

LET'S MAKE THIS A BETTER SOCIETY

A PAPER TO PROVOKE A DEBATE

By Charlotte Young, ex-Chair of SSE

We have been aware for many years that we live in a seriously unequal society and the damaging impact of this has been thoroughly explored over a long enough period for most informed people to be fully aware. Over those years, the effects on British society have become more evident, more acute and, sadly, often accepted as being inevitable. But over the last couple of decades, many people have also have been exploring a range of bottom-up approaches and experiments, all of which tend to show far better results using resources far more effectively than those driven by central governments of all colours. We must start to do something that will bring all of this thinking and effective action to public attention and find collaborative ways to improve our society.

BACKGROUND

In 1998, Michael Young set up the School for Social Entrepreneurs and, through my experiences of using an Action Learning approach for developing confidence, capability and a sense of personal ownership amongst senior commercial managers, I had the luck to join Michael in running SSE's first programmes. The 20 years since then have provided a remarkable amount of valuable experience about a different way of approaching a vast range of social issues. More than 2000 Fellows of the SSE have established entrepreneurial ventures that successfully tackle otherwise intransigent problems. These are led by people who often have deep personal experience of and commitment to addressing and becoming authors of appropriate and effective responses based on personal knowledge and a passion to make things better. And because SSE has placed deliberate emphasis on using experience as a source of learning, the beneficiaries of these initiatives gain insights, confidence and skills that enable them to take far greater control of their own circumstances and to add valuable contributions to wider circles of community members. The number of people affected and changed therefore is a large multiple of the number of Fellows. So we could say that we are making some impact on the problems of inequality and declining social mobility.

All SSE is doing would certainly please Michael Young who was himself such an activist for a decent society, but he might well say, *"All very well, but just not making enough overall change!"* Despite many impressive experiments and initiatives with similar approaches to SSE's, there is little sign of change in levels of inequality which continue to be linked to extensive social problems. Current centrally driven activities directed towards these social problems create huge costs to our society, both in economic terms and in terms of the quality of life in Britain and the well-being of its citizens, but seem incapable of significantly reducing inequality and increasing social mobility.

WHY DOES INEQUALITY MATTER TO US ALL?

Richard Wilkinson and Kate Pickett in their book "The Spirit Level", explored in great detail the close links between financial inequality and other aspects of society such as health, education, violence and criminality, and, most importantly, trust. They also showed that more equal societies do far better on average in these and other spheres.

In other words, everybody suffers to some extent in a less equal society. These findings seem to suggest that inequality in itself breeds societal tensions, stresses and anxieties that lead to significant loss of trust and to consequent societal responses, all of which appear to have negative effects. Trust is not just a matter of comfortable or uncomfortable feelings. It is at the very heart of what makes a society tick. Where it does not exist, most aspects of social living become either problematical or a lot more expensive to deal with. Children's lives are impoverished. Adults, no longer able to trust others, are put under stress and have greatly added complexities to address. The elderly may live in fear or, at the very least, surrounded by complicated and often expensive arrangements for their everyday needs.

But worst, social problems and society's responses to them become more and more of an economic burden. Wilkinson and Pickett have exhaustively explored the range of factors with strong correlations to inequality. Just consider the way the economic impact of any of these factors escalates as the problem becomes more prevalent:

- Increased mental illness means more family breakdown, more addiction, more involvement in criminality as well as the increased costs of treatment and rehabilitation
- Obesity not only means worse sickness rates and earlier death, but also more spend on prevention
- Lower average educational attainment means less overall capability available not only for the world of work, but also for making more general contributions to society. Ultimately the economic prospects for the whole country are affected as necessary skills for commercial success are in short supply
- Higher numbers of young single mothers mean increased social costs as well as tending to reinforce the phenomenon of inequality
- High levels of violence cost a great deal more in surveillance and policing as well as early deaths and damaging effects on the lives of others
- Increased criminality has even greater economic impact in the costs of the criminal justice system and imprisonment. Its impact on the lives of those who fear to leave their houses is incalculable.

The comprehensive picture that Wilkinson and Pickett bring together may be relatively familiar, and UK governments have tended over many decades to espouse the societal benefits of social mobility, to "put in place" policies and have made gestures and genuine attempts to raise the poorest out of poverty. Despite all kinds of efforts by governments, the trends towards greater inequality have continued.

SOCIAL CLASS IN 21st CENTURY

In his book *Social Class in the 21st Century* (2015), Mike Savage compares the 6% Elite group in UK society with those at the bottom of the pile with very little security or economic capital, the precariat accounting for about 15% of the population. To indicate the relative economic position of each of these, the elite on average have incomes 9 times that of the average member of the precariat; they have on average £142k versus £1k savings and their house value is £325k versus £27k on average. Based on census data and exploring its implications, he shows how the precariat have to work very hard to solve every single problem of survival. They have annual incomes of only a few thousands and virtually no savings or wealth. Their precariousness is based on the pace of change, lack of security in jobs and housing, pressure on communities through urban development & rent rises, heavy dependency on a diminishing pot of welfare

payments; all of which lead to constant anxiety. These are the people who are not “*just about managing*” but who are juggling all aspects of their lives in a battle for survival in which the best they can hope for is to avoid going any further backwards. On top of that they are denigrated by the media and by popular attitudes and treated as the butt of jokes or worse. Lack of social capital outside their own group leads to strong interdependence within their immediate community, but the threat of break-up of communities through rent hikes, welfare changes and redevelopment leads to real fear about the future. But this very interdependence means that often their expectations and norms of behaviour can only come from immediate family and neighbours, whose experience is of intergenerational under-achievement at school, unemployment and distrust of all forms of authority.

All of these factors mean that the precariat has almost no voice in the public sphere. Political narrative treats them as “the problem” and the public generally show little or no sympathy for their position. So government programmes using carrots and sticks are introduced to get people into work, change their behaviour and alleviate the most extreme poverty. However these cannot solve the problem they face that their chances of obtaining secure jobs are remote and that their health, housing, educational attainment and likelihood of being involved with or victims of crime are all a draining source of anxiety, instability and the worst of life chances. They are both stigmatised and seen as dangerous and they understandably have little trust in the institutions of society. Their circumstances often give rise to strong reactions from irresponsibility to anger and hostility and for young people this can lead to criminality, violence and political/religious extremism.

So it is evident that approaches adopted by central and local governments in the UK have had little or no impact in changing the fundamental dynamics that produce and sustain such failures in our society – in the spheres of health, educational performance, loneliness, intolerance, anger and violence, let alone the loss of all that human potential that could be put to valuable economic use. In other words, there is no evidence of any upward trajectory to be seen from the approaches used so far. In fact, the evidence so far suggests that politicians are not in the best position to make things better, except by directly acting on redistribution of wealth and by making a huge shift of responsibility for key arenas of our lives though properly funded and understood devolution. Such actions may be politically seen as problematic; however with a much more persuasive narrative about a long term move towards a better society for everyone, changes in this direction might be possible.

BELIEFS ABOUT SOCIETY

Over the period since perhaps the 1980s during which inequality has noticeably grown and social mobility of the 60s and 70s has gone backwards, two quite different ways of viewing, organising and participating in our society have emerged. We might call these approaches the Financialised Society and the Trust Society. A dominant philosophy has emerged, shaping attitudes, opinions, language and actions of many of the major players of our society and in considerable parts of the world. In its purest form, this is the product of neo-liberal economics and versions of this thinking are pervasive in governments, big business and their acolytes, major consultancies, local authorities, quangos, all constantly reinforced by the media and by a host of influence groups. In its pure form, people are viewed as essentially economic beings, rationally working to maximise their rewards, whilst all institutions of society are seen as businesses to be

managed for the benefits of their shareholders, the taxpayers. This crude simplification focusing on the market mechanism, has led to extraordinarily inappropriate expectations, especially by governments, of how to manage all aspects of state-initiated provision or intervention. This is what I am calling the Financialised Society.

There has been a tendency in many of spheres to use language and concepts derived from managing a manufacturing process in the most efficient way possible where low cost “productivity” is the desired outcome. This has led in many cases to social issues being defined in terms of output to be achieved by lumping together all levels of dysfunction, distress and social need and treating them in very similar ways, except perhaps most activities of the NHS, for which public opinion tends to provide some degree of protection for now. But in general, this approach splits down government obligations into discrete parts according to its own structures and sets up delivery contracts so that it can attempt to control both financial inputs and social outcomes.

Fortunately there are imaginative people in all these spheres who are able to think more systemically and to construct more refined and better ways of approaching these issues. This is especially true where there are enlightened approaches to the boundaries between the commercial and the not-for-profit sectors. Here each side is able to respect the aims and values of the other. A good example of this is the Match Trading grants that SSE is able to offer through its funding and grant partners to encourage social entrepreneurs to engage in commercial contracts with public sector bodies even where much of the other contracted out services may be approached in a fundamentally financialised way.

EXTREME EXAMPLES OF FINANCIALISED THINKING APPLIED TO PUBLIC SERVICES

However at its worst the results of financialised thinking can be seen as laughable, when viewed from an objective perspective. Here are examples based actual reports of typical activities involved in setting up a new contracted-out agency.

- A team of experts specifies what service is needed and creates a bidding specification
- Several organisations commit resources to create competitive bids often, in the case of activities that will last over several years, these bids can run into hundreds, even thousands, of pages and cost tens or even hundreds of thousands of pounds to produce
- A “purchasing” team negotiates, answers queries, re-specifies details and so on, before ultimately selecting one “provider”
- The provider sets up a democratic structure with Board, committees, procedures to supervise and give legitimacy, and to demonstrate “Good Governance”
- A group, often involving forms of representation democracy, is appointed to interface with the “purchaser” in setting up a new organisation that meets all the expectations of “good practice”, equal opportunities, financial accountability to the last penny, smooth public relations to let the public know that they are there and so on
- A building, a phone system, intranet/ website/ customer and back-office systems strong enough to give people the information they need for complete public accountability
- Sub-contracts for IT, phones, cleaning, food, maintenance,

- A Human Resources department, disciplinary and grievance procedures, appraisal and career development system
- Salaries, bonuses, pension provisions, cars and allowances for indirect staff and senior managers all at competitive market rates
- And so on and so forth

Most of these are processes undertaken before any public-facing activity starts and so are of no perceived benefit to the defined clients of the service. Cost? Who knows? Why? Probably because these factors tend to be seen as essential forms of control in order to be accountable for spending and for outcomes.

Looking at other social services such as health, education, policing, everyone from top to bottom employed in these fields comment about the great burden of reporting and bureaucracy they carry which distorts the direct work they do with clients or service users. So this approach leads to frustration and disillusionment as they are neither able to address other contributing factors in the clients lives nor are they able to use their professional skills or emotional intelligence. These conditions of work strongly affect recruitment, job attitudes and staff retention, all adding inexorably to more cost.

APPLYING FINANCIALISED THINKING TO SOCIAL ISSUES

It seems therefore that as a country we are both using resources unwisely and also not making anything like the necessary impact on problem solving and change needed to make a better society. Some of the factors that lead to this failure include:

- Use of commercial organisations which exist for profit especially large quoted companies where shareholder power is dominant and where the legal rights of shareholders take precedence over any other stakeholder.
- Centralisation of service specification and organisational processes – creating universal rules in the name of “fairness” and accountability, allowing person- or machine-operated algorithms to drive activities and decisions. This is usually aimed at creating sufficient uniformity to be able to create simply measurable outcomes.
- Fragmentation of services into specialisms often allowing little integrated understanding of people’s lives. It encourages focus on alleviating specific symptoms rather than understanding and addressing deeper and more complex problems that would get in the way of increased “output”.
- Focus on bringing down immediate costs at the expense of longer term benefits
- Obsession with scale and “rolling out” anything that is perceived to be successful. At this point the emotional and motivational contribution is lost as personal involvement is replaced by a bunch of uninvolved quick learners. Furthermore, one size fits all is clearly not true
- Ridiculous and uninformed expectations that people and social systems can change quickly
- Blame - blame the clients, blame the staff, blame the experts
- Too many politicians not understanding real people and social processes outside their own social circles and not being serious about finding out through experimentation and research

There have been many token new initiatives over the last few decades directed at communities, society and social capital but these do not appear to have changed entrenched thinking. So those who believe in or are expected to fit into the Financialised

Society very often fail to fully understand the value and extent of social networks and informal relationships, the embedded resources and experience that are not being used and the cost reducing impact of building trust and self-belief. So long as this set of beliefs dominates public thinking, it seems that progress and improvement will be significantly blocked.

An important factor is that a system of this type distorts the behaviour of employees that operate it through a range of rewards and sanctions related to centrally set targets and linked measurements. There is little room for personal initiative, sympathetic involvement, creative thinking or, in many cases, satisfaction or meaning for the employee. So the clients and their contacts in whichever public system they use are locked into scripts and responses that are unlikely to lead to anything of value. The capabilities of both sides are locked out of valuable interactions by the system into which they must fit. The effect of this type of interaction is so often frustration on both sides that employees and clients are failing to use their real capabilities and are encouraged to take a highly compliant or even passive dependent stance in order to avoid blame or sanction. The underlying assumption which needs to be seriously challenged is that the system is OK so everybody should just try harder. Sadly, there are even large charities and some civil society organisations that operate with cultures almost indistinguishable from the ones described.

In summary, whilst commercial contracts are very rightly the accepted and reliable method for controlling large infrastructure projects and for subcontracting very specific and straightforward local services to trusted providers, the other parts of our social services that are heavily based on financialised contract thinking are remarkably ineffective. The approach has overwhelming disadvantages when it is applied to inappropriate contexts – firstly, its excessive emphasis on control generates enormous levels of unproductive, indirect activity, which, although it admittedly generates many jobs, tends to be mainly at very large cost for relatively small benefit. Secondly, rather than getting at root causes, it tends mainly to treat specific symptoms such as obesity, truancy or unemployment. Because the client's other life circumstances stay the same, the problem returns or appears in a different form. But worst of all, it is fundamentally built on an inability or unwillingness to value unmeasurable factors like self-confidence, strong relationships, active learning, emotional commitment and a sense of purpose. Where these are valued and developed, people develop trust which tends to shortcut irrelevant action and sustain positive behaviour. Where trust is absent, it is hard to avoid damaging responses from widespread frustration, resentment and anger to withdrawal, inability to cope and greater evidence of stress, such as mental health problems, criminality and low achievement. These in turn produce further problems which reinforce the cycle of deprivation and the continuance of gross inequality.

THINKING BASED ON TRUST WORKS QUITE DIFFERENTLY

There is however a large and vibrant part of our society which is committed to operating in ways that will generate social good. It may be far from perfect but the social economy and much of civil society have quite different assumptions about how to achieve the most valuable results in terms of social change and improvement, social support, and the provision of essential services to create a sustainable society. This second approach to how we run our greater and lesser social institutions is largely invisible to the majority of the public but is nevertheless active, even vibrant, creating and encouraging workable ways of tackling the everyday problems of living together on a finite set of resources in a

competitive and turbulent world. SSE is only one part of this world but convincingly demonstrates the potential it has to make significant beneficial change. People who choose to operate this way tend to believe that all human beings are capable of change. They work from the assumption that most people can be helped to solve their own problems given the right amount of help and some flexible resources to support them. They therefore recognise and use human potential and emotion to improve wellbeing and create the conditions for a sustainable future. They understand and work to improve social fabric and individual capability. It is where the most exciting, positive aspects and potential of new technologies to create social benefits are being explored and could become a major influence in how our society is conducted. Without trust being at the centre of this approach, it simply would not be possible to operate this way.

If you talk to a person with no real experience of the social economy, they will tend to underestimate the size and impact of this sector, know little about what it does and how it works. So to show such people the value and massive potential it offers, we need to offer a demonstration of its value, using the same sort of commercial criteria that would be used in a purely monetised approach.

Let us therefore look at what a service “user” can experience from the current centrally driven services that interact with a family living within the “precariat”. This is eloquently described in Hilary Cottam’s book *Radical Help (2018)*, where Ella and her family are at the receiving end of “visits from police, social workers, tutors, housing officers, counselling officers, health visitors and many more estimated to cost £250,000 a year.” Cottam describes how, because of the way the current system works, Ella and her family are passed from agency to agency and person to person, where she and her family must answer the same questions, respond to demands, juggle the complexities and handle their own emotions but never really move forward. We will see later how Cottam’s dramatically different approach works, but it is clear from this and hundreds of other stories that the clients’ experiences are often patronising and humiliating, often resulting in a serious reduction in the person’s feeling of confidence, capability and self-worth. Overall this is an extremely expensive and complex system that shows no sign of solving any problems but generates frustration, confusion, disillusionment on all sides.

WHY DOES TRUST MATTER?

It is worth going back to this very basic question. Professor Onora O’Neill is a philosopher and a cross-bench member of the House of Lords. In 2002 she gave the Reith lectures on “*A matter of Trust*”. In her research and writing, she suggests that we have developed a “culture of suspicion” with an emphasis on risk, on rights rather than duties and thence on information and transparency. The costs of building suspicion-based governance and control infrastructures are great; they not only create disproportionate overheads and they also stifle initiative. She points out that trust is a high order human attribute that can very successfully reduce transaction costs to a minimum. It is intrinsically more egalitarian and places far greater emphasis on responsibilities than a “contract economy” does.

Trust matters therefore because it is extremely efficient and also because it tends to create a more mutual relationship, with greater sharing of rights and responsibilities and more emotional reward. In other words, making ours a more trusting society would lead to higher levels of satisfaction and more extensive capability to use local networks to solve every-day problems. As a result it would be more commonplace to give mutual

support, to learn how to avoid or cope with difficulties and to know when and how to get expert help for more acute or complex problems. It is likely that as a country we would then be more able to move toward a time when as a nation we could make fuller use of the potentiality of the whole population.

But where trust has broken down, where people have lost confidence in their ability to manage the world around them, where the world beyond their immediate family and friends appears to be full of exploitative, untrustworthy, biased people and processes, it is very unreasonable to expect that their lives can be rebuilt entirely on the basis of centrally imposed incentives. Help is needed but in a radically different way.

WHAT DOES TRUST-BASED ACTION LOOK LIKE?

Trust grows most easily where there is regular interaction such as in small-scale local or interest-based communities. This gives people hard evidence that trust is justified and allows the growth of regular habits of trusting behaviour. When the evidence changes trust can disappear quickly, but within tight-knit contexts the consequences of breaking trust are obvious and so people recognise the mutual obligations and rights that come from behaving in mutually beneficial ways.

Trust is infinitely more difficult to grow and sustain where there is little or no interaction. So once an organisation involves more than around 150 to 200 people, trust becomes more difficult to create and maintain. So the larger the organisation, the more personal effort and imaginative initiative is required to generate trust and some clever and decent organisations manage to do just that. But for most large organisations this is substituted by systems, rules, bureaucratic devices and other forms of control which are often expensive to operate and dehumanising on their users. Those that really understand the benefits of trust know that it takes time to grow but can be easily broken.

Individuals have different propensities to trust other people based on the extent to which trust has been honoured in their own life history of social interactions. Individuals will tend to judge trustworthiness in the other person (or group of people) on the basis of interlinked factors, such as competence, perceived integrity, fairness, consistency, inclusiveness. Evidence and time are needed to assess these factors but within school playgrounds, street gangs and places of work, assessment is going on all the time. Once established, trust frees up people to take slightly greater risks, to learn from experience and to gain confidence. It therefore enables growth of relationships, sharing of knowledge and contacts, development of longer and wider horizons and stronger sense of control over one's own life.

Most social entrepreneurs and community businesses, as well as many businesses who consciously seek to operate ethically, take all this for granted. They will place high value on interaction, dialogue, openness and transparency, simplicity, equal access, feedback, emotional intelligence, collaboration and explicit values. Trust develops as a by-product of these features. If this can be fully acknowledged by all concerned, the process of agreeing contracts, between small specialist groups or local providers and those who need a specific problem solved, such as part of the NHS or an educational service, becomes far more satisfactory. Expectations and prices are realistic, processes of evaluation are collaborative and developmental, both sides look for mutual benefit. This is a whole different world from the sort of contract that is based on pure monetised thinking.

AN EXAMPLE OF TRUST-BASED ACTION

Based on this understanding, Hilary Cottam's book *Radical Help*, mentioned earlier, explores 5 large experiments undertaken over 10 years in the fields of family life, growing up, getting work, health and ageing. The approach used was gradual, trust building, working with people in a holistic way, using their interests, wishes and plans, helping them identify and gain necessary capabilities, encouraging relationships. The people who conducted these very successful experiments were collaborators who came from a wide variety of previous experience but who wanted to try out a different way of working and believed that change was possible. Their clients were the public bodies who held the budgets for provision of services in these fields and who were willing to try something very different from the approaches that had previously provided so little clear benefit.

Cottam's teams based their work in different communities on helping people with very low expectations and often unsatisfactory life circumstances to find and describe their own vision of a good life. From that they developed steps within a simple framework of the capabilities needed to achieve that vision – work and learning, health and vitality, community and relationships. Only when these steps started to be put into action and to be understood and appreciated was there progress towards a better life. The collaborators in this work saw their contacts as whole people in complex circumstances, recognised that the family and people themselves had to control and drive new behaviour and allowed all the necessary time, listening and emotional engagement to build trust, get to the real issues and help the person find a realistic and achievable way forward. It is a gradual, long-term progress to build confidence and take small steps using existing resources and supportive relationships.

4 of these experiments lasted for a long time and created impressive changes in the lives of participants which were sustainable because they changed capabilities, attitudes and expectations and moved closer to their vision. The solid changes that they achieved in families with complex needs in many cases took them out of the system of benefits and multiple interventions by public agencies and so their cost was a genuine investment with long term incremental benefits. They also allowed the process to become embedded in local thinking and so will have continuing impact. So 4 of the 5 experiments were able to gain impressive result at less cost than had previously been incurred. At the heart of all these successes was the multilateral growth of trust.

Only one of the experiments failed after only a few weeks. Hilary Cottam and her group were at a meeting with their partners and local authority hosts reporting back on activities and successes via videos of the 300 young people involved. The videos told stories and showed new activities that clearly demonstrated increased confidence and capabilities, which were being achieved at a minimal cost. But the "experts" from the local authority system were alarmed by what they saw as high risk activity – *"young people mixing with others who were not always their own age, doing things apparently unsupervised in other parts of the city.....that morning...the possibility of human connection and development confronted the culture of risk and management and lost."*

This is a perfect illustration of lack of trust and the fear that keeps the current system of managerialism and sanction-based contracts in place and blocks the chances of success. For the most part centrally driven initiatives, that are intended to bring about change, fail because they attempt to address entrenched social problems using standardised and impersonal methods of control. But the impressive success of Cottam and other experiments shows what can be achieved when a trusting relationship is so developed that change is driven from the bottom-up.

DEVELOPING SOCIAL ENTREPRENEURS

Another example that illustrates this bottom-up approach to tackling challenges in our society is the work done in 2000 or more ventures set up by Fellows of the School for Social Entrepreneurs. In the 20 years it has been in operation, SSE has developed a strong philosophy and culture largely derived from the extraordinary people we work with. The first group in 1998 participants were eager to experiment using Michael Young's ideas and approach. He had set about creating sustainable ventures making use of underutilised resources to solve emerging needs and gaps to change society for the better. This cohort quickly realised that our target should be people with passionate commitment to create change in ways that resolved a problem that they understood from first-hand experience. The early participants recognised that effective social entrepreneurs knew what was needed and realised that unless they took responsibility for action, the issue they cared about would remain unchallenged.

Participants like this have turned out to be unusually diverse – older and younger, well and poorly educated, mixed ethnic, religious and non-religious backgrounds, and with a huge range of experience. They come with a specific, realistic idea. Often they have taken some early steps to set up a venture, meet an urgent need, support a specific group and change the world around them. These needs might be in health and well-being, environment and sustainability, work with ex-offenders, recovering addicts, young people who are disengaged and at risk, bereaved, trafficked and refugees, elders and toddlers, educational initiatives aimed at improving achievement; sports and artistic activity, community development and regeneration. Their ambitions are generally narrow and specific in the first place. They are delighted to immediately start interacting with people like themselves and rapidly begin challenging one another to create viable, sustainable entities that can maintain services and interventions and can expand the scope of their particular operations.

Early research on common characteristics amongst social entrepreneurs, who had been recognised for their impact, found typical behaviour and attitudes. We use these to select participants for SSE programmes not only who are most likely to succeed but also who show themselves to have already demonstrated strong local relationships and strong drive to get things done. They tend to be serving people who clearly have important but unmet needs. Ordinary markets have either given up serving these needs or decided that they have no commercial value, so they can be called "broken markets". Our students therefore use their extraordinary ingenuity to find proxy markets to enable them to finance their ventures. SSE helps them to work out how to find spheres of common intent so as to gain the support of public institutions, trusts and foundations, commercial companies who want to make an impact in a specific sphere and from individual philanthropists. So we are looking for imaginative, driven people, capable of building strong relationships and sustaining purposeful, effective action by themselves

and with others over the long term. These people are not sappy do-gooders. They are hard-nosed opportunists in the commercial sense, but what makes them different from many purely commercial entrepreneurs is the intense belief they have in their social purpose. The features we look for are all likely to generate higher levels of trust in the people with whom they interact.

At the heart of successful bottom-up initiatives is the notion of practical learning – gaining experience of taking responsibility, gaining support, running purposeful ventures, getting a grip on finances, persuading and involving the disenchanted to become engaged and evaluating what is happening. Our students gain a strong sense of independence and personal power through getting the backing they need for their ventures. They work out how to bring the necessary money and other resources together to achieve critical impact on the community they serve or to provide a service that is long gone because it couldn't make sufficient profit for a big centralised organisation. So from small, supported, relatively simple initiatives, community activists make their ventures commercially viable, gain generalised skills and confidence, many grow their ventures dramatically and they network extensively with one another, sharing knowledge and contacts, asking for a receiving critique and help and seeking new opportunities together. So the essence of what SSE and similar organisations are doing is developing the capabilities and confidence of an army of activists, who in turn through their ventures model and enable behaviour that generates trust, fosters sustainability and learning and provides services through a sustainable business model.

Despite this very rosy picture, a great many of our Fellows continue to face serious challenges and crises of survival. One particular challenge is the stark dilemma they may face when all other sources of finance to keep their venture afloat are drying up and they are offered what appears to be a financial lifeline in the form of, say, a local authority contract. Too often the terms are so tight that the standards of services that made them successful, must now be abandoned. The special qualities that gave rise to trust, learning and change are threatened and they must choose whether to compromise or risk going under. Even more common are the challenges that arise in social ventures that are doing well and growing through apparently good, solid support from highly reputable sources. The growth process is difficult to handle in a sector where people, values and empathetic cultures are at the heart of the business. There is then a great but invisible pressure to become more like the funders who very often live and breathe the Financialised Society's methods. That is when the networks of support from other Social Entrepreneurs and like-minded friends can help them to find a way through.

IMPACT OF SSE PROGRAMMES

Evaluation has been built into SSE programmes from the beginning. Over the years, our evaluations have developed ever-widening perspectives. We know a lot about the impact on individual participants (who, when they complete the programme, are called Fellows) and have more tentative evidence about how groups of employees, beneficiaries, supporters and the wider local community are affected. The quantitative impact that Fellows create in economic viability and community contribution through their ventures is persuasive in itself, but the narrative evidence about growth of confidence and capability, relationships, practical support for their particular community is impressive. Their stories show how confidence and skill in handling the issues they targeted creates knock-on effects on all those around them who see what has been achieved by someone like themselves and who they trust. So we find increased

willingness to be involved, greater optimism, insight into how problems get solved, an appetite for learning and growth in confidence and self-esteem.

Let us look at an example. A woman is helped to set up a small scale community activity in a highly dysfunctional and deprived London housing estate. From being unconfident, lacking in skills and disconnected from not only her neighbours but also most of the wider world, she takes initially small steps that lead to learning through doing, involving many others, engaging with the official world and building strong local relationships. These steps take 2 or 3 years, but build sufficient credibility and experience to considerably increase the ambitions of those involved until virtually everyone in the previously dysfunctional estate of several thousand people is touched and changed by the experience and the physical, social and psychological environment has become altogether more supportive, financially viable, healthy and on top of its problems. From start to finish this particular process took about 7 years. Vast amounts of previously unused energy and expertise were poured in entirely without cost because local people could see the benefit. Sources of funding from outside were precisely targeted into projects that would make an obvious difference. She and her peers are now able and confident enough to be called on regularly to provide ideas, help and practical support for other communities with similar histories. The fear and hopelessness which was everywhere in that estate was replaced by trust and pride and allowed the estate to shape its circumstances more.

Versions of this exist throughout SSE's Fellows and in most of these there is evidence of a form of viral learning that amplifies changes in attitude and behaviour in the networks around their ventures. And because of the closeness of relationships built within the networks of SSE, there is a large amount of sharing and support that continues well after a programme finishes in a strong virtual community which is being encouraged and developed to get the most of sharing experience and working together on common issues.

LOOKING BEYOND SSE, MORE AND MORE EXAMPLES EMERGE

Beyond these examples I have explored there are many others, social enterprises, co-operatives, neighbourhood associations, independent professionals and interest groups, all working in similar ways based on ideas about trust, learning, relationships, commitment to ideals and values based behaviour. Just last week, George Monbiot described another brilliant initiative called Every One, Every Day based in Barking and Dagenham (look it up online) and, in Suffolk, Lowestoft Rising has been making a dramatic impact by addressing specific problems in a completely collaborative, direct and practical way (look that up too). The Social Enterprise sector alone accounted in 2017 for a £60bn contribution to the UK economy. It employs around 2 million people in 100,000 enterprises. It is a highly significant part of our economy. But like an iceberg a very large part of it is below the line of public sight.

MAKING THIS WORLD MORE VISIBLE AND COMPELLING

For most people, this way of working and living is almost invisible. In UK as well as many other nations, the two societies live side-by-side. The Financialised Society has

profound influence on the Trust Society but so far it seems that the reverse is not very evident in larger commercial organisations despite some far-sighted thinking and interesting practices that exist. This could be because the Trust Society is not understood as economically significant, often being portrayed in patronising ways. It may not yet have achieved critical mass – the condition that combines mutual awareness with confidence and joint purpose – that is essential for significant social change. But it could also be because so many of the sources of influence on public thinking have themselves been captured by neo-liberal economics and belief in the superiority of the market mechanism in every sphere. These same influential groups hold power and wealth and, with some notable exceptions, have no vested interest in fostering a sector that challenges many of their practices.

The Trust Society can therefore sometimes be dismissed as dangerously radical in some of its representations, or as a futile attempt to push against inevitable forces. Certainly it is almost never discussed as a powerful economic resource. But the reality is that all the examples I have explored are doing similar work building Social Capital which has, as its name implies, a very significant economic value. The best and most influential examples are not just creating Bonding Networks ie. linkages between like-minded people. Certainly these close links, starting with families, immediate neighbours and people with very similar interests, who already interact frequently, are highly beneficial and a fundamental building block of social fabric. But the somewhat rarer and harder to construct parts of Social Capital are Linking Networks that bridge the gaps between one part of society and another, that create new understanding of other perspectives as well as giving access to completely different skills and knowledge and to tangible resources. When a society has deeply rooted and effective Bonding and Linking Networks, then it is able to collaborate widely, to prioritise better and therefore tends to be a more fully effective and sustainable society with less social problems and better use of its resources.

The various manifestations of the Trust Society in the UK are however fragmented and so far have nothing remotely like a collective intent, message or voice. In the face of extremely widespread acceptance of the financialised model, there does not seem to be a persuasive collective narrative based on all the evidence that now exists. Even with a clear common message about effective and ineffective ways of running large parts of our society, it feels as though far more persuasion would be needed to create a revolutionary change of approach. So those of us with experience and a strong body of evidence must begin to pull our perspectives together, speak with a common voice, collaborate in more ambitious ways and create a visible movement towards this far better way of doing things. We need to create a movement that is big and clear-minded, so that we can accumulate incontrovertible evidence about what works in the civic sphere. We need to be able to explain why it works so well. We need to be attracting more and more people and organisations into our way of operating so that we become so significant a force in society that our approach cannot be ignored.

It would be mad to try and use the same conventional means of influence as those who currently own the most power. But our part of society contains characteristics that make us very different. We are made up of small, flexible parts, great networkers, good at learning, good at spotting opportunities and responding quickly, generous in sharing ideas and expertise, collaborating in projects and above all bound together by high levels of trust. Ideas spread throughout the social economy very rapidly by personal contacts, interest groups, joint initiatives, formal meetings, informal visits, job shares,

mentoring schemes and social media of all sorts. So learning and change are happening all the time virally and enlightening practice. We have the emotional wind in our sails. People who work with us are treated with respect and have more commitment and satisfaction, and enjoy their involvement more. Our work has more meaning, more impact and more hope. When people leave work in the Financialised Society and find a role in our world, they can't believe how much more fulfilled they feel and how much more they can achieve. There are fewer status differences, more scope for personal growth and infinitely more fun. Wherever we are working we have lots of similarities, good habits of sharing and exchange and the capacity to generate trust so much more easily than the Financialised Society could ever do.

WHERE COULD WE START?

There are a huge number of tasks where we could start collaborating.

- **Identify problems to solve together and investigations to create common understanding.** Most of the examples I have illustrated, start by finding the many like-minded people, institutions and sectors who really want to solve a pressing problem. They are willing to try something different, take a few risks, collaborate over arbitrary boundaries, give away some resources, set themselves demanding aims, work to high-minded principles and then show their results generously. In Lowestoft Rising, they include police, NHS, councils, voluntary sector, enthusiastic individuals, schools and colleges, arts organisations, churches, shops, community bodies – just everyone. Our technologies today facilitate contact and information as never before and we need to use this well. The more we can use live contact the more trust will spread and the more resilient our bonds and links will become.
- **Make connections for one another.** Link up with new and different potential sponsors, attract different supporters, engage with and listen closely to different client groups, find experts in adjacent fields and explore their ideas. In general, get out of comfort zones and connect to the unfamiliar.
- **Collect data and evaluate impact.** If possible we need to find ways of illustrating impact that is meaningful and understandable to outsiders and useful for practitioners. This could mean creating common databases for initiatives in closely linked spheres and collaborative projects that work out valuable common evaluation criteria to match the needs, say, of local authorities or health bodies and to increase understanding and improve practice.
- **Tell our stories to the world.** Actual cases are more persuasive than statistics and we all do our own bit of each of these. But there is a need for a more collaborative communication approach that will connect to and persuade the wider public and in particular influencers in society that there is a very significant part of our society that is doing well, behaving acceptably and delivering very positive results.

So let us start with a more encompassing debate based on an appreciation of our strengths, a realistic understanding of what we have in common in terms of wider aspirations for our society and a clearer idea about some of the ways we could substantially grow our level of influence. The implication of this for me is that we will need to become a movement with goals, strategies and tactics. The impact that I would like to see us making is that people everywhere start to say, "This is so obvious. Why did we get so distracted away from this approach? I don't know why we are not already doing this! For heaven's sake, let's just get on with it."

We have tools of communication unparalleled at any other time and we have far more soft power than we normally think about. We need to develop strong linkages that can create a sense of joint intent, to become a beneficial movement and to set about changing people's minds about how to make a better society. We have the wherewithal to make this happen. Let's do it.

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