteering activities such as helping family, neighbours and fundraising for charities for altruistic purposes, because it was considered to be the right thing to do.

In some respects, the young people recognised bonded and bridging connections as sources of support, yet they did not utilise them in respect of advice regarding financial management, nor did they fully recognise that linking connections to professionals in the wider community may also be helpful. This evolved throughout the Grow Cash challenge as young people became aware of networking skills and the benefits that could be gained from working with other people and partners.

#### 7.4.2 Expectations and aspirations

Whilst expectations are considered to reflect realistic evaluations of available opportunities, aspirations are more about the hopes that are held about the future. Aspirations tend to coalesce around particular views of neighbourhood, family, employment and education. They are developed by young people's own experiences and ideas and how they respond to the pressures and opportunities of school, community and society (Allison and Catts in Allan and Catts 2012, Kintrea et al. 2011). Aspirations are both short and long term and young people may aspire to different things simultaneously (Kintrea et at 2011).

In the short term, the young people wanted to learn about employment, business and money management. The all wanted to secure employment as soon as possible and most took whatever work they could get. Whilst they were happy to undertake voluntary duties, they all had clear expectations of paid work as a means to gaining car and home ownership. However, bonding and bridging social capital practices have long been attributed to a levelling down of people's aspirations (Field 2003: 80), which findings from this study seemed to confirm. All of the participant's families had skilled or manual jobs, with no one working in a professional role. Whilst the young people all expected to get jobs, very few aspired to professional jobs or to gain qualifications beyond SVQ into higher, degree or post-graduate study.

Thus, it is not enough for young people just to aspire; they also need to be able to navigate the paths to their goals. Findings demonstrate that the young people

faced relatively complex and protracted educational and career pathways, on the basis that it was difficult for them to secure direct entry into meaningful employment. Initially, a number of the young people lacked confidence in their knowledge or abilities, which changed throughout the Grow Cash Challenge and they recognised that youth workers, training agencies, college volunteering could support their progression. Whilst their aspirations and choice in respect of future careers and business start-up were realistic, they appeared to be limited regarding possibilities which may have been influenced by gender and class.

#### 7.4.3 Gender

From the beginning of the project, it was clear that there were gender differences in a number of ways. Firstly, the girls were more likely to be young carers and shared a more positive view of school. They were more likely to have part-time jobs and less likely be members of clubs. There was a clear gender divide in sporting interests with the boys preferring boxing, football and rugby and the girls preferring dancing. Whilst the boys had a wider range of sources of income the girls had greater awareness of money management.

Gender differences appeared to influence how they approached the Grow Cash Challenge with activities being arranged around gendered interests, for example, the girls' night bag-swap event, or selling water to the boys' football group. There were also differences in career choices, with the boys aiming for technical / manual positions and the girls identifying with care or service industry work. The challenge for youth workers is to support young people to identify skills and interests whilst being aware of perceptions of gender that could limit opportunities and chances.

#### 7.4.4 Class

A similar recommendation could also be made in respect of social class. Findings confirm assertions that the least privileged tend to have networks made up of people in a similar situation to themselves (Field 2003, Allison and Catts 2012). Individuals see themselves as one with another person or group of people, where

they take the values or standards as their frame of reference (Nahapiet and Ghoshal 1998). For the research participants, the prevalent culture was that of the local area.

Throughout the challenge, the young people participated in a range of activities and connected with a range of people from different backgrounds. However, there was evidence of shared perceptions that some activities, such as attending university, working in a bank or starting your own business were not "for the likes of us", misapprehensions dissolved once the young people were coached and supported through events and tasks. Whilst these reflections may be individual issues, they may also be class related cultural expectations and suggest that a lack of confidence and belief can be as limiting as lack of opportunity, which youth and community work services can help to address.

Over the course of the project the young people developed new cultural capital that supported their enterprise and employability practices. They learned how to adapt to different contexts and modified language, behaviour and clothing to suit, although, these changes had limited impact on broader structural matters. However, in reality, the practices and behaviours observed in one realm, exist, correlate, and connect with entities, practices and behaviours in others.

#### **7.4.5 Summary**

To summarise, social structure, individuals, material resources and culture are causal mechanisms that intersect to create something that is different from each of the component parts. This may be recognised as social capital developments arising from ten young people connecting with others and using physical resources to navigate socio-cultural structures as they participated in an enterprise education intervention. Overall findings illustrate the emergence of bonding, bridging and linking manifestations in addition to identity, economic and cultural capital developments. However, changes in social structure were the hardest to detect. Relational capital, issues of trust, power and social class and gender appeared to be reoccurring themes.

Class and gender were common factors across all realms in respect of how social capital is enabled or restricted. Findings suggest that negative stereotypes in respect of gender and class appear to be limiting young people's opportunities. However, shared reflexive practices may mediate the conditional effects of structural / cultural influences and affect courses of action we take. This may include linking social capital, which could provide an opportunity to disrupt conditioned practices and views across all realms. However, the outcomes of this practice may not always be beneficial to all. Eva obtained a job application for herself, which she then shared and so the group benefited, and John sold the replica car for a profit, and then secured a job which was directly beneficial only to him.

Trust also played a key role in the development and outcomes of social capital practices. John afforded Mark 'thin' trust on account of him being brought up in the same neighbourhood. However, the same was not afforded to Eva as a relative outsider. The key difference to note is that Mark as the CEO of Global-Grow was in a visible position of power and able to influence group outcomes, whereas Eva was not. Coming from the same neighbourhood did not automatically support thick trust. The staff from the pharmacy were neighbours to the young people during the Grow Cash challenge yet they had strained relations on account of different perceptions and opinions.

Overall, findings indicate that social capital is not a measurable skill, but a set of process and practices that are integral to the acquisition of other forms of capital such as identity, economic and cultural. Youth workers can develop and extend the reach of young people's social capital practices. They can also support young people to learn how to apply their education, training, skills and experiences to secure a wider range of enterprise and employment opportunities. To date, the value of social capital in addressing the enterprise and employability skills of young people in a youth work setting appears to have been under acknowledged.

#### **CHAPTER EIGHT**

## APPLYING SOCIAL CAPITAL: CONCLUSIONS AND RECOMMENDATIONS

The purpose of this chapter is to bring this thesis to a close by providing a summary of the overall conclusions and recommendations, including reflections on the effectiveness of the research process. As discussed in Chapter 1 this study was triggered by my observations of young people's unstable work experiences when they were making the transition from school to the labour market. In order to address these matters, I explored how the social capital practices of young people affect their participation and outcomes from an enterprise education intervention. This aim was met by considering three research questions that asked:

- 1. What forms of social capital affect young people's enterprise practices?
- 2. To what extent does an enterprise education intervention affect the social capital and the enterprise practices of young people?
- 3. How does social capital affect the outcomes of young people participating in an enterprise education programme?

This chapter therefore begins by discussing young people and youth work practice, it goes on to consider enterprise before reflecting on the research experience. Social capital and critical realism are considered in respect of their application and contribution to the overall research findings. The usefulness of action research is discussed before consideration is given to areas of further research. Possible policy implications of this study are discussed before final thoughts and comments are made.

#### 8.1 Young People and Youth Work

Overall, I believe that this study confirms Cartmel and Furlong's (2006) suggestion that young people's lives provide an ideal opportunity to examine the relevance of new social theories. Accordingly, this research makes a useful contribution by

presenting young people's experiences within a youth work context, where young people are engaged in pro-social activities. This is relevant because the study may help to counteract the negative stereotypes often associated with young people.

It is also important to consider, that whilst young people are defined as a particular grouping, it is also wise to locate their experiences as part of a continuum of life within the wider community. This is of particular relevance as young people make the school to labour market transition. Findings from this study show, that even when the young people had left school and made the transition to college / employment, many of the research participants still attended the youth centre. Accordingly, youth work does not stop when young people leave school. As shown, the youth centre and staff remained stable at a time when other aspects of the young people's lives were changing. Thus, youth work can be a supportive resource for young people making school to labour market transitions. The youth work environment not only enabled and encouraged young people to connect with a range of other people and agencies, it provided space for them to reflect on the interpersonal skills and capabilities that are needed to access and manage new networks.

With regards to the current political and economic climate, there is often an expectation for organisations to demonstrate enterprising behaviour. Thus, youth work agencies and groups must often look wider than the services they directly offer in order to attract funding. Subsequently many youth organisations expect young people to be enterprising and make judgements on what services would be best for them. It is therefore important that young people and youth workers acquire the relevant knowledge and have the opportunity practice the required skills. Accordingly, there are benefits to be had from developing linking social capital. Greater engagement with the business community will not just produce benefits for young people but would enable shared professional learning which could inform new practices and pedagogies relevant to the youth work environment.

#### 8.2 Enterprise

On the proposition that people's social networks are a valuable resource, I am convinced that social capital has a key role in learning about enterprise. Findings from the Grow Cash challenge show that building capacity in enterprise, generates the development of social capital practices. Overall, the aim of the Grow Cash challenge was for young people to develop a realistic knowledge and understanding of enterprise that they could refer to at other times in their lives. Increasingly, non-traditional and experiential learning contexts are being used to aid the development of enterprise skills (Bell and Bell 2016). Findings from this study confirm that youth work services can provide a fitting environment.

Whilst there were tangible outcomes to the enterprise activities, these did not appear to be the main motivator for young people. Participants received gift vouchers, gained new qualifications and opened new bank accounts. All young people had an up to date CV and £1500 was generated for micro-finance programmes in developing countries across the world. However, what appeared to inspire the young people were the emerging relationships that encouraged their commitment to the project.

One of the main outcomes of the Grow Cash challenge was that it demystified the business start-up process and illustrated a collective response to shared income generation. However, whilst most young people reported improved knowledge and understanding of business they suggested that it was something they might wish to consider later in life. For most of the young people their immediate goal was to earn money as quickly as possible, which meant securing regular paid employment as individual people.

#### 8.3 Reflections on the research process

The research process applied in this study was founded on the principles of action research and was very much based on the cycle of plan-do-review (Chapter 3). As with all methodological approaches there are strengths, limitations and lessons to be learned. On the basis of this qualification being a professional doctorate,

the research was firmly located within my practice as a youth work area manager, within the education department of a local authority. Therefore, from the outset I was integral to all aspects of the research process and aspired to undertake a study that would contribute to the bank of knowledge regarding young people, youth work, enterprise and social capital.

In the early stages of this work I was interested in learning more about social capital, young people and gangs. Further to investigation I found that within the Scottish context a substantial body of work already existed. I was also concerned that by focusing on gangs, I was focusing on a negative aspect of young people's lives. On reflection, I considered that gangs contributed to a deficit view of young people as trouble makers, and that this aspect was not representative of the young people with whom I engaged. By undertaking further observations and reflections, I took the opportunity to take a positive approach to examining young people caught up in the cycle of short term job prospects.

My social capital practices were central to this study and as an internal researcher this offered me some advantages. Having knowledge of the council's systems and processes meant I could easily navigate operational matters such as gaining permission to study within the local authority, securing people and resources for both the pilot study and the actual research site.

#### 8.3.1 Social Capital and Critical Realism

Having confirmed my research interests in young people and enterprise, it was important to design a research model that was fit for purpose. I was therefore drawn to the concept of social capital. First engagement with the works of Putnam and Coleman were appealing to me as they resonated with my CLD professional values. Putnam's ideals of collective action, democracy and citizenship offered examples of forms of social capital that were identifiable within a youth work setting, for example group membership, volunteering and the notions of bonding, bridging and linking. Thus, these factors supported the design of the research questionnaire and helped me to address research question 1, what forms of social capital affect young people's enterprise practices?

However social capital as Putnam's work may suggest, is not a panacea for all social ills. Bourdieu, considered economic capital to be at the root of all other types of capital (Bourdieu 1986), which allowed for the analysis of multiple capitals. He suggested that unequal economic and cultural resources, interpenetrate and reinforce each other to normalise inequalities in structures and networks. Bourdieu's work was therefore influential in the design of research question 2, to what extent does an enterprise education intervention affect the social capital and the enterprise practices of young people? Also to the design of research question 3, how does social capital affect the outcomes of young people participating in an enterprise education programme?

Whilst I was keen to discover how different capitals may possibly combine to challenge inequality, overall findings from this study suggest otherwise. Throughout this research, there were indicators that forms of bonding and bridging practices confirm Putnam and Coleman's idea of democracy and citizenship. Family members and people and agencies from the wider community were keen to support the young people with the Grow Cash challenge, both financially and by attending events. Furthermore, young people became more engaged with the community by becoming active members of the youth centre and volunteering in a number of activities. However, these activities appeared to make little impact on the wider social structure, as the young people's employment and college opportunities appeared to limited to a particular range and be influenced by gender and class stereotypes. Whilst there were instances of linking social capital, they were not significant enough to disrupt accepted practices on a level that had meaningful impact beyond the young people involved in the Grow Cash challenge. Therefore, in order to gain a deeper understanding of social capital and the effects of multiple capitals interacting, I was drawn to critical realism.

According to Fletcher (2017) with regards to critical realism and the concept of monism (Chapter 3), reality exists over three levels. The empirical level is the realm of events as we experience them. This perspective allowed me to consider

the Grow Cash challenge and interpret and measure what was happening, for example, how many people were in attendance or how much money was made. The transitive level is where ideas, decisions and actions occur which can be causal, thus identifying the emergence of the different forms of social capital, for example, bonding, bridging and linking. Finally, the real level allowed for the consideration of the interaction of causal mechanisms such as social structure, identity, economic and cultural capitals. This allowed for critical questions to be considered in respect of the Grow Cash challenge and the emergence of social capital practices. However, my quest for knowledge about social capital led me to consider how and if it ultimately effects human decision making and action.

As stated by Emirbayer and Goodwin (1994: 1414-1415) "One can never simply appeal to such attributes as class membership or class consciousness, political party affiliation, age, gender, social status, religious beliefs, ethnicity, sexual orientation, psychological predispositions, and so on, in order to explain why people, behave the way they do". What became evident throughout this study was that, despite the influence or imposition of external entities, agency emerged and personal choices were made. This study was limited in exploring these aspects and future research may benefit from further investigation of these relational concepts in a youth work context.

One caution in respect of critical realism is that value assumptions at different levels and stages can lead to value conclusions (Hammersley 2009). Throughout the research process assumptions were inadvertently made about meaning and the interpretation of processes and outputs, which demanded that appropriate checks and balances were in place, such as checking with young people and important in order for my conclusions and supervisors. This was recommendations to be derived from an understanding of the nature of the world and not from a separate abstract realm of values (Hammersley 2009). However, the chosen research model allowed me to trace young people's journeys from their learning experiences to their outcomes. In some instances, pathways appeared to be simple and direct as in the case of one young person who secured employment as a result of participating in the Grow Cash challenge. However, in order to avoid drawing simplistic conclusions that would suggest that

a particular intervention would resolve personal or social issues, it was important to explore the sequence of events. It is difficult to separate the effects of education from other life experiences as learning is a complex pattern with a host of different factors intervening over time. Overall participants' pathways were complex as their learning experiences combined with other factors to result in a range of outcomes.

#### 8.3.3 Data Collection

As discussed, an action research approach was applied and empirical work was based on observations and reflections of the research participants. Data was collected via questionnaires, professional discussions and the observations and analysis of relevant documents. The advantage of being an internal researcher was I had access to all documentation and have a deep insight and experience of what was happening throughout the data collection phase. The challenge lay in accurately representing events. Reflective conversations with young people and colleagues were helpful to ensure validity and that I did not infer or omit occurrences. The action research approach not only changed and developed the decisions and choices I made throughout the research process, it changed the way information was gathered, for example, when completing wave 2 of the questionnaire developed into a focus group. However, I consider the research framework and approaches taken to have been fit for the purpose and context of this study.

#### 8.4 Areas for further investigation

The process of undertaking this study has highlighted a number of areas that are worthy of further investigation. The research was a single site case study. Whilst the research was concerned with enterprise education interventions, the Grow Cash project was interwoven with the Connect project. To get a clearer understanding of the effects of enterprise education interventions in a youth work setting, it would be useful to undertake a comparison between the two programmes, one with the Grow Cash project and one without.

It would also be helpful to undertake a longitudinal study of involved in Grow Cash projects, which may offer insights into the durability of social capital, if they continued to used their new networks to support their career development or if indeed they started up a business.

#### 8.5 Next Steps

Overall this study contributes to public-sector debates about the purpose and effectiveness of professional CLD practice and challenges the dominant narrative that privileges education within a school setting. For the young people who participated in this project school was not a positive experience. One strength of this project was that the young people had access to youth work services through the wider education services of the local authority. Whilst this is not the position across Scotland, partnership work with youth work services within communities may support young people through transitional phases. Failure to highlight the contributions of youth work, may lead to an erosion of resources and the benefits of educational youth work processes being dismissed or becoming invisible.

Embedding the development of social capital within policy is likely to be problematic because of the soft skills that are required. However, much could be done across education to develop skills, confidence and provide opportunities to identify and develop necessary skills associated with social capital practices. This is also applicable to youth workers as they too need access to sustained professional learning opportunities to help them to grow their networks to create an enriched learning environment for young people.

#### 8.6 Final thoughts

So now this study draws to an end, and much has changed since I embarked upon this course. Undertaking this research has brought a range of emotions and experiences, ranging from excitement, frustration, joy and sheer determination. I began this process by wanting to improve opportunities for young people and inspire them to widen their opportunities and horizons and raise awareness of professional youth work practice. I wanted to come up with a solution for young

people to address labour market challenges and inspire different approaches to youth work. I am pleased that in some small way, even for a short period of time I delivered this with and for this small number of young people and youth workers.

Perhaps their achievements will trigger debate amongst colleagues and the evidence presented will result in changing practices in developing enterprise and employability skills. Finally, the benefits of youth work are not easily measurable, the real dividends lie in the quality and range of the relationships and the various forms of social capital that develop over time, and youth work and young people will be here for a long time.

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## Appendix 1: The Questionnaire

# Connections, Young People & Enterprise

## The Questionnaire

The purpose of this questionnaire is to gather your views on what you think about business, money and the kind of things you do with it, your connections and what you would like to do in the future. Your views are important to me because they will form part of my research report about young people, their networks and their ideas about enterprise.

- This survey covers 6 sections and should take you about 20 minutes to complete. If you do not want to answer these questions please let me know.
- Please answer each question honestly as your views tell me what is important to you and young people in general. This is not a test and the answers you give me will remain confidential. No individual's response will be identified in any information that I share with others.
- Please read each statement and tick the answer that best fits your experience or ideas. If you
  feel you can't answer some of the questions, please leave them blank.
- If you require further information or help in completing the questions please let me know. You can call me on XXXXXX or email me at XXXXXX
- Please return this form to XXXXXX or email XXXX by Friday 30th September.
- Thank you for completing this form!

### Section 1: About you

Are you male or female? Please write your answer in the adjacent box.  How would you describe yourself? For example in an interview situation. Please write your answer in the adjacent box.	
Are you a member of any organised group or club? For example football team, dancing group etc. Please circle one answer.	Yes / No
If yes please tell me what clubs you go to, what you do there and what neighbourhood they are in. Please write your answer in the adjacent box.	
Do you do any voluntary activities? For example, help parents, neighbours. Please circle one answer.	Yes / No
If yes please tell me what you do, where you do it and what neighbourhood you go to. Please write your answer in the adjacent box.	
What are you most skilled at? Please write your answer in the adjacent box.	
What are you most talented at? Please write your answer in the adjacent box.	

# Section 2: About your family

1.	. Does anyone in your house have a paid job? Please tick one answer.				
	o Yes				
	<ul> <li>No (if no please go to question 6)</li> </ul>				
2.	If yes, who is it? Please tick all that apply.				
	<ul> <li>You</li> <li>Mother</li> <li>Father</li> <li>Stepmother</li> <li>Stepfather</li> <li>Grandmother</li> <li>Grandfather</li> <li>Aunt</li> <li>Uncle</li> <li>Cousin</li> <li>Brother</li> <li>Sister</li> <li>Stepbrother</li> <li>Stepsister</li> <li>Other (please see</li> </ul>	specify)			
3.	If you have a job please tell me where you work and what you do. Please write your answer here:				
4.	Who do you think makes the most money in your house? Please write your answer here:				
5.	What is the job of th answer.	e person who makes the most money in your house? Please circle one			
	Professional	For example – doctor, solicitor, barrister, accountant			
	Public service	For example – a teacher, nurse, police officer, librarian			
	Manager	For example - a manager in an office, in a shop, restaurant/pub			
	Supervisor For example – a supervisor in a shop, restaurant/pub, call centre				
	Officer worker	For example – a secretary, administrator			
	Skilled manual worker	For example – a foreman, plumber, electrician, bricklayer			
	Manual worker	For example – a shop worker, fisherman, labourer, apprentice			
	Don't know				
	Retired (please write in what job they had before they retired)				

	0 0 0 0 0 0	Ill health Retirement Carer Student Voluntary Commitments Full time house keeper Unemployed Other (please specify)
7.	Doe	es anyone you know have their own business? Please tick one answer.
	0	Yes No
8.	If y	res, please explain what they do? Please write your answer here:
9.	0	es your family own a car, van or truck? Please tick one answer.  No Yes, one Yes, two or more
10	).Hov	v many computers (PCs, Macs, Laptops) does your family own? Please tick one answer.
	_	None One Two or more
11		wwell off do you think your family is? For example, how much money do you think your ily has? Please tick one answer.
	0 0 0 0	Very well off Quite well off Average Not very well off Not at all well off
12		ch of the following things do you talk to the adults in your house / family about? Please tick hat apply.
	0	How much money they earn / spend / save The cost of food and household bills

6. If no one has a paid job, what are the reasons for this? Please tick all that apply.

Other (please specify)\_

Bank / savings accountsLoans / credit cards

Jobs / Apprenticeships
 College / University
 Business start-up

o None of the above

Continu 2: Cohool
Section 3: School  13. How would you describe your experience of school? Please write your answer here:
14. Why do you think this? Please write your answer here:
15.In your opinion, what do your class teachers think about your school performance compared to your classmates? Please tick one answer.
<ul> <li>Very good</li> <li>Good</li> <li>Average</li> <li>Below average</li> </ul>
16. What qualifications do you think you will get? Please tick all that you have and those that you think you will get in the future. [Explain what each qualification is]
<ul> <li>None</li> <li>ASDAN / Youth Achievement / Duke of Edinburgh Award</li> <li>Sport / dance or craft qualifications</li> <li>Standard Grades</li> <li>BTEC</li> <li>SVQs</li> <li>Highers</li> <li>Diploma(s)</li> <li>A university degree</li> <li>HNC / HND</li> <li>An apprenticeship</li> <li>Masters</li> <li>PhD</li> <li>Other (Please specify)</li> <li>Don't know</li> </ul>
Section 4: Your friends
17. At present, how many close male / female friends do you have? Please tick one answer in each group.
Males  None  One  Two  Three or more
Females

NoneOneTwo

o Three or more

18.Hov	v do you know your friends? Please tick all that apply.			
0	They live in the same area as me			
	We go to school together			
	We go to a club / activity together			
	Our families are friends			
0	We are related			
0	We work or volunteer together			
0	Internet			
0	Other (please specify)			
0 0 0 0 0 0	Hang about the streets Go to friend's houses Play computer games Homework Voluntary Work Go to clubs or activities for example football, dancing, youth club Watch TV Other (Please specify)			
20. How often do you talk to your friends on the 'phone or send them text messages or have contact through the internet? Please tick one answer.				
	Hardly ever			

- 21. During the last 3 months, how many times have you been involved in a physical street fight? Please tick one answer.
  - o I have not been in a physical street fight
  - o Once
  - o Twice
  - o Three times

o Every day

o Four times or more

Three of four times a weekFive or six times a week

## Section 5 Life Satisfaction

- 22.In general, how do you feel about your life at present? Please tick one answer.
  - I feel very happy
  - I feel quite happy
  - I don't feel very happy
  - o I am not happy at all

23. What kind of work	do you think you'll do in the future? Please circle one answer.
Professional	For example – doctor, solicitor, barrister, accountant
Public service	For example – a teacher, nursery nurse, police officer
Manager	For example - a manager in an office, in a shop, restaurant/pub
Supervisor	For example – a supervisor in a shop, restaurant/pub, call centre
Officer worker	For example – a secretary, administrator
Skilled manual worker	For example – a beautician, plumber, electrician, bricklayer
Manual worker	For example – a shop worker, cleaner, labourer, apprentice
Don't know	
24. At what age do y      Leave home	ou expect to do the following things, if at all? Please tick all that apply.  Age
o Buy a car	Age
<ul><li>Buy a house</li></ul>	Age
∘ Have a job	Age
<ul><li>Don't expect t</li></ul>	<u> </u>
26. Do you expect to	own your own business in the future? Please tick one answer.
<ul><li>Yes</li><li>No</li></ul>	
<ul> <li>Don't know</li> </ul>	
Section 6 You a	and money
<ul> <li>Please tick all that</li> <li>Pocket money</li> <li>From an adult</li> <li>From another</li> <li>Doing chores</li> </ul>	
	intenance Allowance (EMA) (for example on Ebay) friends

o Borrowed from friends

	<ul> <li>Borrowed from family</li> <li>Borrowed from someone else</li> <li>Borrowed from a bank / building society</li> <li>Friends gave it to me</li> <li>From a birthday or other celebration event</li> <li>Other (please specify)</li> <li>Didn't get any money</li> </ul>
28.	Do you have a bank account? Please tick one answer.
	<ul><li>Yes</li><li>No</li></ul>
29.	How do you keep track of the money you've spent? Please tick all that apply.
30.	<ul> <li>I don't keep track of how much money I spend</li> <li>I remember what I've spend in my head</li> <li>I keep the receipts of things I have bought</li> <li>I print a mini-statement from the ATM (cash machine)</li> <li>I check my bank balance regularly</li> <li>I read my bank statement</li> <li>I log what I spend in a notebook / spreadsheet</li> <li>An adult at home keeps track for me</li> <li>I look at how much money I have left in my pocket / wallet / purse</li> <li>Other (please specify)</li> </ul> What should you consider when you are borrowing money from a bank? Please write your answer here:
31.	Which of the following would you consider as "debt"? Please tick all that apply.  Owing money to a credit card company Student loan Mortgage for a house Bank loan for a car Bank loan for a holiday Bank loan to start your own business Owing money to a member of your family Owing money to a friend Using an overdraft on my bank account Other (please specify) None of the above
32.	Which of the following statements best describes how you feel about debt? Please tick one answer.
	<ul> <li>It doesn't matter if you get into lots of debt because you'll pay it off yourself eventually</li> <li>I would not like to get into any debt</li> <li>Having debt is OK as long as you pay bits back regularly</li> <li>Getting into debt is to be expected but I will try not to get into too much</li> </ul>

- 33. In the last year, have you learned about how to manage money from any of these sources? Please tick all that apply.
  - o Family members who don't live at home

	0 0 0 0 0	Friends Youth Club Sports Club Religious organisation TV / Radio Internet (please write in which website(s))
	0	Magazines (please write in which magazines)
	0	Other (please specify)
	0	I haven't learned how to manage my money from any other sources
34.	Но	ow important is it for you to learn about managing your money? Please tick one answer.
	0 0	Very important Quite important Not very important Not at all important Don't know
35.	Н	ow important is it for you to learn about business opportunities? Please tick one.
	0 0	Very important Quite important Not very important Not at all important Don't know
36.	Но	ow important is it for you to learn about employment opportunities? Please tick one.
	0	Very important Quite important Not very important Not at all important Don't know
0.7	100	
37.	Wh	Friends Family Teachers Youth Workers Neighbours People from your part-time job People from your work placement People from your voluntary work People from your church People from your sport / fun activities People that help in the community i.e. police, doctors, social workers, politicians No one
	0	Other (please specify)

- 36. How do you think your progression routes will be supported? Please tick all that apply.
  - Training Agency for example Right Track, Princes Trust
    College
    Work

  - o Volunteering

## Thank you for completing this questionnaire!

# Appendix 2: Question & Answer Sheet

# Connections, Young People & Enterprise: a research project.

#### **Questions and Answers**

## What is "Connections, Young People and Enterprise"?

This is the name of my research project. Young people who take part in the Connect project will also be able to join in with Grow Cash. This is a game that allows young people to work as a business team to make money for charity. My research project will be part of these activities as I want to find out about young people, their networks and their views on business and money.

## Why do research?

I want to understand more about young people's connections. It may seem obvious that helping people to get to know each other can help them get along and to get on in life, but exactly how and when connections work is not always clear. Some connections work, and some make no difference.

## Who is doing the research?

Marion Allison from XXXX is doing this research as part of a university course. Young people aged around 16 years who are taking part in the Connect course at XXXX are being asked to get involved.

#### What do I need to do?

If you want to get involved please let me know. You can contact me on XXXX or pop into XXXX. If I am not there when you call, leave a message and tell me when I can call you back so I can make arrangements to chat with you and hear what you want to say. You can e-mail me at XXXX Please put "Grow Cash" in the title of your e-mail so I can separate your message from the spam!

Once you sign the consent form all you need to do is to fill in a questionnaire on two different occasions. You may also be asked to take part in a Facebook group and be filmed at various points through the Connect and Grow Cash projects. All of these tasks will be done with your group as part of the Connect project. Members of XXXX staff will be there to help you if you get stuck.

## What if I'm in the Connect Project but don't want to be part of this research?

No problem! Just tell me or another member of XXXX staff and you don't need to do anything else. You can still take part in Connect and Grow Cash with the rest of the group.

## Is there any limit on what I say?

As far as I am concerned it is up to you what you tell me. However, please don't tell me anything illegal that I can't ignore!

## What happens to what I say?

I will try to keep everything you say to me confidential except for things that are illegal. I will summarise the information, and in my reports, I will try to make sure no one individual can be identified either by name or by how I describe them.

You can of course agree for your information, such as the films you are in to be used for the promotion of Connect and Grow Cash.

You can see any information I have about you at any time. This will be kept in secure locations and will be destroyed by June 2018 in line with the Data Protection Act.

## When do you plan to finish?

I plan to finish all reports by June 2018.

## Who sees the reports?

There will be a report and feedback session at XXXX and the local schools for young people to come along to. I will also give a report to the University and Council and other business people who have been part of the Grow Cash and Connect programmes.

## What is the big picture?

This study is being conducted as part of my qualification for the Doctor of Education. There are other students in Scotland looking at young people and how their connections matter. What I learn will help students, youth workers, teachers and business people to understand what life is really like for young people. If you give me your name and how to contact you I will tell you when I publish these reports and where you can read what I write.

## Why do you want me to agree to take part?

You are giving me your time and ideas about youth connections and enterprise. In return all I can do is tell you about what I find out from this research. So, as I depend on your information, it is only right that you give me your permission to use your ideas and your information, so that everyone knows that I have acted with your permission you are asked to agree to take part – what is called giving consent.

## Can I change my mind once I agree to take part?

You can say at any time if you change your mind and do not want to not be involved anymore and there will be no problem. Just tell me or another member of staff at XXXX. However, I will still use any information you have given me up to that point.

What if I am not happy with what is done?

You can tell me and I will try to sort things out. If you are not happy with what I say or do, you can call either of the following people. They will find out what has happened and they can tell me how to fix it.

XXXX at XXXX or

XXXX at XXXX

What if you ask questions that make me wonder about things in my life?

I will not pry – but if anything makes you wonder about something that you think is not right you can contact any of the staff at XXXX on XXXX or XXXX on XXXX. I cannot do the job of Social Work or the police but if you talk to me I will try to help you find the right people to help.

Thanks for y	our hel	n!
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Marion

## **Connections, Young People & Enterprise**

## **Informed Consent Agreement**

I have read the information sheet – Connections, Young People & Enterprise – a research project and I agree to take part under the conditions explained in the leaflet.

I understand that I can stop being involved at any time without any problem.

NAME:
SIGNATURE:
DATE:
HOW TO STAY INFORMED
I want to know about what you find out. Please tell me when you have news to report
Tel No:
E-mail:

## **DATA PROTECTION**

I will use your contact details only to tell you about this project. Your details will not be given to anyone else. By June 2018 I will destroy this information.

# Appendix 3: Collated Master Response Sheet

## Questionnaire Master Wave 1

Section 1: About You	Male	Female
Are you male or female? Please write your answer	4	4
in the adjacent box.		
How would you describe yourself? For example, in an interview situation. Please write your answer in the adjacent box.	Am polite. x 2 Yes Hardworking Shy I am a nice person Good learner Good at getting on with people Good at sports Good listener	Cheery x 3 Friendly x 4 Get on with others x 2 Sometimes confident Helpful Caring
Are you a member of any organised group or club? For example football team, dancing group etc. Please circle one answer.	No x 2 Yes x 2	Yes x 1 No x 3
If yes, please tell me what clubs you go to, what do you do there and what neighbourhood are they in. Please write your answer in the adjacent box.	Boxing Youthy The neighbourhood is rubbish Rugby	Dancing. Dance club learn different dances.
Do you do any voluntary activities? For example, help parents, neighbours. Please circle one answer.	Yes x 2 No x 2	Yes x 1 No x 3
If yes please tell me what you do, where you do it and what neighbourhood you go to. Please write your answer in the adjacent box.	Help my gran with her shopping. Youthy	I babysit my wee cousin
What are you most skilled at? Please write your answer in the adjacent box.	Good at football. Playing computer Boxing Running Sports	Swimming Drawing Dancing x 2 Babysitting Making friends x 3 Speaking out loud
What are you most talented at? Please write your answer in the adjacent box.	Football x 2 Good at running Singing Sports	Dancing x 3 Laptops / comps x 2 Customer service Counting
Section 2: About Your family		
Does anyone in your house have a paid job?  Please tick one answer. If No please go to question  6)	Yes x 4	No x 1 Yes x 3
2. If yes, who is it? Please tick all that apply.  You x 1  Mother x 5  Father x 5  Stepmother x 1	Mother x 3 Father x 3 Sister x 1 Aunt x 1 Uncle x 1 Brother x 1	You x 1 Mother x 2 Father x 2 Stepmother x 1
Stepfather Grandmother		

Grandfather Aunt x 1 Uncle x 1 Brother x 1 Sister x 1 Sister x 1 Sisters in Other (please specify)  3. If you have a job please tell me where you work and what you do. Please write your answer here.  4. Who do you think makes the most money in your house? Please write your answer here.  5. What is the job of the person who makes the most money in your house? Please circle one answer.  For dissipation of the person who makes the most money in your house? Please circle one answer.  Proflessional: For example - doctor, lawyer, accountant  Public Service: For example - teacher, nursery nurse, police officer, fire service. x 1  Manager: For example - a manager in an office, in a shop, restaurant / pub, call centre  Office worker: For example - a supervisor in a shop, restaurant / pub, call centre  Office worker: For example - a secretary, administrator  Skilled manual worker: For example - beautician, plumber, electrician, bricklayer. x 3  Manual worker: For example - shop worker, fisherman, labourer, apprentice x 2  Don't know  Retired (please write what job they had before they retired)  Other (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Ill health  Retirement x 1  Carer  Student	Our malfath an		
Uncle x 1 Brother x 1 Sister x 1 Stephorther Stepsister Other (please specify)  3. If you have a job please tell me where you work and what you do. Please write your answer here.  4. Who do you think makes the most money in your house? Please write your answer here.  5. What is the job of the person who makes the most money in your house? Please circle one answer.  5. What is the job of the person who makes the most money in your house? Please circle one answer.  Professional: For example - doctor, lawyer, accountant  Public Service: For example - teacher, nursery nurse, police officer, fire service. x 1  Manager: For example - a manager in an office, in a shop, restaurant / pub, call centre  Supervisor: For example - a supervisor in a shop, restaurant / pub, call centre  Office worker: For example - a secretary, administrator  Skilled manual worker: For example - beautician, plumber, electrician, bricklayer. x 3  Manual worker: For example - shop worker, fisherman, labourer, apprentice x 2  Don't know  Retired (please write what job they had before they retired)  Other (please specify) x 1  Betired Cleaner Unemployed			
Brother x 1 Sister x 1 Sisteptrother Stepsister Other (please specify)  3. If you have a job please tell me where you work and what you do. Please write your answer here.  4. Who do you think makes the most money in your house? Please write your answer here:  5. What is the job of the person who makes the most money in your house? Please circle one answer.  5. What is the job of the person who makes the most money in your house? Please circle one answer.  Professional: For example - doctor, lawyer, accountant  Proflessional: For example - teacher, nursery nurse, police officer, fire service. x 1  Manual worker x 2  Pablic Service: For example - teacher, nursery nurse, police officer, fire service. x 1  Manager: For example - a supervisor in a shop, restaurant / pub, call centre  Office worker: For example - a secretary, administrator  Skilled manual worker: For example - beautician, plumber, electrician, bricklayer. x 3  Manual worker: For example - shop worker, fisherman, labourer, apprentice x 2  Don't know  Retired (please write what job they had before they retired)  Other (please specify) x 1  8. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Ill health  Retirement x 1  Carer			
Sister x 1 Stepbrother Stepsister Other (please specify)  3. If you have a job please tell me where you work and what you do. Please write your answer here.  4. Who do you think makes the most money in your house? Please write your answer here:  5. What is the job of the person who makes the most money in your house? Please write your answer here:  5. What is the job of the person who makes the most money in your house? Please circle one answer.  Skilled manual worker x 2  Joiner  Mechanic  Skilled Manual worker x 2  Factory x 1  Skilled Manual worker x 2  Factory x 1  Beautician  Factory x 1  B			
Stepbrother Stepsister Other (please specify)  3. If you have a job please tell me where you work and what you do. Please write your answer here.  4. Who do you think makes the most money in your house? Please write your answer here:  5. What is the job of the person who makes the most money in your house? Please circle one answer.  Frofessional: For example - doctor, lawyer, accountant  Public Service: For example - teacher, nursery nurse, police officer, fire service. x 1  Manager: For example - a manager in an office, in a shop, restaurant / pub, call centre  Office worker: For example - a secretary, administrator  Skilled manual worker: For example - beautician, bricklayer. x 3  Manual worker: For example - a secretary, administrator  Skilled manual worker: For example - beautician, plumber, electrician, bricklayer. x 3  Manual worker: For example - shop worker, fisherman, labourer, apprentice x 2  Don't know  Retired (please write what job they had before they retired)  Other (please specify) x 1  8. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Ill health Retirement x 1  Carer			
Steptsister Other (please specify)  3. If you have a job please tell me where you work and what you do. Please write your answer here.  4. Who do you think makes the most money in your house? Please write your answer here:  5. What is the job of the person who makes the most money in your house? Please circle one answer.  5. What is the job of the person who makes the most money in your house? Please circle one answer.  Professional: For example - doctor, lawyer, accountant Public Service: For example - teacher, nursery nurse, police officer, fire service. x 1  Manager: For example - a manager in an office, in a shop, restaurant / pub, call centre  Supervisor: For example - a secretary, administrator  Skilled manual worker: For example - beautician, plumber, electrician, bricklayer. x 3  Manual worker: For example - shop worker, fisherman, labourer, apprentice x 2  Don't know  Retired (please write what job they had before they retired)  Other (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Ill health Retirement x 1  Carer			
Other (please specify)  3. If you have a job please tell me where you work and what you do. Please write your answer here.  4. Who do you think makes the most money in your house? Please write your answer here:  5. What is the job of the person who makes the most money in your house? Please circle one answer.  7. What is the job of the person who makes the most money in your house? Please circle one answer.  8. What is the job of the person who makes the most money in your house? Please circle one answer.  9. Joiner  9. Mechanic  1. Manual worker x 2  9. Factory x 1  1. Beautician  2. Factory x 1  3. Beautician  3. Beautician  4. Who do you think makes the most money in your house? Please tircle one answer.  3. Bailled manual worker x 2  4. Joiner  4. Who do you think makes the most money in your house? Please tircle answer.  5. What is the job of the person who makes the most money in your house? Please tircle answer.  5. What is the job of the person who makes the most money in your house? Please tircle answer.  5. What is the job of the person who makes the most money in your house? Please tircle answer.  5. What is the job of the person who makes the most money in your house? Please tircle answer.  5. What is the job of the person who makes the most money in your house? Please tircle answer.  5. What is the job of the person who makes the most money in your house? Please tircle answer.  5. What is the job of the person who makes the most money in your house? Please tircle answer.  5. What is the job of the person who makes the most money in your house? Please tircle answer.  5. What is the job of the person who makes the most money in your house? Please tircle answer.  5. Skilled manual worker.  5. All manual worker.  6. Factory x 1  6. Beautician  7. Beautician  8. Beaut	·		
3. If you have a job please tell me where you work and what you do. Please write your answer here.  4. Who do you think makes the most money in your house? Please write your answer here:  5. What is the job of the person who makes the most money in your house? Please circle one answer.  5. What is the job of the person who makes the most money in your house? Please circle one answer.  Professional: For example - doctor, lawyer, accountant  Public Service: For example - teacher, nursery nurse, police officer, fire service, x 1  Manager: For example - a manager in an office, in a shop, restaurant / pub, call centre  Supervisor: For example - a supervisor in a shop, restaurant / pub, call centre  Office worker: For example - a secretary, administrator  Skilled manual worker: For example - beautician, plumber, electrician, bricklayer, x 3  Manual worker: For example - shop worker, fisherman, labourer, apprentice x 2  Don't know  Retired (please write what job they had before they retired)  Other (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Ill health  Retirement x 1  Carer			
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4. Who do you think makes the most money in your house? Please write your answer here:  5. What is the job of the person who makes the most money in your house? Please circle one answer.  5. What is the job of the person who makes the most money in your house? Please circle one answer.  Professional: For example - doctor, lawyer, accountant  Public Service: For example - teacher, nursery nurse, police officer, fire service. x 1  Manager: For example - a manager in an office, in a shop, restaurant / pub, call centre  Supervisor: For example - a supervisor in a shop, restaurant / pub, call centre  Office worker: For example - a secretary, administrator  Skilled manual worker: For example - beautician, plumber, electrician, bricklayer. x 3  Manual worker: For example - shop worker, fisherman, labourer, apprentice x 2  Don't know  Retired (please write what job they had before they retired)  Other (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Ill health  Retirement x 1  Carer			
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house? Please write your answer here:  5. What is the job of the person who makes the most money in your house? Please circle one answer.  5. What is the job of the person who makes the most money in your house? Please circle one answer.  Professional: For example - doctor, lawyer, accountant  Public Service: For example - teacher, nursery nurse, police officer, fire service. x 1  Manager: For example - a manager in an office, in a shop, restaurant / pub, call centre  Supervisor: For example - a supervisor in a shop, restaurant / pub, call centre  Office worker: For example - a secretary, administrator  Skilled manual worker: For example - beautician, plumber, electrician, bricklayer. x 3  Manual worker: For example - shop worker, fisherman, labourer, apprentice x 2  Don't know  Retired (please write what job they had before they retired)  Other (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Ill health  Retirement x 1  Carer			Away
house? Please write your answer here:  5. What is the job of the person who makes the most money in your house? Please circle one answer.  Frofessional: For example - doctor, lawyer, accountant  Public Service: For example - teacher, nursery nurse, police officer, fire service. x 1  Manager: For example - a manager in an office, in a shop, restaurant / pub, call centre  Supervisor: For example - a secretary, administrator  Skilled manual worker: For example - beautician, plumber, electrician, bricklayer. x 3  Manual worker: For example - shop worker, fisherman, labourer, apprentice x 2  Don't know  Retired (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Ill health  Retirement x 1  Carer  Skilled manual worker: Public Service x 1  Manual worker x 2  Factory x 1  Skilled manual worker x 2  ** Factory x 1  Skilled manual worker x 2  ** Factory x 1  Skilled manual worker x 2  ** Factory x 1  Skilled manual worker x 2  ** Factory x 1  Beautician  Skilled manual worker x 2  ** Factory x 1  Beautician  Skilled Manual worker x 2  ** Factory x 1  Beautician  Skilled Manual worker x 2  ** Factory x 1  Beautician  Skilled Manual worker x 2  ** Factory x 1  Beautician  Skilled manual worker x 2  ** Factory x 1  Beautician  Skilled manual worker x 2  ** Factory x 1  Beautician  Skilled manual worker x 2  ** Factory x 1  Beautician  Skilled manual worker x 2  ** Factory x 1  Beautician  Skilled manual worker x 2  ** Factory x 1  Beautician  Skilled manual worker x 2  ** Factory x 1  Beautician  Skilled manual worker x 2  ** Factory x 1  Beautician  Skilled manual worker x 2  ** Factory x 1  Beautician  Skilled manual worker x 2  ** Factory x 1  Beautician  Skilled manual worker x 2  ** Factory x 1  Beautician  Skilled manual worker x 2  ** Factory x 1  Beautician  Skilled manual worker x 2  ** Factory x 1  Beautician  Skilled manual worker x 2  ** Factory x 1  Beautician			
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5. What is the job of the person who makes the most money in your house? Please circle one answer.  Professional: For example - doctor, lawyer, accountant  Public Service: For example - teacher, nursery nurse, police officer, fire service. x 1  Manager: For example - a manager in an office, in a shop, restaurant / pub, call centre  Supervisor: For example - a supervisor in a shop, restaurant / pub, call centre  Office worker: For example - a secretary, administrator  Skilled manual worker: For example - beautician, plumber, electrician, bricklayer. x 3  Manual worker: For example - shop worker, fisherman, labourer, apprentice x 2  Don't know  Retired (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Ill health  Retirement x 1  Carer		Dad x 3	Dad x 2
most money in your house? Please circle one answer.  Professional: For example - doctor, lawyer, accountant  Public Service: For example - teacher, nursery nurse, police officer, fire service. x 1  Manager: For example - a manager in an office, in a shop, restaurant / pub, call centre  Supervisor: For example - a supervisor in a shop, restaurant / pub, call centre  Office worker: For example - a secretary, administrator  Skilled manual worker: For example - beautician, plumber, electrician, bricklayer. x 3  Manual worker: For example - shop worker, fisherman, labourer, apprentice x 2  Don't know  Retired (please write what job they had before they retired)  Other (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Ill health  Retirement x 1  Carer			Me
answer.  Professional: For example - doctor, lawyer, accountant  Public Service: For example - teacher, nursery nurse, police officer, fire service. x 1  Manager: For example - a manager in an office, in a shop, restaurant / pub, call centre  Supervisor: For example - a supervisor in a shop, restaurant / pub, call centre  Office worker: For example - a secretary, administrator  Skilled manual worker: For example - beautician, plumber, electrician, bricklayer. x 3  Manual worker: For example - shop worker, fisherman, labourer, apprentice x 2  Don't know  Retired (please write what job they had before they retired)  Other (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Ill health Retirement x 1  Carer		Skilled manual worker	Public Service x1
Professional: For example - doctor, lawyer, accountant  Public Service: For example - teacher, nursery nurse, police officer, fire service. x 1  Manager: For example - a manager in an office, in a shop, restaurant / pub, call centre  Supervisor: For example - a supervisor in a shop, restaurant / pub, call centre  Office worker: For example - a secretary, administrator  Skilled manual worker: For example - beautician, plumber, electrician, bricklayer. x 3  Manual worker: For example - shop worker, fisherman, labourer, apprentice x 2  Don't know  Retired (please write what job they had before they retired)  Other (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Ill health Retirement x 1  Carer	most money in your house? Please circle one	x 2	
Professional: For example - doctor, lawyer, accountant  Public Service: For example - teacher, nursery nurse, police officer, fire service. x 1  Manager: For example - a manager in an office, in a shop, restaurant / pub, call centre  Supervisor: For example - a supervisor in a shop, restaurant / pub, call centre  Office worker: For example - a secretary, administrator  Skilled manual worker: For example - beautician, plumber, electrician, bricklayer. x 3  Manual worker: For example - shop worker, fisherman, labourer, apprentice x 2  Don't know  Retired (please write what job they had before they retired)  Other (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Ill health Retirement x 1  Carer	answer.		
Accountant  Public Service: For example - teacher, nursery nurse, police officer, fire service. x 1  Manager: For example - a manager in an office, in a shop, restaurant / pub, call centre  Supervisor: For example - a supervisor in a shop, restaurant / pub, call centre  Office worker: For example - a secretary, administrator  Skilled manual worker: For example - beautician, plumber, electrician, bricklayer. x 3  Manual worker: For example - shop worker, fisherman, labourer, apprentice x 2  Don't know  Retired (please write what job they had before they retired)  Other (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Ill health Retirement x 1  Carer		<ul> <li>Mechanic</li> </ul>	
Public Service: For example - teacher, nursery nurse, police officer, fire service. x 1  Manager: For example - a manager in an office, in a shop, restaurant / pub, call centre  Supervisor: For example - a supervisor in a shop, restaurant / pub, call centre  Office worker: For example - a secretary, administrator  Skilled manual worker: For example - beautician, plumber, electrician, bricklayer. x 3  Manual worker: For example - shop worker, fisherman, labourer, apprentice x 2  Don't know  Retired (please write what job they had before they retired)  Other (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Ill health  Retirement x 1  Carer	· · · · · · · · · · · · · · · · · · ·		
Public Service: For example - teacher, nursery nurse, police officer, fire service. x 1  Manager: For example - a manager in an office, in a shop, restaurant / pub, call centre  Supervisor: For example - a supervisor in a shop, restaurant / pub, call centre  Office worker: For example - a secretary, administrator  Skilled manual worker: For example - beautician, plumber, electrician, bricklayer. x 3  Manual worker: For example - shop worker, fisherman, labourer, apprentice x 2  Don't know  Retired (please write what job they had before they retired)  Other (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Ill health Retirement x 1 Carer	accountant		Beautician
nurse, police officer, fire service. x 1  Manager: For example - a manager in an office, in a shop, restaurant / pub, call centre  Supervisor: For example - a supervisor in a shop, restaurant / pub, call centre  Office worker: For example - a secretary, administrator  Skilled manual worker: For example - beautician, plumber, electrician, bricklayer. x 3  Manual worker: For example - shop worker, fisherman, labourer, apprentice x 2  Don't know  Retired (please write what job they had before they retired)  Other (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Ill health Retirement x 1 Carer	Dublic Comics. For example, teacher nursery	• Factory x 1	
Manager: For example - a manager in an office, in a shop, restaurant / pub, call centre  Supervisor: For example - a supervisor in a shop, restaurant / pub, call centre  Office worker: For example - a secretary, administrator  Skilled manual worker: For example - beautician, plumber, electrician, bricklayer. x 3  Manual worker: For example - shop worker, fisherman, labourer, apprentice x 2  Don't know  Retired (please write what job they had before they retired)  Other (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Ill health Retirement x 1 Carer			
a shop, restaurant / pub, call centre  Supervisor: For example - a supervisor in a shop, restaurant / pub, call centre  Office worker: For example - a secretary, administrator  Skilled manual worker: For example - beautician, plumber, electrician, bricklayer. x 3  Manual worker: For example - shop worker, fisherman, labourer, apprentice x 2  Don't know  Retired (please write what job they had before they retired)  Other (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Ill health Retirement x 1  Carer	indise, police officer, file service. X i		
a shop, restaurant / pub, call centre  Supervisor: For example - a supervisor in a shop, restaurant / pub, call centre  Office worker: For example - a secretary, administrator  Skilled manual worker: For example - beautician, plumber, electrician, bricklayer. x 3  Manual worker: For example - shop worker, fisherman, labourer, apprentice x 2  Don't know  Retired (please write what job they had before they retired)  Other (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Ill health Retirement x 1  Carer	Manager: For example - a manager in an office in		
Supervisor: For example - a supervisor in a shop, restaurant / pub, call centre  Office worker: For example - a secretary, administrator  Skilled manual worker: For example - beautician, plumber, electrician, bricklayer. x 3  Manual worker: For example - shop worker, fisherman, labourer, apprentice x 2  Don't know  Retired (please write what job they had before they retired)  Other (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Ill health  Retirement x 1  Carer			
restaurant / pub, call centre  Office worker: For example - a secretary, administrator  Skilled manual worker: For example - beautician, plumber, electrician, bricklayer. x 3  Manual worker: For example - shop worker, fisherman, labourer, apprentice x 2  Don't know  Retired (please write what job they had before they retired)  Other (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Retired Cleaner  Unemployed  Ill health  Retirement x 1  Carer	,, ,, p, c		
Office worker: For example - a secretary, administrator  Skilled manual worker: For example - beautician, plumber, electrician, bricklayer. x 3  Manual worker: For example - shop worker, fisherman, labourer, apprentice x 2  Don't know  Retired (please write what job they had before they retired)  Other (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Retirement x 1  Carer	Supervisor: For example - a supervisor in a shop,		
Skilled manual worker: For example - beautician, plumber, electrician, bricklayer. x 3  Manual worker: For example - shop worker, fisherman, labourer, apprentice x 2  Don't know  Retired (please write what job they had before they retired)  Other (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Retirement x 1  Carer	restaurant / pub, call centre		
Skilled manual worker: For example - beautician, plumber, electrician, bricklayer. x 3  Manual worker: For example - shop worker, fisherman, labourer, apprentice x 2  Don't know  Retired (please write what job they had before they retired)  Other (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Retirement x 1  Carer			
Skilled manual worker: For example - beautician, plumber, electrician, bricklayer. x 3  Manual worker: For example - shop worker, fisherman, labourer, apprentice x 2  Don't know  Retired (please write what job they had before they retired)  Other (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Retirement x 1  Carer			
Skilled manual worker: For example - beautician, plumber, electrician, bricklayer. x 3  Manual worker: For example - shop worker, fisherman, labourer, apprentice x 2  Don't know  Retired (please write what job they had before they retired)  Other (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Retirement x 1  Carer  Retired Cleaner  Unemployed			
Manual worker: For example - shop worker, fisherman, labourer, apprentice x 2  Don't know  Retired (please write what job they had before they retired)  Other (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Retirement x 1  Carer	administrator		
Manual worker: For example - shop worker, fisherman, labourer, apprentice x 2  Don't know  Retired (please write what job they had before they retired)  Other (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Retirement x 1  Carer	Chilled manual workers For example		
Manual worker: For example - shop worker, fisherman, labourer, apprentice x 2  Don't know  Retired (please write what job they had before they retired)  Other (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Retired Cleaner  Unemployed  Ill health  Retirement x 1  Carer			
fisherman, labourer, apprentice x 2  Don't know  Retired (please write what job they had before they retired)  Other (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Ill health  Retirement x 1  Carer	beautician, plumber, electrician, bricklayer. x 3		
fisherman, labourer, apprentice x 2  Don't know  Retired (please write what job they had before they retired)  Other (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Ill health  Retirement x 1  Carer	Manual worker: For example - shop worker.		
Don't know  Retired (please write what job they had before they retired)  Other (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Ill health  Retirement x 1  Carer			
Retired (please write what job they had before they retired)  Other (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Ill health  Retirement x 1  Carer	, , , , ,		
Other (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Ill health Retirement x 1 Carer	Don't know		
Other (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Ill health Retirement x 1 Carer			
Other (please specify) x 1  6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Ill health  Retirement x 1  Carer			
6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Ill health  Retirement x 1  Carer	retired)		
6. If no one has a paid job, what are the reasons for this? Please tick all that apply.  Ill health  Retirement x 1  Carer	Other (please enecify) v 1		
for this? Please tick all that apply.  Unemployed  Ill health  Retirement x 1  Carer			Detired Classes
Ill health Retirement x 1 Carer			Hetired Cleaner
Ill health  Retirement x 1  Carer	погиль глеазе пок ан ила арргу.		Unemployed
Retirement x 1 Carer	III health		Onemployed
Carer			
	Student		

Valuatar O-mailterata		
Voluntary Commitments		
Full time house keeper Unemployed x 1		
Other (please specify)		
Cirio (picaco specify)		
7. Does anyone you know have their own	Yes x 3	No x 3
business? Please tick one answer.	No x 1	Yes x 1
8. If yes, please explain what they do? Please write	Uncle, Computing	Uncle owns his own
your answer here:	Business	business as a joiner
	1 to bodo o o obo o	building work.
	Hairdressing	
	Don't know	
9. Does your family own a car, van or truck?	Yes, one x 1	No x 1
Please tick one answer:	Yes, two or more x 2	Yes, one x 2
	No answer x 1	Yes, two or more x 1
No x 1		
Yes, one x 2 Yes, two or more x 3		
No answer x 1		
10. How many computers (PCs, Macs, Laptops)	Two or More x 3	One x 2
does your family own? Please tick one answer.	No answer x 1	Two or More x 2
None 2		
One x 2 Two or more x 5		
No answer x 1		
How well off do you think your family is? For	Average x 4	Very well off x 2
example, how much money do you think your		Average x 1
family has? Please tick one answer.		Not at all well off x 1
12. Which of the following things do you talk to the	Mum and gran save	How much money
adults in your house / family about? Please tick all that apply.	for you. Don't talk about it though.	they earn / spend / save
ι ιται αρριγ.	about it triough.	Save
How much money they earn / spend / save x 2	How much money	Banks / savings
The cost of food and household bills	they earn / spend /	accounts
Banks / savings accounts x 1	save x 1	
Loans / credit cards	laba /	Jobs
Jobs / Apprenticeships x 3 College / University x 3	Jobs / Apprenticeships x 1	/apprenticeships
Business start-up	Appronticeships X I	College / university x
None of the above x 2	College / University x	2
	1	
	Niene ef the 1	
Section 3: School	None of the above x 1	
	TOTAL SHIT	Lloarned was a
13. How would you describe your experiences of school? Please write your answer here.	Shite	I learned, was a good pupil.
Series. Floude with your unower field.	Average	9000 pap
	I was not a violent	Was not bad
	person	
		No bad
		Didn't like it didn't get
		along good in school
14. Why do you think this? Please write your	TEACHERS	I listened.
, ,		

anawar hara	ADOCHOLCO	<u> </u>
answer here?	ARSEHOLES	Had some memorts
	Teachers are	Had some moments of being bullied.
	arseholes	
	4100110100	Didn't get into trouble
	I got on well	and passed exams,
	l got on tron	got bullied.
	Because I was not a	gov samou.
	violent person	Didn't get along with
	'	lassies and boys in
		ma class
15. In your opinion, what do your class teachers	Average x 2	Good x 2
think about your school performance compared to	Below Average x 2	
your classmates? Please tick one answer	_	Average x 1
Very good		Below average x 1
Good x 2		
Average x 3		
Below average x 3	105 111 111	105111111
16. What qualifications do you think you will get?	ASDAN / Youth	ASDAN / Youth
Please tick all that you have and those that you	Achievement / Duke	Achievement / Duke
think you will get in the future.	of Edinburgh x 4	of Edinburgh x 3
Nama	On and / damage an arreft	On and / damas an anoth
None	Sport / dance or craft	Sport / dance or craft
ASDAN / Youth Achievement / Duke of	qualifications x 1	qualifications x 1
Edinburgh x 7 Sport / dance or craft qualifications x 2	Standard Grades x 1	Standard Grades x 1
Standard Grades x 2	Standard Grades X 1	Standard Grades X 1
BTEC	An apprenticeship x 2	Diplomas x 1
SVQs	An apprenticeship x 2	Dipiomas X 1
Highers		A university degree x
Diploma(s) x 1		1
A university degree x 1		
HNC/ HND		An apprenticeship x
An apprenticeship x 4		2
Masters		
PhD		Don't know x 1
Other (please specify)		
Don't know x 1		
Section 4: Your friends		
17. At present, how many close male / female	3 or more males x 4	3 or more males x 4
friends do you have? Please tick one answer in		
each group.	3 or more females x 4	3 or more females x
l., .		4
Males		
None		
One		
Throo or more v 9		
Three or more x 8		
Females		
None		
One		
Two		
Three or more x 8		
18. How do you know your friends? Please tick all	They live in the same	They live in the same
that apply.	area as me x 3	area as me x 2
11.		

They live in the same area as me x 5 We go to school together x 5 We go to a club / activity together x 6 Our families are friends x 3 We are related x 2 We work or volunteer together Internet x 4 Other (please specify) x 1	We go to school together x 3  We go to a club / activity together x 3  Our families are friends x 2  We are related x 2  Internet x 2	We go to school together x 2  We go to a club / activity together x 3  We go to a club / activity together
	Other x 1 (no spec)	Internet x 2
19. How do you mainly spend your spare time?	Other: Go to Pub	
Please tick all that apply.  Hang about the streets x 5 Go to friends' houses x 5 Play computer games x 2 Homework	Hang about the streets x 2  Go to friends' houses x 3	Hang about the streets x 3  Go to friends' houses x 2
Voluntary Work Go to clubs or activities for example football, dancing, youth club x 2 Watch TV x 3 Other (please specify) x 2	Go to clubs or activities for example football, dancing, youth club x 2	Play computer games x 1 Watch TV x 1
	Play computer games x 1	Other: Boyfriends
	Watch TV x 2	
20. How often do you talk to your friends on the 'phone of send them text messages or have contact through the internet? Please tick one answer.	Once or twice a week x 1  Every Day x 3	Once or twice a week x 1  Three or four times a
	Livery Bay X o	week x 1
Hardly ever Once or twice a week x 2 Three or four times a week x 1 Five or six times a week		Every day x 2
Every day x 5		
21. During the last 3 months, how many times have you been involved in a physical street fight? Please tick one answer.	Once x 2 Twice x 1	I have not been in a physical fight. x 3
I have not been in a physical street x 3 Once x 3 Twice x 1 Three times x 1 Four times or more	Three times x 1	Once x 1
Section 5: Life Satisfaction		
22. In general, how do you feel about your life at present? Please tick one answer.	I feel quite happy x 4	I feel very happy x 2 I feel quite happy x 2
I feel very happy x 3		

Life of such a boson of	<u> </u>	
I feel quite happy x 5 I don't feel very happy		
I am not happy at all		
23. What kind of work do you think you'll do in the		Professional:
future? Please circle one answer.		Councillor x 1
Professional: For example - doctor, lawyer,		Public Service:
accountant x 1		nursery nurse x 2
Public Service: For example - teacher, nursery		
nurse, police officer, fire service. x 2	Skilled manual: x 1	Skilled manual: x 2
		• beautician x 1
Manager: For example - a manager in an office, in	–	
a shop, restaurant / pub, call centre	Manual worker: For	
	example - shop	
Supervisor: For example - a supervisor in a shop,	worker, cleaner,	
restaurant / pub, call centre	labourer, apprentice x	
Office workers For example a secretary	1	
Office worker: For example - a secretary,	Don't know O	
administrator	Don't know x 2	
Chilled manual warkers For example		
Skilled manual worker: For example -		
beautician, plumber, electrician, bricklayer. x 3		
Manual worker: For example - shop worker,		
cleaner, labourer, apprentice x 1		
cleaner, labourer, apprentice x 1		
Don't know x 2		
24. At what age do you expect to do the following	Leave Home 21, 19	Leave Home 17, 18
24. At what age do you expect to do the following	Leave Home 21, 19,	Leave Home 17, 18,
24. At what age do you expect to do the following things, if at all? Please tick all that apply.	27	20, 18
things, if at all? Please tick all that apply.	27 Buy a Car 17, 17,18	20, 18 Buy a Car 17, 18, -,
	27 Buy a Car 17, 17,18 Buy a House 21,	20, 18 Buy a Car 17, 18, -, 17
things, if at all? Please tick all that apply.  Leave home 21, 17, 19, 18, 20, 18, 27, 19	27 Buy a Car 17, 17,18 Buy a House 21, ASAP, 30	20, 18 Buy a Car 17, 18, -, 17 Buy a House 18/19 -,
things, if at all? Please tick all that apply.	27 Buy a Car 17, 17,18 Buy a House 21, ASAP, 30 Have a Job 16,	20, 18 Buy a Car 17, 18, -, 17 Buy a House 18/19 -, 20, 21
things, if at all? Please tick all that apply.  Leave home 21, 17, 19, 18, 20, 18, 27, 19  Buy a car 17, 17, 17, 18, -, 17, 18, 25	27 Buy a Car 17, 17,18 Buy a House 21, ASAP, 30	20, 18 Buy a Car 17, 18, -, 17 Buy a House 18/19 -, 20, 21 Have a job 16, 16,
things, if at all? Please tick all that apply.  Leave home 21, 17, 19, 18, 20, 18, 27, 19	27 Buy a Car 17, 17,18 Buy a House 21, ASAP, 30 Have a Job 16,	20, 18 Buy a Car 17, 18, -, 17 Buy a House 18/19 -, 20, 21
things, if at all? Please tick all that apply.  Leave home 21, 17, 19, 18, 20, 18, 27, 19  Buy a car 17, 17, 17, 18, -, 17, 18, 25	27 Buy a Car 17, 17,18 Buy a House 21, ASAP, 30 Have a Job 16,	20, 18 Buy a Car 17, 18, -, 17 Buy a House 18/19 -, 20, 21 Have a job 16, 16,
things, if at all? Please tick all that apply.  Leave home 21, 17, 19, 18, 20, 18, 27, 19  Buy a car 17, 17, 17, 18, -, 17, 18, 25  Buy a house 21, (18/19), ASAP, -, 20, 21, 30, 24	27 Buy a Car 17, 17,18 Buy a House 21, ASAP, 30 Have a Job 16,	20, 18 Buy a Car 17, 18, -, 17 Buy a House 18/19 -, 20, 21 Have a job 16, 16,
things, if at all? Please tick all that apply.  Leave home 21, 17, 19, 18, 20, 18, 27, 19  Buy a car 17, 17, 17, 18, -, 17, 18, 25  Buy a house 21, (18/19), ASAP, -, 20, 21, 30, 24  Have a job 16, 16, ASAP, 16, 16, 16, 17, 17  Don't expect these things	27 Buy a Car 17, 17,18 Buy a House 21, ASAP, 30 Have a Job 16,	20, 18 Buy a Car 17, 18, -, 17 Buy a House 18/19 -, 20, 21 Have a job 16, 16,
things, if at all? Please tick all that apply.  Leave home 21, 17, 19, 18, 20, 18, 27, 19  Buy a car 17, 17, 17, 18, -, 17, 18, 25  Buy a house 21, (18/19), ASAP, -, 20, 21, 30, 24  Have a job 16, 16, ASAP, 16, 16, 16, 17, 17	27 Buy a Car 17, 17,18 Buy a House 21, ASAP, 30 Have a Job 16,	20, 18 Buy a Car 17, 18, -, 17 Buy a House 18/19 -, 20, 21 Have a job 16, 16,
things, if at all? Please tick all that apply.  Leave home 21, 17, 19, 18, 20, 18, 27, 19  Buy a car 17, 17, 17, 18, -, 17, 18, 25  Buy a house 21, (18/19), ASAP, -, 20, 21, 30, 24  Have a job 16, 16, ASAP, 16, 16, 16, 17, 17  Don't expect these things	27 Buy a Car 17, 17,18 Buy a House 21, ASAP, 30 Have a Job 16, ASAP, 17  Organisation x 2 Confident	20, 18 Buy a Car 17, 18, -, 17 Buy a House 18/19 -, 20, 21 Have a job 16, 16, 16, 16  Communication Skills
things, if at all? Please tick all that apply.  Leave home 21, 17, 19, 18, 20, 18, 27, 19  Buy a car 17, 17, 17, 18, -, 17, 18, 25  Buy a house 21, (18/19), ASAP, -, 20, 21, 30, 24  Have a job 16, 16, ASAP, 16, 16, 16, 17, 17  Don't expect these things  25. What skills do you think you would need to start	27 Buy a Car 17, 17,18 Buy a House 21, ASAP, 30 Have a Job 16, ASAP, 17  Organisation x 2 Confident Business Experience	20, 18 Buy a Car 17, 18, -, 17 Buy a House 18/19 -, 20, 21 Have a job 16, 16, 16, 16  Communication Skills More confidence
things, if at all? Please tick all that apply.  Leave home 21, 17, 19, 18, 20, 18, 27, 19  Buy a car 17, 17, 17, 18, -, 17, 18, 25  Buy a house 21, (18/19), ASAP, -, 20, 21, 30, 24  Have a job 16, 16, ASAP, 16, 16, 16, 17, 17  Don't expect these things  25. What skills do you think you would need to start	Buy a Car 17, 17,18 Buy a House 21, ASAP, 30 Have a Job 16, ASAP, 17  Organisation x 2 Confident Business Experience The qualifications you	20, 18 Buy a Car 17, 18, -, 17 Buy a House 18/19 -, 20, 21 Have a job 16, 16, 16, 16  Communication Skills More confidence Been good at school
things, if at all? Please tick all that apply.  Leave home 21, 17, 19, 18, 20, 18, 27, 19  Buy a car 17, 17, 17, 18, -, 17, 18, 25  Buy a house 21, (18/19), ASAP, -, 20, 21, 30, 24  Have a job 16, 16, ASAP, 16, 16, 16, 17, 17  Don't expect these things  25. What skills do you think you would need to start	Buy a Car 17, 17,18 Buy a House 21, ASAP, 30 Have a Job 16, ASAP, 17  Organisation x 2 Confident Business Experience The qualifications you need to do what you	20, 18 Buy a Car 17, 18, -, 17 Buy a House 18/19 -, 20, 21 Have a job 16, 16, 16, 16  Communication Skills More confidence
things, if at all? Please tick all that apply.  Leave home 21, 17, 19, 18, 20, 18, 27, 19  Buy a car 17, 17, 17, 18, -, 17, 18, 25  Buy a house 21, (18/19), ASAP, -, 20, 21, 30, 24  Have a job 16, 16, ASAP, 16, 16, 16, 17, 17  Don't expect these things  25. What skills do you think you would need to start	Buy a Car 17, 17,18 Buy a House 21, ASAP, 30 Have a Job 16, ASAP, 17  Organisation x 2 Confident Business Experience The qualifications you	20, 18 Buy a Car 17, 18, -, 17 Buy a House 18/19 -, 20, 21 Have a job 16, 16, 16, 16  Communication Skills More confidence Been good at school and get good grades
things, if at all? Please tick all that apply.  Leave home 21, 17, 19, 18, 20, 18, 27, 19  Buy a car 17, 17, 17, 18, -, 17, 18, 25  Buy a house 21, (18/19), ASAP, -, 20, 21, 30, 24  Have a job 16, 16, ASAP, 16, 16, 16, 17, 17  Don't expect these things  25. What skills do you think you would need to start your own business? Please write here:	Buy a Car 17, 17,18 Buy a House 21, ASAP, 30 Have a Job 16, ASAP, 17  Organisation x 2 Confident Business Experience The qualifications you need to do what you want to do.	20, 18 Buy a Car 17, 18, -, 17 Buy a House 18/19 -, 20, 21 Have a job 16, 16, 16, 16  Communication Skills More confidence Been good at school and get good grades  Don't know x 3
things, if at all? Please tick all that apply.  Leave home 21, 17, 19, 18, 20, 18, 27, 19  Buy a car 17, 17, 17, 18, -, 17, 18, 25  Buy a house 21, (18/19), ASAP, -, 20, 21, 30, 24  Have a job 16, 16, ASAP, 16, 16, 16, 17, 17  Don't expect these things  25. What skills do you think you would need to start your own business? Please write here:	Buy a Car 17, 17,18 Buy a House 21, ASAP, 30 Have a Job 16, ASAP, 17  Organisation x 2 Confident Business Experience The qualifications you need to do what you want to do.  Yes x 1	20, 18 Buy a Car 17, 18, -, 17 Buy a House 18/19 -, 20, 21 Have a job 16, 16, 16, 16  Communication Skills More confidence Been good at school and get good grades
things, if at all? Please tick all that apply.  Leave home 21, 17, 19, 18, 20, 18, 27, 19  Buy a car 17, 17, 17, 18, -, 17, 18, 25  Buy a house 21, (18/19), ASAP, -, 20, 21, 30, 24  Have a job 16, 16, ASAP, 16, 16, 16, 17, 17  Don't expect these things  25. What skills do you think you would need to start your own business? Please write here:  26. Do you expect to own your own business in the future? Please tick one answer.	Buy a Car 17, 17,18 Buy a House 21, ASAP, 30 Have a Job 16, ASAP, 17  Organisation x 2 Confident Business Experience The qualifications you need to do what you want to do.  Yes x 1 Don't know x 1	20, 18 Buy a Car 17, 18, -, 17 Buy a House 18/19 -, 20, 21 Have a job 16, 16, 16, 16  Communication Skills More confidence Been good at school and get good grades  Don't know x 3
things, if at all? Please tick all that apply.  Leave home 21, 17, 19, 18, 20, 18, 27, 19  Buy a car 17, 17, 17, 18, -, 17, 18, 25  Buy a house 21, (18/19), ASAP, -, 20, 21, 30, 24  Have a job 16, 16, ASAP, 16, 16, 16, 17, 17  Don't expect these things  25. What skills do you think you would need to start your own business? Please write here:  26. Do you expect to own your own business in the future? Please tick one answer.  Yes x 1	Buy a Car 17, 17,18 Buy a House 21, ASAP, 30 Have a Job 16, ASAP, 17  Organisation x 2 Confident Business Experience The qualifications you need to do what you want to do.  Yes x 1	20, 18 Buy a Car 17, 18, -, 17 Buy a House 18/19 -, 20, 21 Have a job 16, 16, 16, 16  Communication Skills More confidence Been good at school and get good grades  Don't know x 3
things, if at all? Please tick all that apply.  Leave home 21, 17, 19, 18, 20, 18, 27, 19  Buy a car 17, 17, 17, 18, -, 17, 18, 25  Buy a house 21, (18/19), ASAP, -, 20, 21, 30, 24  Have a job 16, 16, ASAP, 16, 16, 16, 17, 17  Don't expect these things  25. What skills do you think you would need to start your own business? Please write here:  26. Do you expect to own your own business in the future? Please tick one answer.  Yes x 1  No x 2	Buy a Car 17, 17,18 Buy a House 21, ASAP, 30 Have a Job 16, ASAP, 17  Organisation x 2 Confident Business Experience The qualifications you need to do what you want to do.  Yes x 1 Don't know x 1	20, 18 Buy a Car 17, 18, -, 17 Buy a House 18/19 -, 20, 21 Have a job 16, 16, 16, 16  Communication Skills More confidence Been good at school and get good grades  Don't know x 3
things, if at all? Please tick all that apply.  Leave home 21, 17, 19, 18, 20, 18, 27, 19  Buy a car 17, 17, 17, 18, -, 17, 18, 25  Buy a house 21, (18/19), ASAP, -, 20, 21, 30, 24  Have a job 16, 16, ASAP, 16, 16, 16, 17, 17  Don't expect these things  25. What skills do you think you would need to start your own business? Please write here:  26. Do you expect to own your own business in the future? Please tick one answer.  Yes x 1  No x 2  Don't know x 4	Buy a Car 17, 17,18 Buy a House 21, ASAP, 30 Have a Job 16, ASAP, 17  Organisation x 2 Confident Business Experience The qualifications you need to do what you want to do.  Yes x 1 Don't know x 1	20, 18 Buy a Car 17, 18, -, 17 Buy a House 18/19 -, 20, 21 Have a job 16, 16, 16, 16  Communication Skills More confidence Been good at school and get good grades  Don't know x 3
things, if at all? Please tick all that apply.  Leave home 21, 17, 19, 18, 20, 18, 27, 19  Buy a car 17, 17, 17, 18, -, 17, 18, 25  Buy a house 21, (18/19), ASAP, -, 20, 21, 30, 24  Have a job 16, 16, ASAP, 16, 16, 16, 17, 17  Don't expect these things  25. What skills do you think you would need to start your own business? Please write here:  26. Do you expect to own your own business in the future? Please tick one answer.  Yes x 1  No x 2  Don't know x 4  No answer x 1	Buy a Car 17, 17,18 Buy a House 21, ASAP, 30 Have a Job 16, ASAP, 17  Organisation x 2 Confident Business Experience The qualifications you need to do what you want to do.  Yes x 1 Don't know x 1	20, 18 Buy a Car 17, 18, -, 17 Buy a House 18/19 -, 20, 21 Have a job 16, 16, 16, 16  Communication Skills More confidence Been good at school and get good grades  Don't know x 3
things, if at all? Please tick all that apply.  Leave home 21, 17, 19, 18, 20, 18, 27, 19  Buy a car 17, 17, 17, 18, -, 17, 18, 25  Buy a house 21, (18/19), ASAP, -, 20, 21, 30, 24  Have a job 16, 16, ASAP, 16, 16, 16, 17, 17  Don't expect these things  25. What skills do you think you would need to start your own business? Please write here:  26. Do you expect to own your own business in the future? Please tick one answer.  Yes x 1  No x 2  Don't know x 4  No answer x 1  Section 6: You and Money	Buy a Car 17, 17,18 Buy a House 21, ASAP, 30 Have a Job 16, ASAP, 17  Organisation x 2 Confident Business Experience The qualifications you need to do what you want to do.  Yes x 1 Don't know x 1 No answer x 1	20, 18 Buy a Car 17, 18, -, 17 Buy a House 18/19 -, 20, 21 Have a job 16, 16, 16, 16  Communication Skills More confidence Been good at school and get good grades  Don't know x 3 No x 2
things, if at all? Please tick all that apply.  Leave home 21, 17, 19, 18, 20, 18, 27, 19  Buy a car 17, 17, 17, 18, -, 17, 18, 25  Buy a house 21, (18/19), ASAP, -, 20, 21, 30, 24  Have a job 16, 16, ASAP, 16, 16, 16, 17, 17  Don't expect these things  25. What skills do you think you would need to start your own business? Please write here:  26. Do you expect to own your own business in the future? Please tick one answer.  Yes x 1  No x 2  Don't know x 4  No answer x 1	Buy a Car 17, 17,18 Buy a House 21, ASAP, 30 Have a Job 16, ASAP, 17  Organisation x 2 Confident Business Experience The qualifications you need to do what you want to do.  Yes x 1 Don't know x 1	20, 18 Buy a Car 17, 18, -, 17 Buy a House 18/19 -, 20, 21 Have a job 16, 16, 16, 16  Communication Skills More confidence Been good at school and get good grades  Don't know x 3

Please tick all that apply (including vouchers and mobile phone credit).  • Pocket money / allowance x 7 • From an adult at home x 4 • From another family member x 5 • Doing chores / work in the home x 2 • Doing work / chores for someone else x 2 • Part-time job x 2 • Education Maintenance allowance (EMA) • Selling things (for example on Ebay) x 1 • Borrowed from friends • Borrowed from family • Borrowed from someone else • Borrowed from bank / building society • Friends gave it to me • From a birthday or other celebration event x 1 • Other (please specify) • Didn't get any money	From an adult at home x 3  From another family member x 4  Doing work / chores for someone else x 1  Selling things (for example on Ebay) x 1  From a birthday or other celebration event x 1	From an adult at home x 1     Doing chores / work in the home x 2      Doing work / chores for someone else x 1      Part-time job x 2
28. Do you have a bank account? Please tick one	Yes x 2	No x 4
answer.  29. How do you keep track of the money you have spent? Please tick all that apply  • I don't keep track of how much money I spend x 4  • I remember what I've spent in my head x 1  • I keep the receipt of things I have bought. x 3  • I print a mini-statement from the ATM (Cash Machine)  • I check my bank balance regularly x 1  • I read my bank statement  • I log what I spend in a notebook / spreadsheet.  • An adult at home keeps track for me.  • I look at how much money I have left in my pocket / wallet / purse. x 5  • Other (please specify)	I don't keep track of how much money I spend x 2      I keep a receipt of things I have bought. x 1      I check my bank balance regularly x 1      I remember what I spent in my head. x 1      I look at how much money I have left in my pocket / wallet / purse. x 3	I don't keep track of how much money I spend x 2  I keep a receipt of things I have bought. x 2  I look at how much money I have left in my pocket / wallet / purse. x 2
30. What should you consider when borrowing from a bank? Please write your answer here.	Why you're borrowing it x 2	Responsibilities How much the loan's for? When I would need to pay back? Don't know Don't take too much out.
31. Which of the following would you consider as a "debt"? Please tick all that apply.	<ul> <li>Owing money to a credit card company</li> </ul>	Owing Money to a credit card

Outing managed a sundit soul source of	x 4	company x 4
Owing money to a credit card company x 8    Student loan x 3	Student loan x 2	Student loan x 1
Mortgage for a house x 4		
Bank loan for a car x 2	<ul> <li>Mortgage for a</li> </ul>	<ul> <li>Mortgage for a</li> </ul>
• Bank loan for a holiday x 4	house x 3	house x 1
<ul> <li>Bank loan to start your own business x 3</li> <li>Owing money to a member of your family x 4</li> </ul>	Bank loan for a car	Owing money to
Owing money to a friend x 2	x 2	a member of
Using an overdraft on my bank account x 4		your family x 2
Other (please specify)	Bank loan for a	
None of the above	holiday x 4	Owing money to
	Bank loan to start	a friend x 1
	your own business x	Using an
	3	overdraft on my
		bank account x 2
	Owing money to a	
	member of your	
	family x 3	
	Owing money to a	
	friend x 2	
	l laine and according to	
	Using an overdraft on my bank account	
	x 2	
32. Which of the following statements best	It doesn't matter if	It doesn't matter if
describes how you feel about debt? Please tick one	you get into lots of	you get into lots of
answer.	debt because you'll	debt because you'll
It doesn't matter if you get into lots of debt	pay it off yourself eventually. x 1	pay it off yourself eventually. x 2
because you'll pay it off yourself eventually. x	I would not like to	ovontaany. X Z
3	get into any debt. x	I would not like to
I would not like to get into any debt. x 4	1	get into debt x 2
<ul> <li>Having debt is ok as long as you pay bits back regularly x 1</li> </ul>	Having debt is ok as long as you pay bits	Getting into debt is
Getting into debt is to be expected but I will	back regularly x 2	to be expected but
try not to get into too much. x 3	back rogalarly X E	I will try not to get
Getting into debt could lead to bankruptcy. x	<ul> <li>Getting into debt is</li> </ul>	into too much. x 1
2	to be expected but I	
• Don't know.	will try not to get into too much, x 2	
	IIILO LOO IIIUGII. X Z	
	Getting into debt	
	could lead to	
00 In the leet year have you begin at the state.	bankruptcy x 2	- Fomily manufacture
33. In the last year, have you learned about how to manage your money from any of these sources?	Family members     who don't live at	Family members     who don't live at
Please tick all that apply.	home x 2	home. x 3
<ul> <li>Family members who don't live at home x 5</li> </ul>	• Friends x 3	Friends x 1
• Friends x 4	Youth Club x 1	
<ul><li>Youth Club x 1</li><li>Sports Club x 1</li></ul>	<ul><li>Sports Club x 1</li><li>TV/Radio x 2</li></ul>	I haven't learned     how to manage my
Religious organisation	Internet (please)	money from any
• TV/Radio x 2	write which	other sources. x 1

Internat (along a south subjet on the start) of		
<ul> <li>Internet (please write which websites) x 2</li> <li>Magazines (please write which ones) x 1</li> </ul>	websites) x 2 • I haven't learned	Magazines - Heat,
Other (please specify)	how to manage my	TV Mags
I haven't learned how to manage my money	money from any	
from any other sources. x 2	other sources. x 1	
•		
34. How important is it for you to learn about	Very important x 4	Very important x 3
managing your money? Please tick one answer:		Nieton wolfer was and a set of
Very important x 7		Not very important x
• Quite important		
Not very important x 1		
Not at all important		
Don't know		
35. How important is it for you to learn about	Very important x 3	Very important x 1
business opportunities? Please tick one answer	Not very important x	Not very important x
Very important x 4	1	Ouito important v 1
Very important x 4     Quite important x 1		Quite important x 1 Don't know x 1
• Not very important x 2		DOIL KINDW A I
Not at all important		
• Don't know x 1		
36. How important is it for you to learn about	Very important x 4	Very important x 3
employment opportunities? Please tick one answer		Don't know x 1
Very important x 7		
Quite important		
Not very important		
Not at all important		
• Don't know x 1  37. Who do you think will help you reach your	Friends x 3	Friends x 3
future goals? Please tick all that apply	• Family x 3	• Family x 3
Transit agents in the same and apply	• Teachers x 1	Neighbours x 1
• Friends x 6	<ul> <li>Youth Workers x 3</li> </ul>	Youth Workers x 2
• Family x 5	Neighbours x 1	Work Placement x
• Teachers x 1	Part-time job x 2     Callege placement x	1
Youth Workers x 5     Neighbours x 2	College placement x     3	Voluntary Work x 1
People from your part-time job	Work Placement x 3	Boyfriend x 1
People from your college placement x 4	Voluntary Work x 2	
People from your work placement x 2	Sport / fun activities	
People from your voluntary work x 3	x 1	
People from your church		
• People from your sport / fun activities x 1		
<ul> <li>People that can help in the community i.e. police, doctors, social workers, politicians</li> </ul>		
No one		
Other (please specify) Boyfriend		
How do you think your progression routes will be	• Work x 3	Training Agency
supported? Please tick all that apply.	College x 1	Volunteering
Training Agency for example Right Track,		
Princes Trust x 2		
· College x 2		
• Work x 3		
Volunteering x		