NCVER

A new social capital paradigm for adult literacy:
Partnerships, policy and pedagogy

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Publisher's note

Additional information relating to this research is available in *Literacy and numeracy pedagogy and social capital: Three case studies* and *A new social capital paradigm for adult literacy: Partnerships, policy and pedagogy—Support document*. They can be accessed from NCVER's website <http://www.ncver.edu.au/publications/2170.html>.

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About the research

NCVER

A new social capital paradigm for adult literacy: Partnerships, policy and pedagogy

Jo Balatti, James Cook University, Stephen Black, Northern Sydney Institute, TAFE NSW and Ian Falk, Charles Darwin University

The purpose of this project was to produce guidelines on how to deliver adult literacy and numeracy education and training using a social capital approach. In this context, 'social capital' refers to the networks that operate during resourcing, course design, recruitment, teaching and evaluation. The study focused on three specific sectors—health, finance and justice. The study found that the numbers and types of networks or partnerships that currently exist between adult literacy and numeracy providers and organisations in these sectors vary considerably. The under-representation of public education and training providers in these partnerships was a consistent feature of the study.

Key messages

The authors argue:

- A national and collaboratively developed adult literacy and numeracy policy, embracing social inclusion and social capital, is needed, as it is this which underpins the partnerships necessary for delivering effective adult literacy and numeracy education and training. Whole-of-government approaches to adult literacy and numeracy development are therefore more likely to result in effective policy.

- Effective partnerships require philosophical compatibility and common understandings of goals and indicators of progress.

- Teaching based on a social capital perspective encourages individual learners to draw on and develop networks that can help improve their learning.

- In contrast to burgeoning personal financial literacy programs, government promotion of partnership initiatives between adult literacy and numeracy providers and the health and justice sectors is lacking.

Tom Karmel
Managing Director, NCVER

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Executive summary

The most recent Adult Literacy and Life Skills Survey (ABS 2007) supports findings of the previous survey (ABS 1997), that there are links between low literacy and numeracy skills and social exclusion. At a time when re-engaging Australians who are socially, culturally or economically marginalised is on the political agenda, it is important to develop approaches that increase the availability, access, take-up and outcomes of adult literacy and numeracy education and training. Previous research (Balatti, Black & Falk 2006) has shown that a social capital approach can do this.

The primary purpose of this study was to produce a set of guidelines on how to deliver adult literacy and numeracy education and training using a social capital approach. By a social capital approach we mean ways in which networks are drawn on or created at the various stages of adult literacy and numeracy provision. These ways include resourcing, course design, recruitment, pedagogy and evaluation. No such guidelines currently exist.

This study focused on three key elements of social capital approaches. These were the partnerships involved in the design and delivery of adult literacy and numeracy programs; the policies that influence the kinds of partnerships possible; and the pedagogical practices that teachers use. The first two elements—partnerships and policy—can have an impact on all stages of adult literacy and numeracy delivery, while pedagogy is arguably the most important element and influences the extent to which learners actually achieve social capital outcomes while they are learning.

The methodology used to produce these guidelines was to synthesise understandings of social capital from existing theory and previous research with the findings from research into current practices in the adult literacy and numeracy field. The study confined itself to looking at delivery involving partnerships in the areas of health literacy and personal financial literacy and in the justice sector. As well as a literature review, environmental scans of health literacy in New South Wales, financial literacy in Queensland and literacy and numeracy provision in the justice sector in the Northern Territory were conducted. Pedagogical practices were further investigated through three action research projects, where teachers trialled strategies that could enhance social capital outcomes for learners.

A social capital perspective necessitates conceptualising adult literacy and numeracy education and training as an intervention embedded in wider spheres of activity, including the sociocultural and economic activity of the community in which the training is taking place. It also requires viewing the learner as a member of networks.

The configurations of players that can lead to more outcomes from adult literacy and numeracy programs for both individuals and the community require partnerships at macro, meso and micro organisational levels. The partnerships at the macro level between government departments and peak organisations, for example, produce the policy that supports the efforts at the meso and micro levels. Furthermore, effective partnership configurations require links among levels; for example, policy-makers at the macro level have ongoing consultation with implementers of policy (meso) and the intended beneficiaries of policy (micro). Appropriate partnering across government, industry, community groups and philanthropic organisations has proved to be a means of getting the right sort of provision to the people for whom it is intended. Such partnership arrangements have been termed 'whole of government' or 'linked up' approaches.

In addition to identifying the structural aspects of partnerships that were revealed by the study to work well, partners should have common understandings of their joint purpose and of how to determine progress. To achieve the common purpose, they bring the appropriate resources in terms of financial, social, cultural and physical capital. They hold compatible philosophical positions vis-a-vis their common purpose and, most importantly, they communicate well.

As far as the teaching is concerned, there are three relevant networks: those with which the learners already interact; the new networks that learners can access as the result of the learning; and the new network that is the learner group itself. The choice of teaching strategies is influenced by two sets of learner-related resources. The first is the knowledge and skills that the learners already have by virtue of their existing memberships of networks. Part of the teacher's pedagogical skill is: to acknowledge the capital that learners bring to the group; to encourage learners to draw on those resources, when appropriate; and to minimise the influence of irrelevant or negative connections. The second is the new set of resources that learners will acquire through the learning experience, which can change, for the better, the ways they interact in their current networks or which will have them access new and useful networks. This calls for teachers to create a safe and supportive learning environment that maximises the connections between the learning and the real-life context of the learners. The type of social capital outcomes experienced by the learners depends very much on the wider social context in which the learners operate and the connections that the training makes with this wider context.

Policy is the third element described in the guidelines. Policy is often invisible but it underpins the partnerships that produce the networks, which in turn draw on and build social capital. It provides the rules by which the practical strategies are played out. Wallace and Falk's (2008, pp.200–1) social capital principles for effective policy development and implementation have application in the context of adult literacy and numeracy development. These state that an effective approach depends on an integration of the macro, meso and micro aspects of the intervention. Effective policy requires understanding the dynamics of change at the 'local' level, which means engaging the intended recipients. Effective policy also ensures the continuity of resources for as long as the need is present. Finally, policy cycle effectiveness requires availability and responsiveness of an evidence base.

Some key issues found through this study relating particularly to the fields of health and personal financial literacy include the following.

◇ Partnerships that bring together funding, expertise and networks, through which target groups can be accessed, and the real-life contexts in which the learning can be applied are evident, especially in personal financial literacy training initiatives. These point to the effectiveness of integrating training into much wider interventions aimed at increasing social inclusion.

◇ Much of the activity in the burgeoning fields of personal financial literacy and health literacy is not accredited or specifically related to vocational education and training and is developing largely independent of the traditional adult literacy and numeracy teachers employed by public providers. Teachers in health literacy and personal financial literacy with no specialisation in adult literacy and numeracy do not appear to see their work as involving teaching aspects of literacy and numeracy.

◇ Relationships between public education and training providers and organisations engaged in health literacy and personal financial literacy programs at the community level appear to be few. Examples of cross-referrals were rare.

Opportunities exist for creating new, more productive common understandings about adult literacy and numeracy development. The policy-building process needs to embrace and build on existing successful models from inside and outside government and to draw all stakeholders into the national dialogue on the role of adult literacy and numeracy in enabling socially inclusive policies. Initiatives that engage partnerships in substantial ways appear to be most evident in personal financial literacy. In the case of health literacy, currently there are only ad hoc local partnerships undertaken, without any overall direction or policy, and without significant funding or other resources. Could the equivalent of the national Financial Literacy Foundation and the partnerships

between government and the financial services industry occur in health literacy? Could the latest Australian Bureau of Statistics (ABS) health literacy survey (2008) and the recent announcement that Australia is the fattest nation on earth (Stewart et al. 2008) provide the catalyst for action?

Missing from the zone of policy effectiveness at present is a national and collaborative adult literacy and numeracy policy at the macro level. It is important that a uniform national adult literacy and numeracy policy be developed collaboratively, one which embraces social inclusion and social capital at the upper levels of government policy-making, for example, through the Council of Australian Governments (COAG). It is an appropriate response in a political and social climate in which social exclusion is considered unacceptable. The time is right for change.

Context

Rationale

Our previous work (Balatti, Black & Falk 2006) has provided evidence that learners experience social capital outcomes from participating in adult literacy and numeracy courses. In this context social capital is defined as the 'networks, together with shared norms, values and understandings which facilitate cooperation within or amongst groups' (ABS 2004, p.5). Learners from a range of demographic backgrounds, including Indigenous, non-English speaking background, young and mature-aged, reported changes in the number and nature of attachments they had to existing and new social networks and they spoke of changes in the way they interacted with people in their networks. The study also showed that these outcomes can improve participants' own socioeconomic wellbeing as well as that of the communities to which they belong. Hence social capital outcomes are useful and not merely a benign by-product of participation in adult literacy and numeracy courses.

To date, there has been no comprehensive 'how to' guide on designing adult literacy and numeracy learning experiences within a social capital framework. This study is an attempt to develop such a guide. The learner group that is the focus of this guide comprises the people who government agencies describe as marginalised or socially excluded from society. The Deakin University Centre for Health through Action on Social Exclusion (2007) describes social exclusion as follows:

> Social exclusion refers to the marginalisation that can be experienced when people are unable to participate fully in the society in which they live. It also refers to the processes involved in feeling disconnected oneself or disconnecting others from fully appreciating opportunities available in society. The causes of this disconnectedness are myriad, but include poor physical and mental health, disability, family breakdown, lack of education and skills, and low income.

The Australian Government does not have a conclusive definition of social exclusion. However, it does describe social inclusion as having the opportunity to 'secure a job; access services; connect with family, friends, work, personal interests and local community; deal with personal crisis; and have their voices heard' (Commonwealth of Australia 2008). Improved literacy and numeracy can provide opportunities for social inclusion.

This study furthers our understanding of adult literacy and numeracy teaching by investigating key elements in approaches that produce social capital outcomes. By elements, we are primarily referring to the partnerships involved in the design and delivery of the learning experiences; the policies that influence the kind of partnerships that are possible; and the pedagogical practices that teachers use. While there are other elements that shape a learning experience, these three are the focus, not only because of their significance in producing social capital outcomes as shown by previous research (Balatti & Falk 2002; Balatti, Black & Falk 2007), but because they are elements that can be influenced by the stakeholders involved in the planning and delivery of the teaching.

The main output from this current project, therefore, is a set of guidelines for adopting a social capital approach to teaching adult literacy and numeracy in a diverse range of contexts. The guidelines will be useful to policy-makers, funding bodies, community groups, industry, training organisations and teachers.

What is social capital?

Fundamental to social capital theory is the proposition that networks of relationships can facilitate access to other resources of value to individuals or groups for a specific purpose. The *Shorter Oxford Dictionary* defines the term 'network' as 'a chain or system of intercommunicating … people' (Oxford University Press 2002, p.1910).

While social capital theory can be traced back to classical sociological theory (Portes 1998), its usefulness in current times lies in highlighting those aspects of social structures that lead to economic or social gain for either groups or individuals. Portes (1998, p.3) noted that 'studies have stretched the concept [social capital] from a property of individuals and families to a feature of communities, cities and even nations.' Social capital has been viewed as both a private good, that is, an asset owned by individuals, and a public good, that is, an asset owned by a group and beneficial to members of that group. Concepts such as family social capital (Coleman 1990), community social capital (Putnam 1993) and intra-organisational and inter-organisational social capital (Leenders & Gabbay 1999) have entered the discourse around social capital in an attempt to define and understand it.

With respect to social capital as a private good, the two-way connections between learning, both formal and informal, and social capital have been the focus of much research (for example, Coleman 1988; Falk 2007; Falk & Kilpatrick 2000; Falk & Surata 2007; Schuller & Field 1998). The relationship between social capital and human capital has especially attracted the interest of researchers who theorise learning as a social activity. In a discussion of the kinds of social arrangements that best promote lifelong learning, Field and Schuller (1997, p.17) state:

> Social capital … treats learning not as a matter of individual acquisition of skills and knowledge, but as a function of identifiable social relationships. It also draws attention to the role of norms and values in the motivation to learn as well as in the acquisition of skills, and the deployment of new know-how.

As well as learning leading to social capital, the learners' existing social capital influences the kind of learning with which they engage and how they engage with it. This relationship has been explored in terms of how the learner's knowledge resources (for example, skills, contacts, know-how) and identity resources (for example, who the learner perceives himself/herself to be, self-confidence) are drawn on or changed as the result of interacting with others (Balatti & Falk 2002; Falk & Kilpatrick 2000; Falk & Surata 2007).

In the current study, social capital production is investigated in two domains. The first is at the group level, that is, the networks that exist among government, agencies, service providers and community groups that are implicated in adult literacy and numeracy delivery. The indicator of social capital that is used at this level is the presence of partnerships among these social units.

The second domain is the social capital outcomes experienced at the individual level by participants in adult literacy workshops, courses or programs. Social capital outcomes here refer to the changes that participants experience in the way they interact with members of their existing networks and also the changes in the types and numbers of networks that they access or of which they become members. Networks refer to any formal or informal groupings of people with which the learners engage, including family, friendship groups, special interest groups, government systems such as health and education, employing bodies, and goods and services providers.

That these social capital outcomes can come about from the interactions that occur in the learning context is clear (Balatti, Black & Falk 2006, 2007; Falk, Golding & Balatti 2000), but how they come about is complex. One set of factors that affects the nature of social capital outcomes experienced is the existing social, cultural and human capital that participants bring to the learning experience and the resources that participants can draw on in their community. Another is the nature of the teaching that learners experience. Research (for example, Balatti & Falk 2002; Balatti, Black & Falk 2006) has found that the design of the learning experiences, that is, where, when and how they are

offered, by whom, and for whom, affects the quality of the learning experienced, including the kinds of social capital outcomes achieved.

Also complex are the connections between social capital outcomes and what is often referred to as human capital outcomes, that is, those outcomes that encompass technical skills and also interpersonal and intrapersonal skills and attitudes (ABS 2004). It seems, for example, that social capital outcomes can lead to improved literacy and numeracy skills, better communication skills or self-confidence, but in other cases it is the converse. Increased self-confidence from acquiring a particular skill, for example, may lead to increased social capital outcomes (Balatti, Black & Falk 2006). The links between social and human capital and their influence on socioeconomic wellbeing (Balatti, Black & Falk 2006) suggest that it is important for teachers (and for other stakeholders) to understand how they can enhance and capitalise on the social capital building that occurs through learning.

Scope of the study

While the scope of our previous study (Balatti, Black & Falk 2006) was confined to stand-alone adult literacy and numeracy courses in vocational education and training (VET) institutions, this study encompassed a more diverse range of adult literacy and numeracy learning experiences. This was in response to the findings from the previous study and to the relatively new focus on community-based literacy and numeracy programs involving partnerships between community sector agencies and literacy and numeracy training providers. To some extent, this new focus is the result of successful models overseas, such as in Birmingham in the United Kingdom (Bateson 2003) and in New Orleans (Cowan 2006), where a number of different agencies have 'joined up' to address major social issues, in particular, social exclusion. Wickert and McGuirk (2005, p.7) summarised their study of literacy learning in communities by posing a number of questions relating social capital to literacy development outside the confines of traditional adult literacy and numeracy classes:

> Literacy is fundamental to the growth of social capital, not least for communities where there is a sense of being left behind and socially excluded. But how does literacy development contribute to the construction of social capital? To what extent are opportunities available for literacy learning beyond the educational domain? Can the lessons learned from the integration of literacy learning with vocational education be extended to other forms of integration, that is, to literacy partnering in other social domains?

A number of social policy sectors have been identified as needing such models in Australia. Figgis (2004) identified the need for new partnerships in the community, health, finance and small business, and welfare sectors. Wickert and McGuirk (2005) targeted the social policy areas of health, housing, welfare, crime prevention and community development. Hartley and Horne (2006) noted the extensive social and economic benefits from improved literacy and numeracy in health, finance and small business, but could point to only a few programs addressing these areas. Cumming and Wilson (2005) showed such a need in the justice sector involving people in dispute-resolution processes. In light of these findings, this research focused on the three areas of health, finance and justice as possible sites for adult literacy and numeracy programs being delivered through partnerships.

The current research also adopted a broader definition of adult literacy and numeracy to allow for the possibility of including within its scope the literacies specific to the areas of health, finance and justice. Sanguinetti (2007) observes that the usage of the term 'literacy' in this sense refers to the knowledge and skills required in the specified area. As the definitions presented below show, among the knowledge and skills implicated in the three literacies there are the long-recognised literacy skills of reading comprehension and numeracy.

Definition of terms

Key terms used in this project are explained below.

Adult literacy and numeracy learning is defined broadly to include literacy and numeracy learning from participation in accredited or non-accredited programs that either have literacy and numeracy as the focus or as a component of broader life skills or back-to-work programs. Literacy in this project also includes health literacy, financial literacy and legal literacy. Literacy can mean much more than the basic skills associated with being able to read, write and calculate. For a detailed account of adult literacy and numeracy definitions see Falk and Millar (2001). Currently there is no generally accepted definition of adult literacy.

Financial literacy is 'the ability to make informed judgements and to take effective decisions regarding the use and management of money' (Financial Literacy Foundation 2007, p.1). When limited to the realm of the private, that is, to personal financial literacy, as it is in this study, it refers to the necessary knowledge, skills and attributes needed by people to manage their own monies effectively. The ANZ financial literacy framework (ANZ 2003, p.3) unpacks this definition in terms of the skills and areas of knowledge required in order to be financially literate. These include mathematical literacy and standard literacy, described as essential mathematical, reading and comprehension skills. The Organisation for Economic Co-operation and Development (OECD 2005, p.26) defines the companion term of *financial education* as follows:

> Financial education is the process by which financial consumers/investors improve their understanding of financial products and concepts and, through information, instruction and/or objective advice, develop the skills and confidence to become more aware of financial risks and opportunities, to make informed choices, to know where to go for help, and to take other effective actions to improve their financial wellbeing.

Health literacy is defined as 'the knowledge and skills required to understand and use information relating to health issues such as drugs and alcohol, disease prevention and treatment, safety and accident prevention, first aid, emergencies, and staying healthy' (ABS 2008, p.5).

Policy in this instance refers to a plan or set of directions or action (as of a government or industry) that guides the participation of the various partners in adult literacy and numeracy programs. The overarching policy umbrella for adult literacy and numeracy is public policy, and public policy is described as the written and legally documented intent of government and the public expression of the mandate of a democratically elected government (Marginson 1993).

Partnership refers to 'a mutually beneficial and well-defined relationship entered into by two or more organisations to achieve common goals' (Mattessich, Murray-Close & Monsey 2004, p.4).

Pedagogy in this study refers to what teachers do in the learning context, for example, in a classroom, workplace, or community centre. It refers to the design of the learning experiences and includes the teaching/learning strategies used and the learning environment created (see Foley 2000 for more detail).

Social capital production occurs at the micro, meso and macro levels of social interactivity (Falk, Golding & Balatti 2000). Social capital approaches to adult literacy and numeracy development therefore should demonstrate engagement with networks (including partnerships and collaborations) at multiple levels, for example, providers with community and with organisations, teachers with learners, and learners with co-learners or other networks.

Social capital outcomes for learners are changes in their membership of networks. The changes may be in the numbers and kinds of networks with which they interact or there may be changes in the nature of their interaction with the networks to which they belong or which they access (Balatti, Black & Falk 2006).

Social capital ties are described as bonding, bridging and linking ties (Granovetter 1973; Gittell & Vidal 1998). *Bonding ties* are the strong ties that build cohesion and a common purpose within groups. Unlike bonding ties, *bridging ties* are the relatively weaker ties between groups or that an individual has with members of groups that are not his/her main groups. The third kind of ties in social capital theory is *linking ties*. These are the ties that people are able to make with private and public institutions and systems that are important to their capacity to participate more fully in society.

Teachers is the term used in the study to identify people who in different contexts may also be referred to as literacy workers, practitioners, trainers, presenters or facilitators. The term 'teachers' is used deliberately because it most clearly signals the pedagogical aspect of the work these people undertake in providing learning experiences. 'Adult literacy and numeracy teachers' is used when the teachers in question describe themselves as having a specialisation in adult literacy and numeracy.

Research questions

To identify the approaches to adult literacy development that deliberately draw on and build social capital, we investigated three aspects of delivery; namely, the partnerships involved; the pedagogies used; and the role of policy in facilitating partnerships. The research questions framing this study therefore were the following:

1 How are partnerships developed and utilised between literacy and numeracy teachers and stakeholders from the different social policy sectors?

2 What are the pedagogies used in approaches to adult literacy and numeracy development that deliberately draw on and build social capital?

3 What is the role of policy in supporting approaches that aim for collaborations between literacy and numeracy providers and agencies within the social policy sectors?

4 What are the guidelines for developing effective approaches to literacy and numeracy development that deliberately draw on and build social capital?

5 What are possible new and innovative approaches to adult literacy and numeracy delivery?

Methodology

The primary purpose of the research was to explore how the delivery of adult literacy and numeracy programs, specifically the partnerships, policies and pedagogies involved, influences social capital outcomes and to synthesise the findings into a set of guidelines for delivering such programs within a social capital framework. The data used in this study drew on literacy and numeracy provision in the social policy sectors of health, finance and justice.

This study comprised three phases. Phase One was a literature review; Phase Two comprised three environmental scans; and Phase Three consisted of three action research case studies. Below is a detailed description of the methods used in each phase and an explanation of how the findings were synthesised to produce the guidelines for delivering adult literacy and numeracy teaching within a social capital framework.

Method

Phase One: Literature review

The purpose of the literature review was twofold: first, to provide an overview of recent developments in the field of adult literacy and numeracy provision in Australia; and, secondly, to identify the nature of literacy and numeracy provision (defined broadly to include health literacy, financial literacy and legal literacy) in the three social policy areas of health, finance and justice. The focus was on the partnerships operating, the policies influencing the field and the pedagogies used in the provision.

Findings from the literature review and practical considerations guided the direction of the environmental scans in the second phase. In the area of health, evidence of partnerships between the health and formal adult education sectors led to an identification of examples in New South Wales. In the area of finance, while there was little evidence of partnerships between the sectors of finance and formal adult education, there were many examples of partnerships among other providers of financial literacy training, government and the financial services industry. Hence the environmental scan was broadened to include the identification of partnerships in Queensland involving financial literacy training providers who were not adult literacy and numeracy teachers. In contrast to the active financial literacy training landscape in Australia, legal literacy training for the consumer is very limited. Consequently, the environmental scan in this case turned to the identification of partnerships in the Northern Territory between adult literacy and numeracy providers and other agencies that resulted in formal literacy and numeracy provision for people in jail and for people who had recently completed their sentences.

Phase Two: Environmental scans

The purpose of the environmental scans was to ascertain the nature of partnerships between literacy and numeracy providers and agencies in the areas of health, finance and justice and the nature of the program delivery. It also served the purpose of identifying participants for the action research projects in the third phase. Three scans were conducted, one each in New South Wales (with health as the focus), Queensland (with personal financial literacy as the specific focus), and the Northern Territory (with justice as the focus). The first source of data comprised responses to an email

enquiry sent to all adult literacy and numeracy providers in the two states and territory as listed on the database of the Commonwealth-funded national telephone referral service, the Reading Writing Hotline. As well as following up these responses (see appendix A for questions posed to participants), websites and other leads gained by word-of-mouth were investigated.

The findings led to each scan having a particular emphasis. In New South Wales the scan of health literacy focused on collaborations with established adult literacy and numeracy providers such as technical and further education (TAFE). In Queensland the limited number of collaborations involving established adult literacy and numeracy providers in the context of finance led to a focus on the large range of personal financial literacy training provided by trainers other than recognised adult literacy and numeracy providers. In the Northern Territory, the scan revealed that, upon release, ex-offenders participate in programs involving adult literacy and numeracy with other members of the community. Therefore the scan identified partnerships between adult literacy and numeracy providers and other agencies, which resulted in programs for participant groups that are likely to include offenders in correctional centres or ex-offenders.

More detail regarding the process by which data were obtained in each scan is provided in the support document. This document also has a summary of the findings, including the identification of pedagogical practices used in the delivery of programs and the range of the social capital outcomes reported.

Phase Three: Action research case studies

Phase Three used an action research approach (Kemmis & McTaggart 2000) to explore the experience of three teachers who were interested in trialling strategies identified in the previous two phases and which could enhance the social capital outcomes for their learners. Our research design is not like some which select case studies to illustrate or test an aspect of the preceding findings. Our case studies were specifically designed to find new information, in this instance, about pedagogies and social capital. The purpose of the trial was to develop a better understanding of specific strategies and to identify the factors that facilitated or impeded the building of social capital. The criteria for selecting the particular cases concerned the provision itself, the teachers and the participants.

With regard to the provision, the learning experience had to take place over a number of weeks (rather than its being of the short workshop style) to allow relationship-building in the class and between the learners and the teachers. The longer time frame had been found significant to social capital building in previous research (Balatti, Black & Falk 2006). It also had to take place in the second half of 2007 after the completion of the previous two phases so that the three teachers had the knowledge about social capital building available.

The teachers involved in the action research projects were required to participate in an initial workshop delivered on social capital and the action research process by the researchers. They were required to make a commitment to an action research plan, which they designed using the template provided (appendix B), and to engage in regular reflection sessions with the researchers over the duration of the course, a requirement of the reflection-action cycle of the action research process adopted. The common prerequisite across the three cases was conducting the projects with teachers who were experienced in delivering courses with a literacy component to learners who were from social, economic or culturally marginalised backgrounds. Details of the three action research trials are summarised in table 1.

Table 1   Action research sites

Site	Training	Teachers	Length	No. of enrolments	Learner description
NSW	New program funded with annual Commonwealth (DEST/DEEWR) literacy funds for innovative programs	2 (LLN teacher & health educator)	26 hrs over 13 weeks	12	NESB Muslim women from different ethnic backgrounds with different proficiency levels in spoken and written English
Qld	Work from Certificate II in Business for Workplace Re-entry PLUS financial literacy component	1	80 hrs over 8 weeks	12	Mainly (10) mature-aged, long-term unemployed women
NT	Work from the Certificates in General Education for Adults (CGEA)	1	160 hrs over 10 weeks	6	Aboriginal women from severely disadvantaged backgrounds

Note: LLN = language, literacy and numeracy; NESB = non-English speaking background.

Data collected in this phase comprised the action research plans, the regular critical reflections between the teachers and the researchers during the training and a set of semi-structured interviews (appendix A for interview schedule) with the teachers and the learners at the end of the course (table 2). The interviews focused on the strategies the teachers used to develop social capital with their learners. The case studies are reported in detail in the support document, *Literacy and numeracy pedagogy and social capital: Three case studies*.

Table 2   Interviewee data

Site	Interviews with teachers	Interviews with students
NSW	10	2 focus groups
NT	6	3
Qld	6	10

Analysis and synthesis

The data collected and the analysis that occurred in each phase contributed to the final analysis and synthesis processes used to address the research questions. The response to research question one concerning partnerships identified the nature of the partnerships at the macro, meso and micro organisational levels of the training intervention.

The framework used to identify the pedagogical practices that can produce social capital outcomes (research question two) is shown in table 3. This framework was also used in our previous research (Balatti, Black & Falk 2006). The teaching strategies identified as helping learners experience social capital outcomes were those reported by participants and/or teachers as resulting in any of the changes listed in table 3. To explore how policy facilitates collaborations between literacy and numeracy providers and agencies within the three selected social policy sectors (research question three), examples of collaboration were analysed using an existing framework that applies social capital principles to policy development and implementation (Wallace & Falk 2008, pp.200–1).

Responses to the first three research questions were used to produce guidelines for establishing effective approaches to literacy and numeracy development that deliberately draw on and build social capital (research question four). The response to the final research question regarding possible new and innovative approaches to adult literacy and numeracy delivery provided the opportunity to describe innovative practices used in one social sector and not in others. Also included here are possible ways forward for the adult literacy and numeracy field in terms of policy development and practice.

Table 3   Indicators of social capital outcomes

Groupings	Elements	Indicators for the study
		Does participation in adult literacy and numeracy courses result in
1 Network qualities (including norms and common purpose)	Trust and trustworthiness	1a changes in trust levels?
		1b changes in beliefs about personal influence on the student's own life and that of others?
	Sense of efficacy	
	Acceptance of diversity and inclusiveness	1c action to solve problems in the student's own life or in that of others?
		1d changed beliefs and interaction with people who are different from the student?
2 Network structure (including norms and common purpose)	Size	2a change in the number and nature of attachments to existing and new networks?
	Communication mode	
	Power relationships	2b change in the number or nature of the ways that the student keeps in touch with others in their networks?
		2c change in the nature of memberships?
3 Network transactions (including norms and common purpose)	Sharing support	3a change in the support sought, received or given in the networks to which the student is attached?
	Sharing knowledge, information and introductions	3b change in the ways the student shares information and skills and can negotiate?
4 Network types (including norms and common purpose)	Bonding	4a changes in the activities undertaken with the main groups with which they interact?
	Bridging	
	Linking	4b changes in the activities with groups that are different from the student?
		4c changes in the links that the student has to institutions?

Note: Based on the ABS (2004) Social Capital Framework.

Limitations

A limitation of the study is that none of the three sectors was researched in sufficient detail to allow for conclusive generalisations to be made. However, the literature review and the environmental scans provided enough data to identify strong examples of partnerships and some trends that seem to be developing in the delivery of adult literacy and numeracy programs in the areas of health and finance and in the justice sector.

A further limitation is that the study focused on just three elements of the adult literacy and numeracy teaching endeavour; namely, partnerships, pedagogy and policy. This prevented any detailed analysis from a social capital perspective of the specific stages in adult literacy and numeracy program delivery. These include the identification of the need for the training; the funding and other support arrangements required for its delivery; the content; the recruitment of learners; and the evaluation.

Findings

This chapter reports on the approaches to adult literacy and numeracy development that seem to deliberately draw on and build social capital. By 'approach', we are referring to the partnerships involved at any stage of the delivery, the role of policy in facilitating such partnerships and the pedagogies used in the delivery of programs.

Partnerships in adult literacy and numeracy programs

In this section we address the research question: *How are partnerships developed and utilised between literacy and numeracy teachers and stakeholders from the different social policy sectors?*

The three phases of this research project all highlight that the number, type and nature of partnerships involved in the health, finance and justice sectors vary considerably. Thus, we begin with a summary explanation of the sector differences before identifying the characteristics of partnerships that appear to be effective.

Sector differences

Of the three sectors, partnerships feature most and are currently of most significance in the area of *personal financial literacy*. At the macro level we find a range of partnerships involving organisations created by the federal government (the Financial Literacy Foundation), government departments, major banking corporations such as the Commonwealth Bank, ANZ and Westpac, philanthropic organisations, peak professional bodies and peak community advocacy groups. In the last decade there has been a concerted national effort, driven by the above organisations, to improve the financial literacy of all Australians and, in particular, of the groups considered to be disadvantaged through social, cultural or economic marginalisation.

There are some key observations to make of these financial literacy partnerships. First is the interest demonstrated by major financial institutions through their research, funding and resource development in redressing the financial exclusion of many disadvantaged groups. Rarely has there been such interest from major banks in the plight of disadvantaged people. Second is the role, particularly at the grassroots program delivery levels, of not-for-profit, philanthropic agencies such as the Smith Family and Mission Australia and local community groups, neighbourhood and community centres. To date, recognised adult literacy and numeracy providers such as those in the VET sector, appear not to play a significant role as partners in providing personal financial literacy training to disadvantaged groups. One reason for this may be that nationally accredited training is unlikely to be a priority for disadvantaged groups wanting help with managing their personal finances.

The principle of partnering is evident in the work done in understanding and responding to the financial literacy needs of Indigenous people. For example, the peak national organisation for reconciliation between Indigenous and non-Indigenous Australians (Reconciliation Australia) has been in partnership with the Department of Families, Community Services and Indigenous Affairs (FaCSIA) in the National Indigenous Money Management Agenda (NIMMA) project. This project in turn has led to further projects including banks and credit unions as partners. Marginalised women are another group identified to be in need of personal financial literacy skills, and they include carers,

culturally and linguistically diverse women, Indigenous women, women with a disability, single mothers, women in rural and remote locations, and older women, including widows. In some cases this has led to a multiple-partnerships arrangement (for examples of Indigenous and women's financial literacy projects, see the literature review in the support document).

The *health sector* provides a different profile in relation to partnerships involving literacy and numeracy providers. If we include within the health sector the upskilling of the health workforce, then there are indeed many partnerships undertaken through the federal government's Workplace English Language and Literacy (WELL) program, with partners typically including the federal government as the funding and regulatory agency, a VET literacy and numeracy provider and a health organisation, which could include a hospital, aged care facility, or a rehabilitation centre.

Outside the upskilling of the health industry workforce, documented 'health literacy' partnerships involving literacy and numeracy training providers are sparse. With no national policy direction or specific funding from governments, the relatively few partnerships that have developed in New South Wales involving literacy and numeracy providers and the health sector have been ad hoc, occurring as VET providers or health personnel have seen a local need and have utilised available funding opportunities. To date the health sector and literacy and numeracy providers have worked in relative isolation from each other. While a number of other partnerships between local community training providers and health organisations no doubt exist, they are often not documented and remain 'under the radar'.

Interestingly, there are currently Commonwealth-funded mental health literacy programs in the wake of the recent national strategy on mental health (Council of Australian Governments 2006). However, initiatives to date have been managed and delivered exclusively from within the health sector, even those involving frontline health staff in disadvantaged Indigenous communities.

In the justice sector, especially as it is applied in the Northern Territory, we focused on partnerships targeting offenders and ex-offenders. Nationally, there are a number of macro/meso partnerships in the sense of partnerships between different prison jurisdictions and major VET providers such as TAFE to supply literacy and numeracy and other programs in prisons (Victoria and Queensland especially). In most states and territories a developing area for partnerships involving literacy and numeracy programs in the prison system is with pre- and post-release programs. Typically, they involve partnerships between prison jurisdictions, VET providers and employers willing to employ ex-offenders. In most cases literacy and numeracy provision is 'integrated' into these work or training programs and, in the case of VET providers, there is evidence of team teaching.

Developing partnerships

Partnerships develop when there is an important social policy issue or problem that can best be addressed by partnerships, when funding is available and recurrent, and when, through a partnership arrangement, those most in need of support can be reached. At the macro policy level, it helps if there is a confluence in the views of governments, corporations and peak organisations representing particular disadvantaged groups in society. This is likely to occur, as in the case of financial literacy, when there is overwhelming evidence that a social problem exists which affects disadvantaged individuals and communities (and corporations, in the case of banking institutions) and that a linked-up partnership approach appears the best means of addressing the problem. In the case of personal financial literacy, there was much evidence of the need for improving the financial literacy of disadvantaged people (for example, Australian Securities and Investments Commission 2001; ANZ 2003, 2005; Investment and Financial Services Association 2003). This is currently not the case with health literacy, where to date there has been little indication of government promotion at either state or federal level, and the dual-interest groups representing those needing access to good health and those needing literacy and numeracy skills appear not to have been heard by governments. The situation may change following the release of the first Australian national survey of health literacy (ABS 2008). In the case of the justice sector, there are few voices lobbying on behalf of offenders or ex-offenders.

Funding is clearly a key factor in the development of partnerships, and financial literacy partnerships are a case in point, with substantial funding from both the Commonwealth and the corporate sectors. As a consequence, partnerships are flourishing.

Socially excluded groups are often notoriously difficult to recruit to education and training courses and they are sometimes referred to as the 'hard to reach'. It is the local community partners who facilitate the recruitment of these individuals and groups into courses, and they do so based largely on trust built up over time. This appeared to be the case with Indigenous people in rural communities participating in personal financial literacy courses, with the endorsement and support of local Indigenous community groups. There are health literacy examples too, such as Muslim women in a health literacy course in Western Sydney being recruited to the course through the established networks and trust of the local Muslim women's centre.

On the other hand, there are cross-sectoral partnerships that may develop without local community input and trust, as in the case of the federally administered Language, Literacy and Numeracy Programme (LLNP), where Centrelink and other job agencies refer job seekers to contracted literacy and numeracy providers. In some regional areas and with some target populations, this could be problematic, as the Northern Territory case study in this research demonstrates. With little evidence of collaboration from local Indigenous communities, individual Indigenous students faced insurmountable obstacles (in the form of domestic violence and transport difficulties) in trying to attend the literacy program.

The characteristics of partnerships

This study found that effective partnerships share some common characteristics. They include the following:

✧ *sharing a similar value system* as with governments, corporations and community groups valuing the importance of people understanding and making financial choices

✧ *bringing different sets of needed skills and resources to the partnerships*, which may include financial, cultural and social capital

✧ *mutual respect* amongst the partners, especially at the local level in team-teaching arrangements

✧ *working as part of a team*

✧ *good communication* among partners

✧ *local flexibility*, especially with timetabling and local resourcing

✧ *sustainable funding* which enables partnerships to endure for the medium to long term.

Teaching for social capital outcomes

In this section we respond to the research question: *What are the pedagogies used in approaches to adult literacy and numeracy development that deliberately draw on and build social capital?*

The teaching strategies described here are those that appear to foster social capital outcomes for learners.

The strategies are reported here in two ways. Table 4 presents strategies associated with particular social capital outcomes. While a given strategy can produce a number of different kinds of changes, each strategy in the table is linked to one of the more obvious social capital outcomes that it can foster. The table is not intended to be a complete list of strategies but rather a sample. In addition to the table, there are more detailed descriptions of five sets of pedagogical practices that can lead to social capital outcomes. The selection of practices was partly determined by their apparent effectiveness in producing social capital and partly by the desire to present a diversified range of practices.

Table 4   Teaching strategies that foster social capital outcomes

Social capital outcomes as indicated by learner changes in*	Teaching strategies that draw on and build social capital
1 Network qualities	
1a Trust levels	Strategies that *develop trust*
	– within the learner group e.g. by encouraging interaction according to a set of protocols that create a respectful, safe and supportive learning environment
	– between learners and teachers e.g. by teachers interacting with learners in an open and respectful way
1b Beliefs about personal influence on his/her own life and that of others	Strategies that lead to *empowering learners* in their everyday interactions e.g. by relating the training to participants' issues, problems and areas of interest
1c Action to solve problems in one's life or in others	Strategies that *build self-efficacy and self-confidence* e.g. designing learning experiences directly related to the lives of the learners
1d Beliefs and interaction with people who are different from oneself	Strategies that encourage learners to *build bridges of understanding* e.g. by providing opportunities to interact with a range of people and developing effective communication skills
2 Network structures	
2a The number or nature of attachments to existing and new networks	Strategies that increase learners' *confidence in accessing new groups* (interest groups, organisations, service providers) in the community
2b The number or nature of the ways that the learner keeps in touch with others in his/her networks	Strategies that require *implementation of new skills in everyday life* e.g. use of internet, writing a letter, explaining a request for payment
2c The nature of memberships in networks, for example, changing the power differential	Strategies that encourage learners to *construct themselves in different ways* e.g. through doing group work, assigning tasks requiring interacting with services in the community
	Strategies that help *remove social distance* between learners and others including teachers
3 Network transactions	
3a The support sought, received or given in the networks to which the learner is attached	Strategies that encourage learners to *work together* and help one another e.g. peer learning, mentoring
3b The ways the learner negotiates and shares information and skills	Strategies that *improve identity and knowledge resources* including literacy skills that can be deployed in other aspects of learners' lives e.g. family
4 Network types	
4a The activities undertaken with the main groups with which the learner interacts	Strategies that promote *transfer of learning* from the classroom or training room to other parts of the learners' world e.g. by
	– embedding training in existing meaningful contexts such as other programs,
	– drawing on learners' choice of topics
	– embedding the literacy learning in real-life activities such as money management
4b The activities with groups that are different from the learner's	Strategies that provide opportunities for students to become *members of other groups* e.g. from unemployed to employed, from isolated at home to being a member of new friendship groups
4c The links that the learner has to institutions	Facilitating opportunities for learners *to interact with institutions and service providers* with which they may not be familiar
	Strategies that *improve specific literacies* e.g. in health, finance and law so that learners can better engage with service providers in these sectors and better utilise their services

Note: * Based on the ABS (2004) Social Capital Framework.

Detailed descriptions of some pedagogical strategies

Five sets of pedagogical strategies that draw on and build social capital are described and illustrated here by citing examples provided in the data. In summary, they are:

✧ Set One: strategies that teachers use to encourage students to develop those bonding, bridging and linking ties (the building blocks of social capital)

✧ Set Two: ways in which teachers build relationships with their learners

✧ Set Three: strategies that teachers use to encourage peer learning

✧ Set Four: ways in which teachers engage in collaborative teaching

✧ Set Five: ways in which literacy and numeracy learning can be integrated or embedded in other training or activities.

Developing bonding, bridging and linking ties

The learner group that is formed by virtue of the participants enrolling in the program immediately constitutes a new network. It is the teachers and the learners' combined task to build a community of practice that has learning as its raison d'être. A learning community (Wenger 1998) is a special kind of network. Implementing the principles of adult basic education teaching (Lee & Wickert 2000; Scheeres et al. 1993) helps to build a learning community. A social capital perspective to building learning communities draws attention to the kinds of bonding, bridging and linking ties that teachers would like their learners to develop.

Through these ties, learners will draw on existing knowledge and identity resources and build new resources that can lead to improved socioeconomic wellbeing. Here we describe some of the specific strategies that teachers successfully used to encourage the building of bonding, bridging and linking ties by their learners.

Bonding ties are the strong ties that build cohesion and a common purpose within the learning group. They require trust building, a process that cannot be rushed and which takes place through many interactions among all participants, including the teachers. Teachers explained that building trust requires encouraging people to get to know one another and creating a non-judgmental climate in which people feel safe sharing life experiences and making errors as they are learning. One teacher described the ideal learning environment as one that has a 'supported, friendly sort of atmosphere, where trying things out isn't going to end up with you being mocked'. A great deal of group work, story-telling and sharing of information or artefacts from learners' own networks is encouraged. One teacher described her preferred learning setting as one that 'is more like a social setting around learning rather than a classroom setting where it's the teacher instructing.'

Teachers who understand the value of bonding ties in a group also nurture a sense of belonging among the learners. This serves the purpose of increasing attendance rates, but for some learners who feel a strong sense of isolation and exclusion in their lives, a sense of belonging to their learner group can be deeply transformational. The teacher of a group of Indigenous students that included sex workers and those with drug dependencies aimed to create an environment in which people did not feel the same sense of marginalisation that they do in their everyday life. She wanted her learners to feel a sense of belonging:

> I want them to think 'I'm not that marginalised by society, I can do this …' It's like, 'I can pass it off here. No one's looking at me.'

A more direct strategy that built bonding ties was successfully trialled with a group of long-term unemployed people enrolled in a back-to-work course. The teacher insisted that the group be a team and that it behave as such. Cooperation was encouraged and competition discouraged. She explained

that she wouldn't mark any assignments until all the members of the group had submitted a particular task. Below is a summary of the teacher's rationale for adopting this stance:

> With this group, we've made sure everyone remembers that this is a team. We've all got a common goal and that is for everyone to finish this course successfully. I do keep the team thing going all the way through the course because I think it's important for three reasons. People who haven't worked for 20–25 years can't talk about an organisation they've worked for or a team that they've worked in so I think it's important that they get to do the practical side of being part of a team and, of course, it's got to be fun as well. But the main reason is I want them to treat this as a job—if you go to a job, you're not late are you? If you're not going be in, you phone or you get the sack. If your tasks aren't done or you haven't done your job, you let the rest of the team down—and it's no different here. So I did make it that I don't mark the assignments for each unit until everyone has handed them in. I also keep the team thing going because if you've got the right team, they encourage each other. All of them, except one, did that.

Only one learner of the group of 14 did not successfully complete the course. However, such a strategy may not have worked for another group. Not all groups can or even should have equally as strong bonding ties.

Unlike bonding ties, *bridging ties* are weak ties that are concerned with the learner accessing new networks. Bridging ties require learners to interact with people who are not like them and are important in the learning experience because they are the means of access to new ideas, attitudes, beliefs and other resources that are potentially empowering to the learner. By developing bridging ties, learners may begin to feel more part of the wider community. Providing opportunities for learners to interact in a non-judgmental way with people who, at least on the surface, appear to be different from them is one way of developing their confidence to reach out to different networks.

Strategies that teachers use to encourage bridging ties also depend on the resources that are available in the community. One teacher had her students undertake local mapping exercises to find out what facilities there were in their local communities in terms of gyms, swimming pools and exercise classes. Students brought in local information and assembled 'maps' of local facilities. Excursions to museums, galleries, cultural centres and workplaces for possible future employment can also lead to bridging ties. Mentoring programs is another way. Some teachers encourage the practice of bringing a visitor, a family member or friend to class to provide opportunities to extend the existing networks. In one case a teacher had one of her daughters, a university student, participate in several sessions.

One of the dilemmas that teachers have in designing their teaching plans is the extent to which learners should remain in their psycho-social comfort zone and the extent to which they can be encouraged to reach out to new experiences and new networks. While it may appear a good strategy for literacy and numeracy teachers to bridge the distance separating learners from education institutions by teaching in the learners' comfort zone, a teacher reported failure in the case of a youth centre for reasons relating to social capital. She explained that she had been unsuccessful in imposing a new set of norms associated with punctuality and participation on the learners, who continued to behave according to the more lax behavioural norms of the place where they spent much of their day. In this case the teacher did not have the support of the youth worker who aligned himself with the norms of the young people. Further, while it may appear that excursions to museums, cultural centres and the like might be useful ways of extending learners' social and cultural landscapes, they were not welcomed by some participants in the adult literacy and numeracy course delivered at the sexual health centre. The teacher explained the response:

> It set up a division. Students feel most comfortable coming to the regular class. Students/ clients don't like leaving Kings Cross—they get anxious. There's severe anxiety being out of Kings Cross for two hours.

The third kind of tie that adult literacy learning can produce is the *linking tie*, which facilitates connection between individuals and institutions, systems and organisations. Amongst these, health, finance, the law and education are undoubtedly some of the most important systems and institutions with which people may need to interact. The kinds of resources required to make linking ties often entail the know-how, connections and confidence to actively engage with these institutions when the need arises. Teachers create the opportunities for their learners to make linking ties. Sometimes teaching people which websites to access and then ensuring they are able to navigate and read them (for example, Australian Taxation Office, employment, health education) can increase access to important information and services. Community courses where professionals from the health and finance fields are actually the teachers are often the first times that learners experience the 'human face' of the institution or system. Teachers cite many examples of learners accessing systems and services as a result of building trust in those systems and services in their course. A health educator who was teaching with an adult literacy and numeracy teacher became an important resource person who referred learners to breast-screening and other facilities in their local areas. One financial literacy teacher who works for an Indigenous education and advocacy group uses the number of contacts that learners make with financial counsellors as an indicator of how successful the course was in changing behaviour. Adult literacy and numeracy teachers who may not have a specialisation in health, law or finance can sometimes find themselves as the go-between the learners and systems. This may be literal as in the case of a teacher who drove one of her learners, a client from an inner city medical centre, to a VET college because she had expressed interest in furthering her education. In another case, the teacher's role was more of an intermediary. On that occasion, he helped a learner originally from Korea with very little English to draft a letter explaining why she could not do jury duty.

Teachers as part of the learners' network

Participant interactions with teachers are an important site for social capital building. For many learners, teachers are professional people with whom, as adults, they have not had relationships. Developing relationships with teachers is social capital building in itself. Teachers can play an important role in helping learners transform the way they see themselves and interact with others. Teachers through their own contacts and networks also provide opportunities for learners to expand their own networks.

Teachers who are aware of this role position themselves in the group in ways that reduce the social distance between themselves and the learners; for example, by minimising teacher-directed pedagogy and maximising learner input; by becoming part of small discussion groups rather than just monitoring them; and by sharing relevant material from their own lives with the learners. These teachers work hard to connect with their learners in a number of ways including using humour, finding common ground and valuing the life experience that learners bring with them.

Teachers cognisant of the importance of their interactions with learners are aware of their function as role models and also, if required, as mentors. A literacy teacher involved with adolescents from a mental health unit said: '… the teachers have a real welfare role in it as well, and each learner in the course has a teacher mentor who helps them set goals'.

The quote below from a participant in one of the action research projects captures the importance of the teacher's behaviour in building relationships:

> She [the teacher] doesn't sit up there on a pedestal. She's down there with the rest of us and she doesn't make herself out to be better than anyone else even though she's had education and we have not. She's worked hard to get where she is and I respect her for that and I appreciate her for that but, like I say, she doesn't treat me like I'm illiterate or anything else.

Providing opportunities for peer learning

Strategies for encouraging peer learning are many and include sharing experience, group work, mentoring and buddy systems. From a social capital perspective, encouraging interactions among learners especially for the purposes of learning can lead to strengthening the bonds within the new group and changing the ways people share information. It can also lead to changes in how people perceive themselves. Two participants in a class in which the teacher used mentoring arrangements commented that they were surprised that they had found themselves in a situation in which they could help others. For one learner, whose confidence was very low but who had skills in computing, the opportunity to help someone had a profound effect on her own sense of self and her self-efficacy. She reported that she had never thought she would be able to help anyone else, and, being able to do so, made the course enjoyable for her.

Co-teaching and other forms of collaborative delivery

Collaborative delivery can take the form of co-teaching, working with guest presenters or teaching with support staff. The social capital outcomes associated with each of these practices have different emphases. Despite the benefits apparent in the practices, cases of collaboration in the learning context seem to be rare.

Co-teaching between teachers with literacy and numeracy expertise and others with expertise in specialist areas, for example, health, is a pedagogical practice that can lead to enriched learning experiences. The benefits to students can be found not only in the knowledge they acquire about health, but co-teaching also provides the opportunity for them to get to know professionals in fields whom they may never have met in their everyday lives or with whom they feel uncomfortable interacting. It provides an opportunity for learners to develop some familiarity with organisations, systems or professions and may lead to future contact. It also provides the extra benefit of observing interactions between two or more professionals that model sharing, robust discussion and collaboration.

Cases involving literacy teachers and health educators often take place in neighbourhood or community centres. Success depends on the teachers sharing a similar philosophical framework about adult learning, one with learner empowerment as the core. Success also depends on having the time to plan together. In the cases found, the literacy teachers embed their work in the teaching provided by the health educator. In one case involving a class of Muslim women the dynamic between the literacy teacher and the health educator was quite fluid, with both involved in health-related discussions with the participants. In another case in which the roles were more differentiated, a dietitian delivered a course on diabetes prevention to a group of Chinese people, with the literacy teacher providing active language support, as did a translator. For example, while the dietitian used one whiteboard as a visual aide, the literacy teacher used another to do reinforcing language work. She also devised small group activities, including task sheets related to what the dietitian was teaching. The dietitian recalls their planning and working together in the following way:

> I think we worked very well together. I would be standing up talking or doing something on the whiteboard and suddenly the class would be trying to say a word and I wouldn't know how to instruct them through that, so I would deflect to Sue, who would then take over or jump up and do a diagram. She would do the same when she was revising something with them. A content question would come up, either she would answer it and look to me for confirmation, or she would throw it over to me. So within our own group we did stick to our content areas. It worked quite well. I was emailing her on the weekend with a list of the nutrition content I'd want to cover the following Thursday, and she'd look at it and get back to me. That happened every week.

Other kinds of collaboration involve the teacher inviting co-presenters who bring with them resources in terms of life experience, expertise and networks that are valuable to the learners. A teacher involved in one of the action research projects chose this as one of the new strategies to use in her group of mature-aged long-term unemployed people to foster social capital outcomes. In an

attempt to help learners establish useful contacts outside the class as well as motivate them to continue with their studies, the teacher invited a successful past student to talk to the group. This ex-student was employed as a coordinator in a large community agency. The teacher's rationale for choosing this particular ex-student was that she could be a role model and possible mentor to whom the current group of students could relate. She had been where they now were and had experienced many of the same life circumstances. In this case, the guest presenter delivered a motivational session followed by question time and a lengthy morning tea which provided the opportunity for people to ask her further questions. Several learners also continued contact with the guest presenter in the subsequent months.

In yet other cases, teachers worked with groups with the assistance from support officers, for example, counsellors and youth workers. These courses were generally conducted at the sites where the participants normally met for other purposes and where the support officers operated. In these cases, the presence and sometimes the participation of the support officers served the purpose of bridging the world known to the participants to the new experience of the literacy learning. In these situations, teachers were drawing on existing social capital to help learners feel comfortable with the new experience.

Embedding literacy learning

Embedding the teaching into other programs that participants are undertaking or into an existing activity can influence the ease with which the teaching can be accessed and taken up by the intended learners. It can also influence the outcomes they experience, including social capital outcomes. Yet it is also the strategy over which teachers probably have the least influence. Integration of literacy and numeracy into other programs is very much subject to the partnerships and policy that are in the domain of other stakeholders in the adult literacy and numeracy program endeavour. Examples exist in both health literacy and personal financial literacy. In the area of health the most common approach is to have the literacy and numeracy learning embedded in a health-related program.

In the area of finance, a range of configurations exists. In the case of organisations such as Mission Australia or The Smith Family, which are multiservice deliverers of training and employment programs, financial literacy training is included into existing life-skills programs. Mission Australia delivers *MoneyMinded*, a financial literacy training program, to people in complementary Employment Service programs such as the Personal Support Programme (PSP) for those aged 16–60 years and the Jobs Placement Employment and Training (JPET) programs for those aged 15–21 years. The latter is an early intervention program and provides help to young people who are homeless, at risk of becoming homeless, ex-offenders, refugees or wards of the state. The Smith Family has incorporated *MoneyMinded* into their Learning for Life programs for low-income families and families receiving Centrelink payments. *MoneyMinded* forms the financial literacy component of the program, which also has a computer literacy component, reading literacy component, and other streams.

In some programs the financial literacy teaching occurs as the need arises and often on a one-on-one basis. One example is of a parenting and life-skills program for single mothers aged 15–24 years, where the provider uses resources from the federal government's Financial Literacy Foundation to teach the required skills when they are needed.

Examples of financial literacy training in Indigenous communities illustrate diverse ways of embedding training in structures larger than a one-off course. In one case, the financial literacy trainer who teaches groups in remote Indigenous communities in Queensland works for the Indigenous Consumer Assistance Network, an Indigenous education and advocacy group that provides the additional financial services of financial counselling and consumer education. The financial literacy training therefore complements the other services and increases the likelihood of participants applying their learning in everyday life.

A multi-partnered and multi-layered example is the Family Income Management (FIM) Program in north Queensland. It is a far-reaching program in which financial literacy training is just one component and operates in a number of Indigenous communities on Cape York Peninsula. It was designed by Indigenous people 'to help build financial literacy and implement budgets, stabilise family functioning, improve living standards and reduce household and individual debt in a culturally sensitive and practical way' (Department of Families, Housing, Community Services and Indigenous Affairs 2007). Participants in this program are supported by facilitators and resource workers, who work with them to set up budgeting and saving agreements, direct deductions from accounts, and other measures to improve the management of money.

Embedding the literacy and numeracy learning into existing programs can require teachers to go where the learners are located, for example, youth centres, neighbourhood centres and community centres. The people who would most benefit from literacy and numeracy teaching are sometimes unwilling or unable to attend education institutions. One example was of an adult literacy class comprising a group of Indigenous clients at a medical centre for sex workers and intravenous drug users, where the participants were already regularly meeting as part of a community group set up by the centre. In this case, the community of learners comprised the clients of the centre, the counsellor, the Indigenous health community officer and the teacher. The course took place within the ethos of the community group, whereby health was approached holistically, that is, by encompassing spiritual, cultural, physical and emotional health. The teacher's skills here included creating a cohesive learning group with regularly changing participants.

A final note of caution is to emphasise the need to evaluate the merit of any strategy on a case-by-case basis. Knowing one's learners is paramount. Not all strategies work equally as well with all learners. For example, while peer learning strategies may be effective in some cases, they were reported to be unsuccessful with a group of Indigenous women who were very shy and who had a low proficiency in English. Knowing one's learners also means beginning at their level in terms of knowledge, interests, aspirations, life span and life experience. A strong reminder of this basic teaching principle was demonstrated by a mismatch between a learner group and an online self-paced financial literacy training course. The learners, a long-term unemployed group, did not identify at all with the course designer's intended learner group, a group who supposedly had the resources to reach the age-related milestones on the way to attaining total financial security. We conclude with the opinion of one participant:

> I may be in the 40 year age bracket but I'm not even at the 20 year bracket when it comes to my finances. Because I've been in this relationship where we have a very low income, we have no assets, I don't even have a registered vehicle at the moment or a home phone—I think I have about $800 Super from when I was working at the Bakery … And, when you're looking at that [online course], and it tells you where you're supposed to be in life and you're not anywhere near that, that actually brings you down and it did it to a lot of people.

Role of policy in collaborations

Falk (2003) found that, in using social capital principles to inform policy development and their implementation processes, seven themes about 'effective policy' emerged from the data. These have been synthesised into five Principles of Policy Effectiveness (Wallace & Falk 2008, pp. 200–1). In response to the research question, *What is the role of policy in supporting approaches that aim for collaborations between literacy and numeracy providers and agencies within the social policy sectors?*, we look at evidence of the five principles in the examples of collaborations found in the data.

A social capital measure of policy effectiveness

Principle one: Effective policy depends on understanding the dynamics of change at 'the local' level.

Example demonstrating principle one

The Community Literacy Program, which is part of the Queensland Government's Skilling Queenslanders for Work initiative, is designed to maximise a match between the training delivered and the local needs of the community. Its flexibility is evidenced by the types of people/ organisations who can apply for the funding and what they can apply for. It requires applicants to show that they have strong connections with the identified client groups and it encourages collaborative arrangements between organisations and community groups. Flexibility in terms of the content and mode of delivery allows applicants to design training that best suits an identified group. Some of the successful applications have included personal financial literacy.

Example demonstrating absence of principle one

This partnership between a federal government department (Centrelink) and a local Language, Literacy and Numeracy Program (LLNP) provider in the Northern Territory did not respond effectively to local needs. The students were enrolled in a nationally accredited literacy and numeracy course (the Certificates in General Education for Adults) and the purpose of the literacy program was to assist 'clients' into employment. The students in a class were largely Indigenous, whose first language was not English and who lived in Indigenous settlements in and around a regional centre. The concept of 'work' in a region where employment opportunities were rare and the expectations of students complying in some way with national Language, Literacy and Numeracy Program participation norms and completing an accredited course were at odds with the 'local level' realities of domestic violence and lack of infrastructure support such as transport.

Principle two: Gaining benefits from policy depends on engaging the intended recipients: inclusive and consultative processes are slow, but they pay off. Recognising different knowledge systems, purpose and success makes policy purposeful.

The National Indigenous Money Management Agenda (NIMMA) project, now called the Indigenous Financial Services Network (IFSN) project, is an extensive example of how inclusive and consultative processes have been used to produce a comprehensive response to addressing Indigenous people's financial exclusion. Financial exclusion is a result of many causes, including financial illiteracy and lack of access to financial products and services. Extensive consultations have occurred with service providers and community members. Its partners are banks, credit unions, federal government agencies and Indigenous community organisations. To ensure input from Indigenous people themselves, the Indigenous Advisory Group has been established to provide the network with advice.

The National Indigenous Money Management Agenda project resulted in a guide produced by the Financial Literacy Foundation (2008) outlining five best practice principles in designing and delivering financial literacy programs to Indigenous people. They are reproduced here because they stress the value of consultation and in every principle the elements of partnership and social capital building exist. The five best practice principles are:

◇ Build trusting relationships and work together with Indigenous Australians.

◇ Understand Indigenous cultures and the local environment.

◇ Develop effective delivery methods.

◇ Develop a working knowledge of appropriate points of referral.

◇ Evaluate your initiative and share what you have learned.

Principle three: Continuity of resources, including structure and personnel, provides short- and long-term sustainable success.

Example of continuity

Resources may be provided by the private sector and/or government on a more or less continuous basis. The example in the environmental scan of the Commonwealth Bank funding a personal finance training program for remote Indigenous communities in North Queensland over five years is an example of industry providing continuity. While the private sector can initiate resources of structures and personnel provide capacity for sustainability, there is a policy gap for linking these into strong public policy for disadvantaged participants.

Example demonstrating absence of continuity

A partnership between a TAFE college and an area health service produced a series of six 'diabetes literacy' courses aimed at educating people on how to prevent type two diabetes. The target groups were local culturally and linguistically diverse people and, in particular, those in high-risk cultural groups for acquiring type two diabetes. A head teacher at the TAFE sought out dieticians from both the public and private sector to participate in the project. Literacy educators and dietitians co-taught on the courses, which each lasted seven weeks. At the conclusion of the courses, despite their success and the local demand for more such courses, there was no continuity in the funding to enable them to continue. Without funding support, the partnerships developed at the micro level are unlikely to be sustained.

Principle four: Ensure 'market forces' are supplemented by resourced capacity-building.

Example of competition and partnerships

Competition for government funding can create a context where providers do not wish to share information about clients, and where they work on a shoestring at the expense of training and other elements of capacity. For example, market forces are dictated by the successful Language, Literacy and Numeracy Program tenderer, but there is evidence that there is no balancing capacity-building of personnel or course structures and continuity.

Principle five: Policy cycle effectiveness requires availability and responsiveness of an evidence base. This includes continuous and iterative evaluation of individual projects.

Example illustrating the on-the-ground challenge to applying principle five

There can be some challenges in evaluating partnership projects to the satisfaction of all partners. This can be partly because each partner, especially in the partnerships that involve diverse sectors, may have a different perspective on the value of the project. For example, in the case of the diabetes literacy project mentioned above, the area health service seeks evidence of the effectiveness of the project in terms of health outcomes (that is, changes in the participants' lifestyles to make them less of a risk). The literacy provider on the other hand seeks evidence of the effectiveness of the project primarily in enabling health workers and literacy teachers to work together collaboratively. These different agendas are not necessarily mutually exclusive and some compromise is possible, but it indicates the potential problems in evaluating projects in ways that are satisfactory to all parties.

Application of the five principles of policy effectiveness

Given this overview, what can we say about the role of policy in supporting approaches to collaborations in the adult literacy and numeracy field? The examples above show that paying attention to the integration of the five Principles of Policy Effectiveness (Wallace & Falk 2008) is likely to produce benefits in terms of policy effectiveness.

1 There are indications that the stronger the partnership base across policy bodies and sectors, the stronger will be the social capital that is built and this will impact on the effectiveness of the policy outcomes.

2 Policy that influences the effectiveness of an initiative can come from government or from private enterprise.

3 Policy that 'listens' to the grassroots and has the capacity to adapt to local needs will be more effective. There is a balance between the top-down and bottom-up groups involved.

4 A great deal of excellent and productive pedagogy at the micro level occurs and produces social capital benefits. From the scans and evidence in this report, this usually happens in spite of, not because of, policy measures.

5 There is no uniform national adult literacy and numeracy policy and there has not been one for nearly two decades (since the Australian Language and Literacy Policy in 1991, see Department of Employment, Education and Training 1991). This lack is reflected in the diversity of isolated initiatives, for example, 'financial literacy', health literacy', 'mental health literacy', each of which tends to occur in isolation from the other and independently of the established adult literacy and numeracy field. There are no state or territory adult literacy or numeracy policies, but there are some isolated strategies in place that respond to federal funding requirements.

Conclusion

The primary purpose of this project was to produce a set of guidelines for designing and delivering adult literacy and numeracy programs from a social capital perspective. The adult literacy development taking place in the social policy sectors of health, personal finance and justice provided the sites for investigation in the study. The guidelines presented here came from analysing the literature, the environmental scans and the action research projects, with the focus being on the partnerships, policy and pedagogical strategies used. We conclude with proposals for new and innovative approaches to adult literacy and numeracy delivery.

Social capital guidelines for literacy and numeracy development

This section addresses research question 4, *What are the guidelines for developing effective approaches to literacy and numeracy development that deliberately draw on and build social capital?* The guidelines are now presented as they pertain to partnerships, to pedagogical strategies and to policy.

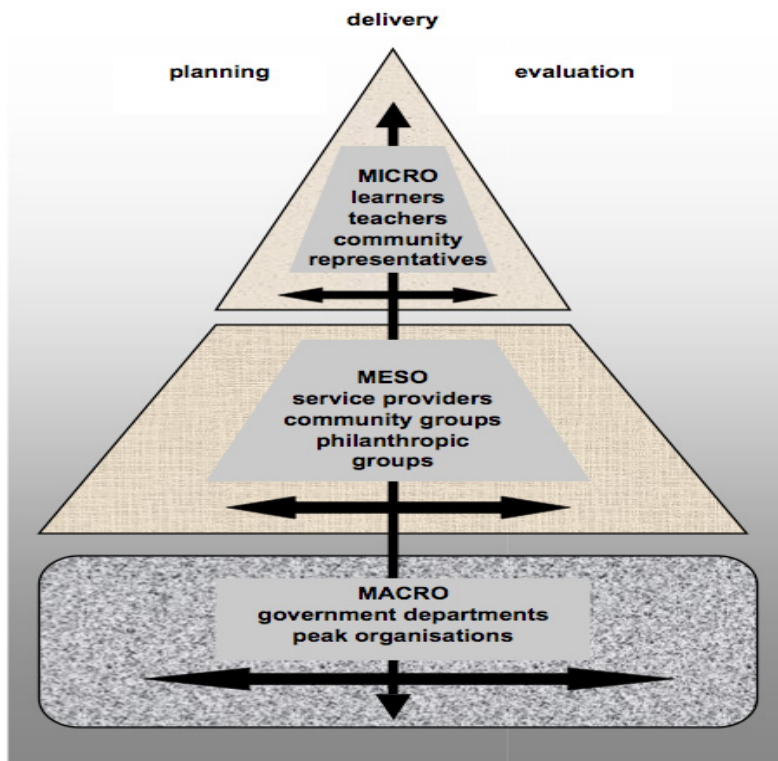### Partnerships in adult literacy and numeracy development

Creating partnerships among different agencies and service providers in delivering education and training is in itself an act of social capital building—it draws on existing networks and creates new ones. Appropriate partnering across government, industry, community groups and philanthropic organisations has proved to be a means of getting the right sort of provision to the people for whom it is intended. Such partnership arrangements have been termed 'whole of government' or 'linked up' approaches.

Figure 1 is a heuristic device that helps describe the kinds of partnership configurations that can lead to more outcomes from adult literacy and numeracy programs at the individual and community levels. The diagram organises partnerships in terms of the three organisational levels, the macro, the meso and the micro, and provides examples of possible stakeholders at each level. The diagram disrupts the commonly held hierarchical construct of locating the 'macro' at the top of the pyramid. Having the micro level, that is, the learners and their teachers, at the top, is a reminder that education and training interventions only achieve their purpose at the micro level of interaction. It is at the micro level that the learning happens.

Locating the macro level at the foundation of the pyramid serves as a reminder of its importance in sustaining interventions for as long as they are needed. The partnerships at the macro level between government departments and peak organisations produce the policy that supports the efforts at the meso and micro levels. Without the support of the macro level, the best efforts of individuals at the meso and micro levels are at risk of being unsustainable.

The horizontal arrows signify the importance of building partnerships within each level. The vertical arrow signifies that good partnerships also have links across the levels, for example, policy-makers at the macro level have ongoing consultation with implementers of policy and the intended beneficiaries of policy. Effective partnership arrangements may be viewed as a three-dimensional network of relationships.

Figure 1   Partnerships in the planning, delivery and evaluation phases of adult literacy training

The final element of the diagram is the overlay of the partnership configurations over every phase of the adult literacy and numeracy learning intervention. To simplify, these are identified as the planning, delivery and evaluation of the intervention. The overlay denotes the potential importance of partnerships to all parts of the intervention.

The usefulness of the figure lies in its providing a visual representation of the structural aspects of partnerships. However, it says nothing about the qualitative nature of partnerships that work well. Much research has been done on identifying the qualities of good partnerships (Allison, Gorringe & Lacey 2006; Gelade, Stehlik & Willis 2006; Guenther et al. 2008; Seddon et al. 2008). This study confirmed that elements or characteristics of those partnerships that work well require partners to:

◇ have common understandings of their joint purpose

◇ have common understandings of how to ascertain progress made toward achieving the common purpose

◇ bring with them the appropriate resources in terms of financial, social, cultural and physical capital to achieve the common purpose

◇ hold compatible philosophical positions with respect to their common purpose

◇ communicate well.

Teaching adult literacy and numeracy from a social capital perspective

Pedagogy developed from a social capital perspective constructs the learner as a member of networks (figure 2). The choice of teaching strategies is influenced by two sets of learner-related resources connected with the notion of networks. The first is the set of resources that the learners already have by virtue of their existing memberships of networks. Part of the teachers' pedagogical skill is to acknowledge the capital that learners come with to the group; to encourage learners to draw on those resources that are relevant to the learning experience; and to manage those resources that are not relevant. The second is the new set of resources that learners will acquire through the learning experience, resources which can enhance the ways they interact in their current networks or which will enable them to access new, useful networks. The kinds of changes that can be described as social capital outcomes are indicated by the changes listed in table 4 (see page 22), under the 'social capital outcomes' column. The table is useful in helping teachers identify social capital outcomes.

The teacher's objective is to create the conditions to maximise the opportunities for these changes, that is, for the learning to take place. The teaching strategies that appear to work effectively in drawing on and building social capital are organised below in terms of those learner networks in which the social capital outcomes are most likely to be experienced as a result of the teaching strategy. The networks are the learner group itself, the networks that the learner already accesses or of which he/she is a member, and the new networks that the learner will interact with as the result of the learning experienced.

Figure 2   Learner networks
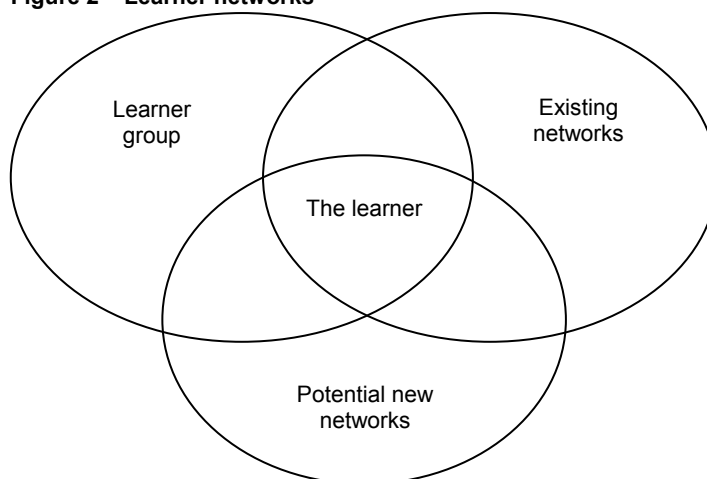
Learner group as the site for social capital outcomes

Conceptualising the learner as a member of networks begins with teachers recognising that the group or class in which they are teaching is a new network for all participants, including themselves. It is arguably the most important network from the teachers' perspective because it is the one that they can most directly influence. It is the network in which learners can acquire new knowledge and identity resources they can draw on in their interactions inside and outside the class. It is the network with learning as its common purpose, and as such has the capacity to be a learning community.

A previous study (Balatti, Black & Falk 2006, pp.30–6) identified the three sets of interactions that take place in the training setting that can lead to social and human capital outcomes. These are: the interactions that occur within the formal network constituting the class; the interactions that occur between the learners and teachers outside the formal time of class; and the interactions that occur among learners outside the formal time of the class.

The same study described the teaching in which social capital outcomes are experienced as being a practice field. The teaching provides the safe environment in which to play out new aspects of identity and practise new skills. The reported outcome of increased self-confidence is an indicator of learning opportunities successfully being taken up by learners.

As indicated earlier, teaching strategies that build the group into a learning community include the following.

✧ Foster relationship-building among learners, and learners and teachers (bonding ties).

✧ Work with the students to create a common purpose—negotiate content and approach.

✧ Devise a set of protocols that encourage an open and respectful environment with the students.

✧ Foster a safe and supportive environment where learners feel safe making errors or trying different ways of being.

✧ Provide opportunities for learners to be challenged.

Existing networks for social capital outcomes

Changes in the ways learners interact in the networks of which they are already members represents the second kind of social capital outcome that may result from the learning experience. These can lead to improvements in socioeconomic wellbeing. Parents being better able to engage with the lives of their school-aged children or being able to improve the quality of life for their family through employment, better health or better management of money are the outcomes that count.

A cautionary note is required here. Social capital outcomes that may be positive for the learner may not be perceived as such by other people in their existing networks of family, friends or acquaintances. Attached to changes in the way learners interact in their networks come certain risks. In some cases these risks may include learners being impeded in their efforts to attend training, as in the Northern Territory action research study (see the support document, *Literacy and numeracy pedagogy and social capital: three case studies*).

Some teaching strategies that increase the likelihood of social capital outcomes occurring through the learners' existing networks are the following.

✧ Use content that is relevant to everyday living (for example, improving eating practices at home, working with computers at home).

✧ Draw on learners' life experiences.

✧ Set up the teaching so that other family members can participate, for example, a course for adults and a concurrent companion course for children (see Chodkiewicz, Johnston & Yasukawa 2005 as an example in personal financial literacy).

✧ Allow opportunities for family members or friends to be part of the course (for example, attend celebratory events).

Potential new networks as sites for social capital outcomes

Social capital outcomes include learners accessing or becoming members of new networks that offer contacts, services, knowledge, and other social, economic and cultural resources that the learners had not previously enjoyed. Becoming members of new networks leads learners to experience new sets of norms, values and beliefs, which in turn may result in changes to how they perceive themselves (identity resources) and others. These social capital outcomes may occur in a number of ways, with some being influenced by the pedagogical strategies that teachers use. These strategies can lead to the students developing the desire, self-confidence, knowledge, contacts, or skills that, in combination, are the 'entry pass' to the new networks.

Some teaching strategies by which this can occur are the following.

◇ Arrange for learning experiences to occur in out-of-class contexts that will be useful to the learners.

◇ Set tasks that require learners to interact with networks (organisations, community groups, service providers) they have not yet accessed.

◇ Invite people from potentially useful networks to co-teach or co-participate in the training.

◇ Foster the building of bridging and linking ties.

A social capital perspective in pedagogy requires the teacher to view the training as a social intervention that is occurring in a wider sociocultural context with which it interacts. In the same way that 'no man is an island entire of itself' (Donne), neither is a course or a workshop or any other form of training independent of its context. The kinds of social capital outcomes experienced and the changes to socioeconomic wellbeing they may lead to depend very much on the wider social context in which the learners operate and the kinds of connections that the training makes with this wider context.

Policy in social capital approaches to adult literacy and numeracy development

Policy is the often invisible but defining underpinning of the partnerships that produce the networks, which in turn draw on and build social capital. It provides the rules by which the practical strategies are played out.

This research has teased out the components of building social capital in adult literacy and numeracy into the three elements of partnerships, pedagogy and policy. However, we often forget that the parts make up a whole, and that rarely do 'parts' occur in real life separately from other activities. That is, life is conducted as a holistic enterprise. The job of this section, therefore, is to conclude our guidelines for social capital approaches to adult literacy and numeracy development by presenting a list of proposals that lead to the effective integration of the different parts.

The guidelines which follow are based on re-integrating the parts, which have so far been discussed separately, into the whole 'approach':

1   An 'effective approach' depends on an integration of the macro, meso and micro aspects of the intervention. There are indications that the stronger the partnership base across policy bodies and sectors, the stronger will be the social capital that is built, and this will impact on the effectiveness of the policy outcomes. This supports a view that a whole-of-government approach to adult literacy and numeracy would be productive.

2   The set of five principles for effective policy development and implementation using a social capital perspective (Wallace & Falk 2008, pp.200–1) has application in the context of adult literacy and numeracy development. They are:

a   *Principle 1:* Effective policy depends on understanding the dynamics of change at 'the local' level.

b   *Principle 2*: Gaining benefits from policy depends on engaging the intended recipients. Inclusive and consultative processes are slow, but they pay off. Recognising different knowledge systems, purpose and success makes policy purposeful.

c   *Principle 3:* Continuity of resources, including structure and personnel, provides short- and long-term sustainable success.

d   *Principle 4*: Ensure 'market forces' are supplemented by resourced capacity-building.

e   *Principle 5*: Policy cycle effectiveness requires availability and responsiveness of an evidence base. This includes continuous and iterative evaluation of individual projects.

3   The policy-building process needs to embrace and build on existing successful models from inside and outside government and to draw all stakeholders into the national dialogue on the role of adult literacy and numeracy in enabling socially inclusive policies.

4   There is a balance between the top-down and bottom-up groups involved. This must be built into the processes of building national policy that is effective, engages the stakeholders, and serves Australia's socioeconomic wellbeing.

5   Because we know that, at present, excellent examples of practice often occur in spite of rather than because of policy, the most pressing area for further research is to scan the literature and the nation to identify these examples (which this project has made a start on) and bring these to the policy formation table.

New and innovative approaches to adult literacy and numeracy development

In response to the final research question *What are possible new and innovative approaches to adult literacy and numeracy delivery?*, this report proposes a new and inclusive approach to the planning, delivery and evaluating of adult literacy and numeracy provision that draws on and builds social capital at the macro, meso, and micro levels of stakeholder engagement. While elements of the social capital perspective may not be new to some adult literacy and numeracy providers and stakeholders, it is new as a comprehensive perspective in all phases of adult literacy and numeracy provision. The approach has been encapsulated in the guidelines presented above.

The recent work that has been done in the fields of personal financial literacy and health literacy reveals some new trends that could possibly reshape the field of adult literacy and numeracy delivery. Below we identify some of these trends and the opportunities or challenges that they may present.

Trend 1: Much of the activity in the new burgeoning fields of personal financial literacy and health literacy is not accredited or related to vocational education and training.

Socioeconomic wellbeing requires skills in more than vocational education and training, where employment-related outcomes may be the only desired outcome. Socioeconomic wellbeing also requires skills in life management such as in health and personal financial literacy. Industry and government employers are now recognising that work performance is a function of both, and many are providing opportunities for learning these life skills in the workplace. For people who do not belong to a workplace, such skill training must be made available and easily accessible. 'Skills for work' is giving way to the broader spectrum of 'skills for life' as being a key to creating a productive nation.

Trend 2: Teachers in health literacy and personal financial literacy with no specialisation in adult literacy and numeracy do not appear to see their work as involving teaching aspects of literacy.

Yet the definitions of health literacy, financial literacy and legal literacy explicitly or implicitly incorporate the traditional elements of adult literacy and numeracy such as reading comprehension and numeracy. A common perception among teachers in these areas who are not specialised in adult literacy is to believe that their learners do not have a problem, or if they do, that the best response is to simplify the content to match their literacy levels. There are alternatives to this approach as this research has demonstrated. One response is to integrate literacy and numeracy teaching into the concept of health literacy or personal financial literacy. This may involve team teaching with an adult literacy expert. This approach was implemented during the study by one of the researchers, Stephen Black (Black 2008), who trialled team teaching between a health educator and an adult literacy and numeracy teacher in six 'diabetes literacy' programs. Another response used by those organisations that deliver a suite of training and employment related services is to incorporate financial literacy training into other programs with literacy and numeracy components. An alternative response could be to embrace the mantra now commonly heard in the schooling sector that 'all teachers are teachers of literacy' (for example, Education Queensland). This approach would require all practitioners in these adult learning contexts, regardless of whether they

call themselves presenters, facilitators, trainers or teachers, to understand and improve the literacy and numeracy practices of their learners. This would have professional development implications.

Trend 3: Partnerships are becoming an important aspect in effective delivery of education and training.

Partnerships that bring together funding, expertise, networks through which target groups can be accessed and the real-life contexts in which the learning can be applied are becoming more common. Personal financial literacy training initiatives in particular point to the effectiveness of integrating training into much wider interventions aimed at increasing social inclusion. Such initiatives require partnerships across government sectors, community groups and industry. Philanthropic organisations can also play a significant role. The increasing engagement of organisations that are not primarily education and training organisations in the delivery of programs (especially in the finance sector) suggests a change in perspective. There seems to be a belief that providing education and training as part of wider efforts to increase social inclusion is a collective responsibility and ultimately in the best interest of industry and community.

Trend 4: Health literacy and personal financial literacy programs as fields of practice are developing largely independently of the traditional adult literacy and numeracy teachers employed by public providers.

New ways of delivering education and training are emerging from these two new areas, ways that are drawing on a wide net of teachers from various professions, as well as from the volunteer sector, and which are accessing a wide net of learners. The relationships between public education and training providers and organisations engaged in health literacy and financial literacy programs at the community level, however, appear to be few. Examples of cross-referrals were rare. Impediments may be costings, flexibility or simply not knowing about the possibilities. TAFE institutes, for example, have ready-made populations of students in stand-alone literacy and numeracy courses and in English for Speakers of Other Languages (ESOL) courses who are from marginalised backgrounds and who could benefit from learning more about health and personal financial literacy.

At the same time that the two new 'hotspots' of personal financial and health literacy are developing, the established adult literacy and numeracy field is facing its own opportunities and challenges. Neither the Australian Council for Adult Literacy (ACAL), the peak professional body in the field, nor its state and territory councils has been a partner in the development and delivery of personal financial literacy training in the country. Since the early-to-mid 1990s, there has been an absence of national professional development initiatives and qualifications which have defined and shaped adult literacy and numeracy pedagogy. While a new national qualification has recently been introduced (the Advanced Diploma in Language, Literacy and Numeracy Practice in VET) and while the federal government has a preference for this qualification for language, literacy and numeracy teachers in Workplace English Language and Literacy (WELL) programs, it has yet to have an impact on teachers in the adult literacy and numeracy field as a whole. At the same time in the largest state, New South Wales, the minimum qualification for teaching in TAFE has been determined as a Certificate IV in Training and Assessment.

Furthermore, there are no recent national or state policies for adult literacy and numeracy. The last government-endorsed definition of adult literacy occurred in the last national policy, the 1991 Australian Language and Literacy Policy and now, almost two decades later, it is out of date.

Most importantly, missing from the zone of policy effectiveness at present is a national and collaborative policy at the macro level. It is important to collaboratively develop a uniform national adult literacy and numeracy policy through the Council of Australian Governments (COAG), based on the principles of effective policy contained here, which embraces social inclusion and social capital. It is an appropriate response in a political and social climate in which social exclusion is considered unacceptable. The federal government has social inclusion on its agenda. It has appointed a Minister for Social Inclusion and has formed an Australian Social Inclusion Board to provide advice and make policy recommendations. Its social inclusion agenda states that all Australians must be given the opportunity to secure a job; access services; connect with family,

friends, work, personal interests and local community; deal with personal crisis; and have their voices heard (Department of Education, Employment and Workplace Relations 2007).

The notion of social capital is well entrenched in public policy discourse here and overseas. When disadvantage is viewed through the lens of social exclusion, the networks in which and through which people interact become the obvious starting point for the planning and implementation of interventions. Adult literacy and numeracy development needs to be planned and delivered through those social spaces. Opportunities now exist for stakeholder collaboration to create new, more productive common understandings about adult literacy and numeracy development and new forms of partnerships. The time is right for change.

Future directions for research

This research leads to a number of further questions that have not yet been satisfactorily answered. Cost-effectiveness is one. Whether social capital approaches are cost-effective has not been ascertained. Part of the problem here is that evaluations of the impact of education and training exist only in some isolated cases.

Another question worthy of exploration through scoping or feasibility studies is the capacity of various social policy sectors to embrace social capital approaches to adult literacy and numeracy provision. Initiatives that engage partnerships in substantial ways appear to be most evident in financial literacy. In the case of health literacy, currently only ad hoc local partnerships are undertaken, without any overall direction or policy and without significant funding or other resources. Could the equivalent of the national Financial Literacy Foundation and the partnerships between government and the financial services industry in the delivery of financial literacy training occur in, say, health literacy? Could the latest ABS health literacy survey (2008) and the recent announcement that Australia is the fattest nation on earth (Stewart et al. 2008) provide the catalyst for action?

A third area of research relates to better understanding the professional development needs of teachers who do not have a specialisation in adult literacy and numeracy but who are working in areas such as personal financial or health literacy. Adult literacy and numeracy skill development takes place on a very large stage, much of it informal, and much of it provided by teachers who would not describe themselves as specialist adult literacy and numeracy teachers.

In summary

This was the second research study undertaken by the authors to provide a social capital perspective on adult literacy and numeracy courses. In the first study (Balatti, Black & Falk 2006) we demonstrated the extent and types of social capital outcomes from 'stand alone' adult literacy and numeracy programs in VET institutions and how these outcomes related to indicators of socioeconomic wellbeing. The specific focus on social capital outcomes was new to the field of adult literacy and numeracy (Black, Balatti & Falk 2006). In this latest study, the scope was considerably broader, as we examined approaches to adult literacy and numeracy skills development beyond formal VET institutions in a number of different policy sectors, including health (health literacy), finance (personal financial literacy) and justice.

The main task for this study was to investigate what constitutes a social capital perspective to designing and delivering adult literacy and numeracy provision. This was done by exploring the partnerships, policies and pedagogies operating in face-to-face adult literacy and numeracy programs that seem to draw on and build social capital at several levels: within and between government, industry and education providers; within communities; and for the learners themselves.

The value in exploring the ways by which adult literacy and numeracy provision is being made available in the areas of health, finance and justice has been to show that there are very different configurations of partnerships involved. Activity in personal financial literacy training at this point has outstripped activity in the other two areas, with work in legal literacy being negligible. Public education and training providers appear to be under-represented in the partnerships engaged in literacy and numeracy provision in these areas of interest.

A social capital perspective to adult literacy and numeracy delivery has merit only if it is likely to produce superior outcomes for the learners. It is this set of outcomes that leads to service providers, government and peak organisations achieving their own outcomes. If a social capital perspective leads to learning experiences that are more readily available, more accessible, more suitable, more relevant, and which enhance socioeconomic wellbeing, then it is worthwhile.

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Appendix A: Semi-structured interview schedules

Interview schedule for environmental scan

Note: Participants in the environmental scan responded to the questions below by phone or by email. Below is the schedule of the questions that directed the discussion.

Participant	Question
To literacy **providers** who can inform us about impediments	1. What partnering with other agencies would be useful? 2. What are the impediments?
To **agencies** (not literacy providers). These are agencies that literacy providers may have alerted us to.	1. What are the literacy needs evident in your area? How do you know they exist? 2. Roughly what percentage of the clients in program x would have literacy needs? 3. How are they being addressed? 4. What are the impediments to providing literacy help?
To **providers** who are in partnerships	1. What partnerships are you involved in delivering training to the _____ sector? 2. Which literacy courses are you delivering to the _____ sector using partnerships ? 3. Who funds the course? 4. What do you think are the literacy needs in this area? 5. What are the benefits of these partnering arrangements to the participants? 6. Are there any other benefits e.g., to the stakeholders or the community at large? 7. How are these partnerships made possible? 8. What are the challenges to establishing and working within these arrangements? What causes the challenges?
To the **teacher**	9. Who are the people in your course? Who's funding the course? 10. Do you think the participants experience social capital outcomes from doing these courses? If so, what are they? 11. What sort of teaching strategies do you use that might actually increase the chances of students experiencing social capital outcomes?

Interview schedule for action research project: Teachers (upon completion of the course)

1. What was is it that you tried that was new in the delivery of this course/program? What did you keep the same?

2. What worked? How do you know? Why do you think it worked?

3. What did not work so well? How do you know it didn't work so well? Why do you think it didn't work?

4. Do you think that the students experienced more social capital outcomes from this course than they would have had otherwise? Detail.

5. What have been the main learnings in terms of working as a team?

6. What have been the main learnings in terms of working in partnerships to deliver training programs?

Interview schedule for action research project: Questions for course participants (upon completion)

1. Why did you first come along to this course?

2. Why have you kept going with the program?

3. Were there any surprises along the way—things that you didn't expect?

4. What did you get out of the program?

5. Are you using any of this stuff outside—at home? Work? Leisure etc.?

6. What are you involved in now that you weren't before?

7. Are you the same person now as you were before?

8. What do you like best about coming?

9. Why is this program important for you? How?

Appendix B: Action research plan format

Background

Before delivering their courses, teachers in the action research projects participated in a workshop aimed at furthering their understanding of the action research process and of social capital. After the workshop presenters completed an action research plan using the format below. The researchers received a copy and it was used as a reference point in the subsequent discussions between the researchers and the teachers.

<u>Action Research Project Planning Sheet</u>

Stage One: The current picture

Contact details

Name: _____

Phone: _____

Email: _____

Fax: _____

Best times to ring/meet: _____

_____

Description of the course

Name of course: _____

Funding body(ies): _____

Duration of course: _____

No. of hours: _____

Start date: _____

End date: _____

Is the course accredited? _____

Who is delivering the course? _____

Brief description of the course:

_____

_____

Description of the learners

Anticipated no. of participants: _____

How do students get to know about this course?

  _____

_____

Who refers them?

  _____

_____

Brief description of the kinds of students who do this course:

  _____
  _____
  _____

Stage One: Reflection on current practices

1. What kinds of social capital outcomes are evident in the courses you teach that are similar to the one you'll be focusing on for this project? What are some examples?

2. What do you think it is about the course that produces these outcomes? What is it about the teacher and the teaching? About the content? About the context? About the learners themselves?

3. What can be changed about the way you do things that could result in more social capital building for the learners?

Stage Two: Planning for maximising social capital outcomes in the trial

Here you'll be thinking about what you can do in the trial to maximise social capital outcomes for students. Some of the things that you'll do are probably things that you've already been doing. Others will be new things that you'll trial.

1. Which past practices that seem to have an effect on social capital will I use in this trial?

2. Which past practices will I not use in this trial?

3. Which new practices will I implement?

Note: These new practices may have to do with teaching strategies, content, or with creating different conditions in which learning can happen. Make sure they are do-able.

4. What will these practices entail? Resources? Activities? Organisation? Content? Approach? Are they really do-able?

5. Why do I think that these new practices can potentially increase social capital outcomes for the learners?

Stage Three: Acting and observing

The action/learning process requires trainers to be very aware of what they are doing and of the effect it is having on the learners. It is also very important to be recording both. You will find it is sometimes difficult to distinguish between outcomes that appear to be social capital outcomes and other kind of outcomes. *Advice*: don't worry about distinguishing amongst them. Document all of them.

So the questions to ponder here are:

1. What sort of information do I need to record about what I'm doing?

2. How will I be able to sense the effect of what I'm doing or of the course in general on the learners? What will I be looking for? What will I be noticing?

3. How will I collect data on what I'm doing? Diary? Video? Taped reflections? Emails?

4. How will I collect data on how the learners are responding and on the changes I am noticing?

Stage Four: Reflection points with others

It is important during and at the end of the course to touch base with people including the researcher to talk about what is happening in the course. Reflection with others can sometimes produce clearer insights into what is happening. It is possible that you may change direction slightly during the course. That is what action learning is about. You may find that some of the things that you are trialling don't actually seem to make a difference. That, too, is part of action learning. What's important is to think about why certain practices have or have not made a difference.

Now it is time to plan meeting times with your critical friends. List your meeting times and your critical friends.

Support document details

Additional information relating to this research is available in *Literacy and numeracy pedagogy and social capital: Three case studies* and *A new social capital paradigm for adult literacy: Partnerships, policy and pedagogy—Support document*. They can be accessed from NCVER's website <http://www.ncver.edu.au/publications/2170.html>.

Literacy and numeracy pedagogy and social capital: Three case studies

◇ Introduction to the case studies

◇ A health/literacy partnership and Muslim women

◇ Financial literacy 'This isn't for the likes of me'

◇ Where's the justice?

A new social capital paradigm for adult literacy: Partnerships, policy and pedagogy—Support document

◇ Inroduction

◇ Literature review

◇ Environmental scan for health/literacy in New South Wales

◇ Environment scan for financial literacy in Queensland

◇ Environment scan Northern Territory: Literacy and justice

◇ References

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