

Scottish Affairs, no.19, spring 1997

BUILDING SOCIAL CAPITAL: STEPS TOWARDS A LEARNING SOCIETY

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In this article, I want to make some arguments which probably go against mainstream educational thinking. This I think upholds an honourable and quite well established tradition for university continuing education to act at least in part as a gadfly to the system, and perhaps also to the institution, reminding the mainstream that there are alternative models of education, and alternative clienteles to be served.

University continuing education is something of a hybrid. It has a provider role, putting on continuing education for many thousands of adult students, but in many instances the continuing education tradition has also involved an analytical role, probing and questioning the functioning of the education system and the distribution of learning opportunities; and a prescriptive role, that is, suggesting ways in which adult learning may be better achieved. I'm pursuing both analytical and prescriptive roles in this article.

I'm also casting around for a clearer understanding of a learning society. It is a vogue phrase, and as such to be treated with suspicion. I shan't attempt a definition here. But I hope that by the end of the article, at least some of the elements may be clearer.

I have three main points to make.

The first relates to the notion that education and learning are an investment. I should say at this point that I shall sometimes use education and sometimes

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learning, but I do not equate the two - indeed part of my argument is that we must go well beyond the educational sphere if we want to progress towards a learning society. In a very general sense, I wholeheartedly agree with the proposition that education is an investment, and that we should have more of it. The metaphor, if that is what it is, is obviously a powerful ally at a time when we have severely constricted public finance, and when private individuals need to be coaxed along to spend money on public goods. The political consensus on the value of education and training - the supply side - looks very heartening. But there are dangers; and - to exaggerate somewhat - this apparently helpful metaphor of education as investment may also be something of a Trojan horse. We should be wary of politicians bearing gifts - especially if they are not actually bearing gifts, but only saying that ideally they would like to give us gifts. I suggest that we should look at investment in a rather different way, by looking at the notion of social capital, and contrasting it with human capital.

Second, I want to query whether the extension of initial education, and particularly initial higher education, has been a real step forward towards the learning society. In brief, I argue that the expansion of higher education has not resulted in a significant change to the overall shape of the system; what it has done is to puff up a front-loaded system to new dimensions, rather than fostering a system of lifelong learning.

Third, I want to argue that we should all, or most of us, work longer. I mean by this that working lives should on average start earlier, and finish later, not that our daily or weekly working hours should get any longer - no thank you. On the contrary, I argue that working hours should be reduced. However the main point of this argument is that, to get closer to a learning society, we need to lose our preoccupation with the supply side - that is, the supply of education - and look much more closely at factors which influence demand for it.

HUMAN AND SOCIAL CAPITAL

There is, I think, a very real danger that that we shall come to rely too much on simplistic slogans to the effect that 'learning pays'. Of course I believe that it does, and I welcome the impetus that this gives to our own activities. But there are risks associated with too strong a reliance on the metaphor of education as an investment. I think it is only if we can succeed in giving it, quite publicly and unmistakably, a very broad interpretation that it will prove

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in the longer term to be the ally and the support which we would like. That is why I want to bring the notion of social capital into the debate, and have chosen it for my title.

Let me first look at the more familiar notion of human capital, the idea that knowledge and skills add to the economic performance of a company or country in the same way as investment in physical plant and equipment. This was developed in the 1960s by American economists in Chicago, building on Adam Smith's original insight. Now the notion can raise some hackles. For example:

Our values and beliefs inhibit us from looking upon human beings as capital goods, except in slavery, and this we abhor. We are not unaffected by the long struggle to rid society of indentured service, and to evolve political and legal institutions to keep men free from bondage. These are achievements that we prize highly. Hence, to treat human beings as a wealth that can be augmented by investment runs counter to deeply-held values.

This comes from the arch priest of human capital theory, Theodor Schultz. He acknowledged the objections, and set out, more or less successfully, to deal with many of them. But in my view several remain:

- First, the investment metaphor pushes to one side the notion of education as a consumption good, as something people want for its own sake, and for which they might - however reluctantly - be willing to pay on that basis. They might be willing to pay for it directly, as they pay for CDs, books and other consumption items which can themselves be educational. Or they might be willing to pay for it indirectly, through the T-word, taxation. In my other continuing education role, that of provider, I am happy to report that education as a consumption good still enjoys considerable support; and there is a fruitful combination of public and private support for courses of a quite traditional kind which are not geared, at least not deliberately, to enabling people to earn more or be more productive economically.
- Second, the human capital approach can also cast a shadow over forms of learning which cannot adequately prove that they are a profitable investment. The more the metaphor dominates, the more the potential investor will say, can you guarantee to me that this has a good return? Indeed such a guarantee is, I believe, now offered as a marketing device

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by some American colleges. Now one criticism of the British economy is that it is dominated by the short term. If this criticism holds good - and I believe it largely does - the return to education will have to be shown to be forthcoming very quickly, often too quickly to make much sense.

- Third, there are real difficulties in the measures used, both for input and output. There is a huge tower of sophisticated econometric calculations about the relationship between education and economic performance, showing that the more individuals or societies invest in education, the higher the rate of return, measured by wages and salaries for the individuals, and by economic productivity and growth for the wider society. In very broad terms the relationship must be accepted as positive, and happily so. But I have to say that some of the assumptions on which these calculations are based are quite heroic; heroic to the point of absurdity - the intellectual equivalent of the charge of the light brigade, except that happily our intellectuals survive to tell another tale. The calculations are wonderfully elaborate; but the measures are strikingly gross.

I must add that there is an encouraging series of results which point to the effect increased education has on areas other than economic performance, for example a positive relationship between education and crime rates. This is encouraging not only for the results themselves, but because it shows a breadth of perspective which is necessary.

Let me make it quite clear that I am not rejecting the investment metaphor, or the human capital approach, as such. Much more investment is needed, in a whole range of learning opportunities as well as in infrastructure. But if it is given too narrow and individualistic an interpretation, the human capital approach, and the investment ideology which it has generated, have serious limitations.

Let me now turn to the notion of social capital, a relatively recent arrival, and one that is quite hard to define. The political scientist Robert Putnam defines it as

the features of social life - networks, norms and trust - that enable participants to act together more effectively to pursue shared objectives.

He uses the notion to analyse the phenomenon of what he calls civic disengagement. By this he refers to the decline in participation not just in

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formal political activity, but also in all kinds of social activities, such as clubs and local groups. On his analysis, rising levels of education have done something to slow down this decline, but they have not arrested it. The culprit in his eyes - and he is quite unapologetic about using such normative language - is television, which privatises leisure time, and by doing so destroys the networks and values which support social capital and the pursuit of shared objectives.

James Coleman, the educational sociologist, has put the term 'social capital' to use in analysing educational achievement. He focuses mainly on school level. He defines social capital as being high where people trust each other, and exercise this trust through mutual obligations. One example is Egyptian street markets, where traders help each other to sell by providing commissions and finance for each other without any written contracts. Another, less exotic, example is universities, where academics furnish each other with information and ideas without necessarily expecting direct reciprocation. These days there may be a wry smile on some people's faces at this latter example. It raises very serious issues about how far this operates in today's competitive rush. Indeed, I would argue that one of the damaging effects of the massive expansion of higher education to which I'm about to turn has precisely been a decline in this kind of social capital - the exchange of ideas and information by people not pursuing their own agenda alone.

Most interestingly, Coleman argues that social capital can be low even where human capital is high. He gives this as the reason why some Catholic schools in poor neighbourhoods out-perform private schools which have a far more favoured intake in social class terms. The reason is that in the former case, schools, families and the church are united in fostering the value of education; they all face the same way, whereas in the case of private schools, parents with high qualifications send their children away to school and expect it to do all the work for them, leaving the children and the school denuded, as he puts it, of social capital.

Now one can have reservations about this example. I do. We might not all want to have such a close association between school, family and church. We cannot assume that shared values are easily arrived at, or, in some spheres, possible at all. But it is a telling analysis nevertheless.

Let me give a broader, and more hypothetical illustration of the same point, namely whether we can imagine a conjunction of high human capital and low social capital. I offer you the lurid image, worth perhaps of a Martin

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Amis novel, a dystopia of rows of individuals, plugged into their personal learning programmes, individually acquiring bundles of qualifications but with no sense of sharing their learning with friends, family or other members of their social or workplace milieu. This, I think, might be called the Walkman nightmare version of the learning society.

This is not to scorn the value of personal learning plans; but there is a balance to be struck. This is especially the case as we all face the tremendous rise of information technologies. Again, there is huge potential for learning; but individuals hunched over their own workstations, be it in cybercafes or university computer rooms, is not a warming image of the learning society.

Let me give another example, I hope of a lighter kind.

The story of Pygmalion is familiar to us all, and I think Shaw might have quite liked the idea that it was all about the acquisition of human capital; it would have suited his brand of Fabian seriousness (and I write as the author of a Fabian pamphlet myself). Towards the end of Act 4 in the play, Liza and Higgins return after their triumph at the ball, where Higgins' training has enabled Liza to be passed off as a proper lady. They fall out in a big way, and Liza not only throws his slippers at him but returns his ring, provoking a major show of temper on Higgins' part. He announces his intention to go to bed, and then this exchange ensues:

Liza: You'd better leave a note for Mrs Pearce [the housekeeper] about the coffee; for she won't be told by me.

Higgins: Damn Mrs Pearce; and damn the coffee; and damn you. And damn my own folly in having lavished my hard-earned knowledge and the treasure of my regard and intimacy on a heartless guttersnipe.

The stage directions tell us that he goes out with impressive decorum, but spoils it by slamming the door savagely.

So Higgins considers himself to have lavished his hard-earned knowledge on a heartless guttersnipe. Now this seems to me a fine example of an investment in human capital, but without any of the mutual obligation which would give it the character of social capital. Worse is to come in Act 5, when Liza announces that she's going to marry the amiable but under-qualified

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Freddy. Higgins is dumbstruck, and challenges her to tell him how she will live, to which Liza replies that she will go and be a teacher.

Higgins: What'll you teach, in heavens name?

Liza: What you taught me. I'll teach phonetics.

Higgins bursts into derisive laughter, but he is brought up short when she adds:

I'll offer myself as an assistant to that hairy faced
Hungarian.

The professor explodes:

What! That impostor! that humbug! that toadying
ignoramus! Teach him my methods! my discoveries! You
take one step in his direction and I'll wring your neck.

Rarely, I think, has the traditional employer's fear of poaching - the loss of skilled staff to other employers - been more forcefully expressed.

I'd like to offer two real life and contemporary examples of social capital at work. They are quite well known ones, from abroad.

German industrial training has a fearsome reputation. Though not without its flaws, it has functioned effectively because of common values and peer pressure: put negatively, employers prevent each other from falling prey to the fear of poaching which depresses training in this country, by maintaining a culture which expects them all to invest. The return is a collective one, with an enhanced local and national pool of skilled labour. And, put positively, they reward excellence in training with status which is socially as well as materially recognised.

In a different vein, I would also point to the Scandinavian tradition of study circles. These have, to British ears, almost unimaginable levels of participation, and they have great social breadth too. I have time only to cite the Danish initiative at the time of their vote on membership of the European Community, when nearly 1 million Danish citizens took part in study circles to discuss the issues, supported by learning materials developed at a public

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cost of several million pounds. What a contrast to our own levels of debate on similar issues. The general point about the study circles, though, is that they are embedded in a culture which shows itself to value learning, quietly but emphatically, as a social good.

THE EXPANSION OF INITIAL EDUCATION

I want first to make one thing clear. Although I am about to be critical of the way in which higher education has expanded, I salute the huge efforts made throughout the higher education system to bring this about. I am well aware of the personal costs that this has involved. However, I want to argue that the result has not tipped the balance in favour of lifelong learning; rather, it has consolidated what in my OECD days we called the front-loading system. By this, we meant a system that concentrates resources on the initial phase of education, at the expense of later opportunities. This is neither an effective, nor a socially equitable, way of allocating resources.

It is very clear that on one dimension of equity, progress has been made. The gender gap in higher education has been largely closed, at least for students. Women and men now enter higher education in almost equal numbers. This is a considerable achievement of the last decade. But let me just make one point: since girls are out-performing boys at school, it is at least arguable that this equalisation would have occurred without such massive expansion of initial higher education. I leave that with you as a thought.

After gender, age. The absolute numbers of 'mature' undergraduates - those entering after the age of 21 - have substantially increased, in Scotland as in the UK generally. Moreover there are very large numbers of continuing education students of all ages enrolled on personal and professional development courses. But the extent to which the profile of the student population has changed has been on occasions grossly exaggerated. Large numbers of the 'mature' entrants into undergraduate programmes are people who have extended their transition period from school. They have crossed the threshold of supposed maturity without ever really leaving the education system. They are still in their initial phase, rather than returners.

Further along, more people are entering Masters programmes in order to secure positional advantage, because the possession of a degree has to some extent inevitably been devalued. Again, this is a continuation of their initial education. So they raise the number of those over 25 - the definition of a

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mature postgraduate - without, I would argue, seriously changing the age or experience profile of the student population.

I must add that the abolition of the mature student grant has clearly been a retrograde step, in every sense. I believe that the full effects of this on mature access will only come to be felt some time in the future.

Third, the expansion of undergraduate programmes has largely been of the full-time mode. In Scotland, full-time students in HE have increased over the last decade by 83%, whilst part-timers have gone up by only 64%, and from a far smaller base. As a proportion of full-time equivalents, part-timers remain well under 10%. Moreover the great bulk of these part-timers are doing non-degree work. And if you strip out from the remaining figures postgraduate students, a high proportion of which are part-timers, you are left with under 3000 entering higher education in Scotland at first degree level on a part-time basis. The picture on part-timers, incidentally, is different in England.

I want now to propose a slogan: *from APR to PPR*. Let me explain.

Messages from the CBI, from the Labour Party and others that they wish to see 40% or even 50% of the age cohort in the UK graduating seem to me not very credible, since they mostly refuse to commit themselves to any greater expenditure to meet the inevitable costs. They are also wrong-headed, because I do not believe the proposers have thought through the implications, for higher education or for the educational system as a whole.

Let me home in on those figures to make my point in another way. We have become obsessed with the so-called APR, the age participation rate, or the proportion of school-leavers who progress to higher education. It has become almost a virility symbol in the politico-educational world to argue for higher and higher figures. France aims for 80% of her school-leavers to achieve the baccalaureate, with its attendant right to enter higher education, so we must do something similar. In Scotland we congratulate ourselves because we have already passed the APR target set for England and Wales to achieve some years hence. But what happens afterwards? I shall report some statistics on that in a moment.

I believe this APR totem to have had a profoundly distorting effect on the development of our education system, and not only at higher education level. Whatever the protestations to the contrary, it confirms the notion that higher

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education is for the young; and it reinforces the notion of a single hierarchy of educational qualification, with a degree at the apex and other awards unmistakably lower in value.

I am well aware that there are many universities, and far more colleges, where school-leavers make up only a minority of their students. It remains the case that the debate about the size of the system is dominated by the APR. So I want to suggest that we move to a PPR - Population Participation Rate - which refers assertively to enrolments in further as well as higher education, and, more broadly than that, to other forms of study. This is not fanciful; surveys carried out by the National Institute for Adult and Continuing Education have already laid the ground. But if PPR could dethrone APR at the centre of the debate, that would mark a major symbolic advance towards a learning society. It would also prompt a major rethink about resources and priorities.

The debate about socially equitable access to higher education has rumbled on for decades. As long as we concentrate on 17 or 18 year-olds, or even 21 year olds, and on higher education alone, we shall never resolve the issue of equity of access, even conceptually. To do so requires a life-cycle approach, one that looks at the distribution of opportunities over the full span of years. This is why the PPR is so important. Certainly, the issue becomes more complex, conceptually and practically, if we do take a life-cycle approach.. Inter-generational equity is capable of many different interpretations. But without the effort to grasp this more complex dynamic we are likely not just to box ourselves in conceptually, but practically to accentuate the divisions, between generations and between social classes. That is why a front-loaded system is so inimical to social capital.

Let me pursue the implications for our picture of social structure. Britain has an unusually high differential between graduate and non-graduate incomes. Being a graduate, in other words, is in Fred Hirsch's terms a strong positional good, stronger than in most countries. It marks off 30% of a generation from the rest, quite clearly.

Now link this to another figure. The big gap in adult participation in all forms of study, measured by the National Institute surveys, is between the C1s and the C2s - the white collar workers and the skilled manuals. This establishes another dividing line, to add to the graduate/non-graduate, which makes the major social divides, in education terms, look remarkably like

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Will Hutton's 30/30/40 society: 30% graduates; another 20-30% general participants; and 40% non-participant.

This latter figure may be too low, however, and let me close this section by identifying a Scottish paradox. We have by UK standards higher qualification rates in initial education, which is why Scottish Education and Training targets are set higher than those in England and Wales. But adult Scots participate less in education and training. They seem to flout the iron law of education, which says that the more successful you have been in initial education, the more you will take part subsequently in adult education and training. The National Institute figures show Scotland second only to Northern Ireland when it comes to adults who say they have no intention of taking part in any form of organised learning. Sixty-one percent say they are unlikely or very unlikely so to do. This compares with a UK figure of just over 50%. Neither is exactly the hallmark of a learning society, and they put serious questions marks against the front-loaded system we have here.

TURNING OUTWARDS: WORKING TIME

Let me turn now away from education. A main plank in my argument is that if educators are to play a full and not a sectional part in constructing a learning society, then we must talk a little less about supply, and look rather more outwards to what might be affecting demand.

A health educator once told me that if we wanted a healthy society we should forget about hospital management, efficient GPs and so on, and concentrate on three things: attacking the tobacco industry, attacking the drinks industry; and attacking the food industry. The enemies of the learning society are not so simply identified. But instead of concentrating on the supply of education, we might look, for example, at environments people work in, physical and cultural; and at the media environment, where we spend so much time and through which we are informed - sometimes - and entertained, sometimes. I shall focus on just one aspect of the work environment: working time. Most of what I have to say seems to me to be merely commonsensical, but I have to say that that is not how it always appears to have struck others.

My proposals are simple: an extension of working life in the vertical sense, that is an earlier start and a later finish, and a more sensible and equitable horizontal spread of working hours during that period. These, I contend, are not optional extras but essential conditions for a learning society.

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We live in an ageing society. And how are we responding to this? Once again we are getting the balance wrong. We are still in the grip of entirely worthy but outdated ideals - on the one hand of raising the school leaving age, or its equivalent, and on the other of reducing retirement age. These are the ideals of an industrial era, and we need to rethink them.

As Kierkegaard said, the tragedy is that we must live life forwards but can only understand it backwards. In the hope of a better understanding, I am going to start at the later end. At this end, we are allowing to happen a *de facto* lowering of the retirement age, at least for men. Note that this is for men only - the economic activity rates of older women have stayed more or less stable.

What are the implications for a learning society? In a world of plenty, this shrinking of the working life might lead rapidly to the realisation of Peter Laslett's model of a leisured and culturally vibrant third age, outlined in his book *A Fresh Map of Life*. Whilst I broadly subscribe to the model as an aspiration, I think it will only be achieved by a different mix of education, work and leisure. The solution must be for people to spread their work out over a longer rather than a shorter period.

One reason is fiscal. I reject as ageist and scaremongering many of the projections about the overhanging burden of an ageing society and its pension obligations. But it makes better economic as well as social sense to offer more opportunities for older people to remain economically active for longer. However the main reason for stressing this in the context of this article is to be found in the multiple functions of employment. As Marie Jahoda showed back in the 1930s, in her superb study of unemployment in the Austrian village of Marienthal, work, as well as constituting a source of income, of status and of time structure, also provides social contacts - and therefore (although Jahoda did not point to this explicitly) learning opportunities.

It provides learning opportunities in a number of ways - directly, through training or, increasingly, through employee development schemes which allow employees to choose their own areas of study, but also indirectly, through social intercourse with fellow employees, and through the actual performance of tasks which have learning built into them, where people are lucky enough to have that kind of job. This kind of social capital is lost when people leave employment at any age, but it is lost for good when older people do so. One might say that: when older people are prematurely ejected

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from the labour force, from the corporate point of view it is human capital that is lost, but from the wider viewpoint it is social capital which is eroded, because networks and connections are broken. There is a parallel here with the wonderful phrase, that when an old person dies, a library burns.

It follows from what I have just said that we should be looking at a different distribution of working time, starting earlier and finishing later in life. This applies also to the horizontal distribution of working time. We have the most extraordinarily lopsided distribution of working hours. British men are, I think, the only category of employees in Europe to have increased their average working week in the last decade. No one seriously argues that there is a simple arithmetical relationship between a reduction of average working hours and a reduction in unemployment. You cannot just spread the hours around and solve joblessness. And I am not here putting in a plug for the European directive on working time which would limit the week to 48 hours. But there does seem to me to be great scope for imaginative schemes which would spread employment, earnings, and learning time more satisfactorily than we have presently. I might here just mention the Danish-originated Job Rotation scheme as a fine example of just this; it enables existing employees to take educational leave. Their places are taken, temporarily, by unemployed people who are given the training necessary. This means that they both enhance the stock of human capital, for the employed, and maintain the social fabric by demonstrating obligations to the unemployed and preventing them from losing touch with the world of work - another excellent example of social capital formation.

There is a deeper issue which goes to the heart of the notion of a learning society. To me at least a society still implies solidarity - that deeply unfashionable word. I am arguing for a degree of what might be called temporal solidarity - in this context, sharing working time - as a precondition, or at least a major help, for the achievement of a learning society. The more unevenly that work is distributed, the more some categories are cut off from the training that goes with it as part of the job. They are also cut off from the social learning that goes with being part of a workforce and from the motivation of having some kind of a career - to say nothing of the money that enables one to buy education as a consumption good.

Summing up this section is not hard. It is based on the very simple proposition that a learning society requires a better combination of work and education than we currently manage. I argue for earlier opportunities to leave

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formal education, provided that other organised but informal learning opportunities are there, especially for young men. This is obviously heavily conditional upon the supply of later opportunities to return also being present - and this itself is conditional, as I suggested in the first section, on a curbing of the expansion of initial higher education. I argue for a lengthening of the working life at the other end, with a raising of the retirement age and an increase in part-time employment opportunities for older people. And I argue for imaginative approaches to working time reductions, probably best devised and implemented at the level of individual organisations. An effective programme along these lines would, I contend, bring us much closer to a learning society than a further crop of paper qualifications.

CONCLUSION

First, much can be done to provide more educational opportunities. I have suggested that despite the increase in the numbers of adults learning, we are far from having a balanced system of lifelong learning. I have suggest that we confront the fact that some of the expansion we are seeing actually militates against this, notably the expansion of initial full-time higher education. So the first step towards a learning society is actually a step backwards, but only as a springboard to further expansion.

Beyond that, I have argued that we shall only get closer to realising the goal of a learning society if we in education turn outwards to other social trends and institutions and recognise how they shape people's opportunities and propensity to learn. I have concentrated here on the distribution of working time, horizontal and vertical, but there are many other relevant factors. If I was to single out one, it would be the place of the media, and the need not just to recognise, as Putnam does, the power of the media, but to do more to work with them to maximise their contribution as creators of social capital - and to block their power as destroyers of it. If Rupert Murdoch's black box sits on the top of every television set, the chances of a learning society are pretty remote.

Third, the portrayal of education as investment is a powerful one, and at present favours education in the political competition for resources. I have explained why I have mixed feelings about this and why we need a critical scrutiny of some of the more simplistic slogans. I strongly support calls for more investment, from public and private purses. But the investment should

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be in infrastructure which is a collective asset, and not exclusively in the private acquisition of human capital.

I want to conclude by referring to Albert Hirschmann's distinction between exit and voice. He developed this to analyse the options open to members of declining organisations, for example shareholders who are unhappy with their company's performance, for ethical or financial reasons. If shareholders do not want passively to retain their shares, they must either exit, by mutely selling them, or they must exercise voice, which means standing up and letting the managers of the company know how they feel. The typology seems to me to be very apt in relation to education and social capital. Exit refers to the way many people are disengaging from civic life; they may well be participating in education, but not to build up the mutual obligations and trust which constitute social capital. It seems to me that the challenge to education today, if it is to contribute to a learning society, is how to give people voice: voice in the literal sense, by providing an environment in which we can talk to each other; and voice in the civic sense, as a means of participating in activities which reinforce those obligations. I would like to think that a high Population Participation Rate in an educational sense equates with a high PPR more generally - participation in work, but not necessarily as full-time employees; participation in civic life, but not necessarily as full-time activists; and participation in learning, but not necessarily as full-time students.

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October 1996