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This chapter presents a summary of women's social capital networks as highlighted in the previous chapters and discusses salient emergent issues for consideration, as well as the concomitant implications for women as adult learners and for adult education.

Survival of the Supported: Social Capital Networks and the Finish Line

Mary V. Alfred, Carmela R. Nanton

Social capital connotes concepts such as assets, wealth, resources, and investments. Applying economic-value terminology to relationships highlights the considerable potential benefits and liabilities (social and economical) that have resulted from women's penchant for investment in social networks, whether they are in society, the workplace, the community, or formal learning environments.

The importance of social capital lies in its broad application to the development of networks for advancement of individual interests and goals within a sociocultural context; to the community networks and normative behaviors that are constructed or mutually adopted to serve and benefit children, adults, the rich, the poor, the marginalized, or socioeconomically disadvantaged; and to society at large (Bourdieu and Wacquant, 1992; Coleman, 1988; Putnam, 1993). This chapter underscores various themes emergent throughout the volume and assesses the implications for women as adult learners and for the discipline of adult education.

Scholars have generally agreed on the value of social networks and collaborative relationships, and in doing so they have provided some enlightening perspectives on the subject. Burt's structural holes theory (1992), for example, aims to explain the dynamics of competition among network members. Burt argues that networks offer two types of benefits: information benefits and control benefits.

Information benefits refers to network members who get access to relevant information and how fast they find out about it. Burt points out that



actors with strong networks will generally know more about relevant subjects, they will know about them faster, and as a result they will enjoy a higher rate of return and more rewarding opportunities.

Control benefits, on the other hand, refers to the advantages of being an important player in a well-connected network. Burt argues that in a large network, key players have more bargaining power than other players. This also means that they can, to a great extent, control much of the information that is circulated within the network.

The structural holes theory supports Putnam's bonding and bridging concepts, which describe the dense and loose ties that are prevalent in network groups and that have consequences for capital development among the membership.

Beyond the human and economic value of social capital, such an engagement also gives the membership reinforcement or confirmation of their identity, influence, and social credentials beyond their own capability, and the information that is necessary for goal achievement (Lin, 2001). This involves what Lin describes as "an investment in social relations with expected returns" (p. 3). Roberts and Plakhotnik, in Chapter Five, and Ojo, in Chapter Eight, attest to the significant value that these social networks hold for women as adult learners in their personal accounts of their experiences as doctoral students; Nanton, in Chapter Two, describes the critical community network investments of women entrepreneurs and microenterprises.

The authors in this volume have addressed the development and use of social capital from a variety of perspectives and contexts, to include women in community and microenterprising, community-based organizations, the workplace, graduate adult education programs, older adults in higher education, immigrants in new cultures, and women learners in online social networks. Collectively, they speak to the benefits and risks of social capital within these various contexts. In so doing, Alfred's summative analysis of the theoretical perspectives draws out the broad conceptualizations and applications of social capital, both as a concept and as a commodity, highlighting the critical differences in perspectives of the various theorists. At the heart of the discussion and the central focus of this volume is the feminist perspective, which calls us to examine the implications for gender in developing and leveraging social capital.

Gender and the Significance of Social Capital

There is a significant imbalance of power in our patriarchal society that places limits on the physical and social mobility of women. Most of the literature on social capital is of a general nature, and the question of gender is not always considered as a variable of significance. The challenge inherent in these perspectives is underscored by what Alfred, in this volume,

describes as the bidirectional nature of reciprocity, collaboration, and influence (which are assumed to be a part of social networks) and who does or does not have access to these resources (Lin, 2001).

Women are present in large numbers among the poor and workingclass groups in society, which historically have less access to the various resources available for their advancement. According to Marsden and Hurlbert (1988), better outcomes are attained by actors who have greater access to better resources. Therefore, membership in social networks lends a synergistic advantage and power resources for leveraging that otherwise would not be available to them. That is, women can gain access to the resource networks that are necessary for building social capital.

Feminism and Social Capital. In Chapter One, Alfred drew from feminist perspectives to caution against applying social capital theory uncritically to women because of the inherent gendered bias of the assumptions that undergird the theory. Nonetheless, it is difficult to disregard how long women have used social networks in forms that can be termed, or similarly defined as, social capital. At all levels in society, women have had a part in the development and maintenance of social networks, beginning with their families, even as they have been tactically and strategically left out of other networks of central importance to their advancement in a paternalistic society.

Burgess, in Chapter Seven, argues that even the instructional designs of the online environment reflect the traditional male paradigm, resulting in marginalization of women learners. Similarly, Wang, in Chapter Four, highlights the gender bias in workplace networking that still tends to benefit men over women. She further notes that although women in management positions participate in social networks to foster their career development, because of the negative stereotypes, they have not been significantly rewarded for their participation. Likewise, in Chapter Six Wolf expands on the stereotypes that serve to shape limiting perceptions of older women's capabilities—women who might have years of experience to draw on, or who bring a wealth of knowledge to the workplace.

One reason for the inability to break the stereotypes is that women's socialization has been primarily in the "bonding" or "strong ties" aspect of social capital related to identity and support, as opposed to the "loose ties" or "bridging" and "linking" aspects, according to Bruegel (2005). Another salient reason for the pervasive stereotype barrier, posited for consideration by Alfred, is the prevailing gendered power inequalities at the societal level. Timberlake (2005) points out that "the ways that men and women acquire social capital is quite different" (p. 42). Social capital networks within this societal context need to move beyond simply bridging and linking women, particularly minority women, to a systemic network that already heavily favors male members in order to effectively incorporate the differences in women learners, thus creating a more level playing field. The dynamics and outcomes of this interplay are especially evident in the contemporary work

environment where social networks for women, according to Wang and Burgess, have yet to pose an answer that would consistently benefit women.

Rather than stepping away from the concept altogether as some feminists propose, this volume seeks to exemplify women's histocultural usage of social capital networks, not only for individual benefit and for the benefit of their communities but, more important, as agency for social action.

The case can legitimately be made for recognizing that social capital network concepts, instead of being something that women are "added to," become the definition of and description for women's historic means of coping with a multiplicity of role responsibilities that predate conceptualization of social capital as a theoretical concept. Inasmuch as social capital network theories are not gender neutral concepts, Bruegel's proposal (2005) that social capital theory be examined for its reinforcement of hegemony, or its emancipatory capability for women, is an attractive gauge and a checkpoint for the fairness and effectiveness of the social capital networks that are available. Similarly, such networks should provide a point of reference for women in society for their own individual assessment of the validity of their experiences in the implicated networks.

Some basic questions for assessing return on their investment would be, To what extent is this network perpetuating the social structures? Is network membership resulting in an emancipatory outcome? What is the duration of the membership? To what extent can rewards be identified as a direct result of such membership? The real value lies in the fact that because of gender inequalities in the social context, women do not always attain an educational level equal to that of their male counterparts and have fewer promotion opportunities. According to Timberlake (2005), "the inequality of social capital provides fewer opportunities for women to mobilize their social resources, contacts and networks to obtain employment and promote their careers" (p. 43). Either way, it appears that individuals, and women in particular, cannot survive successfully in contemporary society without various forms of social capital networks.

Forms of Social Networks. An extensive compilation of social capital networks has emerged, both formal and informal, primary and secondary, in terms of priority of involvement, the strength of their ties, and the frequency with which these groups' resources are accessed.

Primary Social Capital. According to Nanton in Chapter Two and Roberts and Plakhotnik in Chapter Five, primary social networks include relationships that are inclusive of family, church or spiritual groups, and peer groups or friends, all providing a sense of belonging and establishment of identity for the individual; Alfred identifies them in Chapter One as an asset for women. These networks tend to be permanent, and their influence is quite strong; they are often the ones who also present significant risks and challenges for women as adult learners, as Albertini points out in Chapter Three. Their influence and pressure can railroad women's attempts at

self-actualization and erect barriers to their transformation. Although these primary forms of social capital can be extensive and comfortable, and Putnam (1993) points out that they foster mutual obligations, Wang in Chapter Four, observes that they are often ineffective in achieving the career advancement women desire.

Secondary Social Capital. This form of social network includes support groups that furnish external connections to networks serving to facilitate individual development and transformational growth, and furnish externality, or the connection to an outside world and resources extending beyond the regular primary connections. Ojo, in Chapter Eight, and Burgess, in Chapter Seven, reveal that access to the Internet is considered a significant resource for women to connect to those outside their physical world. Ojo presents the Internet as agency for immigrant women to connect and build networks with others from their home country, in the process removing barriers of isolation and marginalization that confront women away from the homeland.

Similarly, Burgess presents the use of Internet technology as information and a learning resource for women who use the interactive, user-driven forum in which they self-enroll according to interest, to build a network and garner support. These networks, according to Wolf (Chapter Six in this volume), can also include cohort members, faculty members, and peer or alumni groups who not only lend psychosocial support to the adult learners but can also supply resources for career advancements.

Social networks are community-based, reciprocal, cooperative, mutually beneficial, and supported by norms and trust, enabling more efficient coordinated actions. Albertini, in Chapter Three, posits that it could also mean collaboration or integration of groups, community agencies, services, or disciplines to make available holistic or broad-based educational resources for individuals or groups. Furthermore, in the workplace and in adult learning programs, the networks women construct are considered to be an investment. Wang, in Chapter Four, underscores the importance for women of ensuring that their membership is with strategically selected groups. Such an investment is predicated on the goal attainment and social support required to acquire needed credentials for advancement, and as sustaining mechanisms for navigating new or increased work responsibilities.

Mentoring and Social Capital. A common thread throughout all the chapters is the critical role of mentoring in women's social capital development. Women benefit from mentoring as part of their social capital resources, and it functions within both primary and secondary social network relationships. Mentoring relationships are formal, informal, and developmental, and they require mutual commitment. Strategic choices for mentors and mentoring relationships sponsored by organizations serve to increase access to powerful networks for women in the organization. In academe, faculty and peer mentoring support can enhance learners' social

capital. In the cultural environment, mentoring relationships serve to socialize, support, and impart key knowledge.

From the foregoing discussion, the writers in this volume reveal that although the networks exist, there are also areas where women are unsupported or for whom the network does not furnish adequate support. Such areas include the workplace as underscored by Wang in Chapter Four and Wolf in Chapter Six, where the social network systems that are currently in place still struggle against the prevailing stereotypes of women as managers, or older workers in career transition. The literature is lacking on support systems that fail to recognize the significant skills, educational preparation, experience, and loyalty that this cohort brings to the workplace—even as there is an increasing need to give attention to seniors who continue working to a later age, and those who have to go back to work because of the economic climate that has pushed back their retirement date for several years. This can cause women to fall through the cracks, unsupported in those specific areas where the safety net can be strengthened.

Survival of the Supported in Adult Education

From the work presented in this volume, it is apparent that the conceptualization of women as adult learners is further expanded in that the sum of the chapters on social capital for women deconstruct the sole focus on independence and autonomy as goals for adult education and for adult learning, qualifying it with inclusion of collaborative and supportive social networks.

Adult Learning and Social Support. Adult learning should make the social networks inherent in the learning context a focal point because of the significance it holds for women as adult learners. Women have demonstrated a value-based priority of social capital networks or relationships with others. Although family and friends remain a major support network system that is relied on, women can benefit from what Falzer (2007) terms "positive withdrawal" from these primary social networks in an effort to balance their interactive investment between the primary and secondary networks. Networks from which women might need to marginalize themselves if they are to progress include such groups as family, some circles of peers, and partner relationships involving domestic violence or lack of support for self-development initiatives on the part of women. In the case of immigrant women, their transition serves to formalize this withdrawal, resulting in benefits and risks to the individual. Women in ABE, ESL, and literacy programs might have a greater need for social program interventions to be in place that would assist with positive withdrawal from limiting social situations. For women in formal adult learning and in the workplace, the withdrawal may be best served by their ability to balance the priorities of these relationships with the personal development and career advancement goals they hold. How does this relate to adult learning?

There are two aspects of adult learning that serve to link women as adult learners and social capital networks and that are applicable to the context and focus of this volume. The first is experiential learning (Merriam and Clark, 2006); the second is "non-Western" learning (Merriam, Caffarella, and Baumgartner, 2007).

Experiential Learning. There is also a connection to experiential learning in adult education. According to Merriam and Clark, "life experiences, whether planned or unplanned provide the opportunity to learn" (2006, p. 31). The informal learning experiences in social networking translate into experiential learning; women learn from their own experiences and from the experience of others in the network. Membership in social networks fosters women's epistemological development by way of experiential learning interactions. These interactions result in knowledge constructed from the information gathered as well as from exposure to homogeneous and heterogeneous communities that are important for women's advancement. The ability of group members to translate this learning into usable information, skills, and abilities gives evidence of that learning.

Non-Western Learning. Merriam, Caffarella, and Baumgartner (2007) describe "nonwestern learning," where the themes of "interdependence, communal, holistic, and informal learning" (p. 237) are highlighted. Of interest is the prevalence of these themes in the learning process of Western women's social capital networks. Instead of using culture to legitimate this form of learning, it appears that gendered social capital also legitimates this form of learning for Western women.

Women gain much of their significance from their relationships. Relationships and social networks connote collectivity and interdependence. The reciprocal nature of social capital membership is communal. Women's membership in social capital networks can result in transformation and development that is holistic. One of the implications, and a research focus for adult education, would be to reexamine our Western perspectives of learning and knowing.

Conclusions and Implications for Adult Education Practice

In the adult education environment—and here we are including academe, the community, and the workplace—women as adult learners can be assisted in developing social capital networks in several ways. We now look to strategies, practical applications, and implications that can be useful to the field of adult education and praxis.

Strategies for Adult Educators in Academe. Instructors of adults can help create opportunities for learners to build social capital and capitalize from such network relationships in both virtual and physical learning environments.

Social Capital and the Online Learning Environment. The technological environment can amount to a *safe space* for women adult learners, opening up additional options for adult learners to communicate and participate in the adult learning experience that are less apparent in the classroom. There are risks inherent in the online environment, but there is also promise in the perceived safety and support in the virtual learning space that can mirror face-to-face social networking. One option is that educators can design expanded online learning experiences to include self-educating opportunities for learners from related linkages with external interest groups, furnishing a means to extend learning engagement and support networks outside the classroom.

Another option is derived from an interactive dynamic observed in a hybrid learning environment (integrating face-to-face meetings along with synchronous or asynchronous online learning). The significance for adult learning practitioners is that the asynchronous format allows learners to think through and even write down their thoughts, and then post a contribution perceived as more coherent and representative of their perspective. A supportive online environment gives otherwise silent or reticent adult learners increased confidence for experimenting with articulating their perspectives, opinions, and thought expression. Confidence barriers are removed and increased self-confidence results in development of a voice that promotes open participation in the classroom.

Professional Learning Environments. Other strategies for learning environments include fostering social networks for adult learners in the professional arena to which they aspire. This not only strengthens their professional identity but creates broader networks that can secure opportunities for career advancement and transition. Additionally, it can include development of external partnerships with organizations to create internships and practicum experiences, or a network of alumni to secure external connections, reciprocal contributions, and opportunity for advancement.

Graduate Adult Education. The challenge for students in graduate adult education programs can be minimized with inclusion of formal and informal strategies for building both internal and external networks, orienting the learners to build social capital early on, assigning or identifying mentors, and exposing them to professional associations and experiences in their discipline in preparation for future scholarship. There should also be encouragement to build and maintain primary networks of friends with social gatherings and family as a support mechanism. This serves to expand their networks, but it also requires that women learn to balance both personal and professional relationships in order to benefit from rewards of such networks. Additionally, the educator can increase learning interactions by including group activities where students develop relationships and build networks with each other, which have been found to facilitate social capital development and career opportunities.

Networking Strategies for the Workplace. The results of gender bias in a patriarchal society are most clearly evident in the contemporary work environment. Women lack power in organizations because both older and professional women lack equal access to the powerful networks often enjoyed by men. For women to attain upward mobility or successfully achieve desired career transition, ingrained stereotypes need to be dealt with via workplace training and interventions. First, though, awareness of women's capabilities must be raised; then the primarily male managerial groups can be prepared for open acceptance and mentoring opportunities with women.

Similarly, one strategy for older women in workplace organizations is to recognize the value of the economic resource inherent in older women workers. Such recognition would facilitate their transitioning back into the workplace, ensuring access to retraining to acquire the new skills required for them to secure their place in a technologically oriented workplace. Mentoring also can play a key role in the transitioning of these women to the workplace.

The challenge and strategy for professional women is to reduce the strong close relationship networks normally used for support, because these do not usually translate into the upward mobility or the access to networks that is required. There is a need to establish broader weak tie networks, or what Putnam refers to as bridging networks, through investment in crosscultural, gender, and disciplinary relationships, mentoring, and sponsorships. Because traditional mentoring relationships do not usually favor women, adult learning options include formal diversity training focused on expansion of current networks and bias reduction. It can also involve reverse mentoring experiences, and linking mentoring strategies to policies and reward systems.

Community Networking Strategies and Adult Education. Social networking in the community can influence access to participation and involvement in adult learning programs. These same communities also largely determine the potential for social capital development and the barriers faced by their constituents.

Community and Literacy Programs. Strategies for reducing the risks of participants in ABE, ESL, and literacy programs include creating learning communities where trust, norms, and relationships can be developed, which allows the learners involved to move beyond just collaborative learning activities to creating their own supportive networks for dealing with personal and structural barriers.

We proposed a five-step Collaborative Model for Literacy (CML) that links two important macrosocial entities (social work and adult education) together to intentionally create partnerships. Collaboration creates a powerful strategic knowledge and informational network resource for women as adult learners, and for older women who are in transition. We note that in adult education and literacy programs where the issues and challenges women face are often significant, collaborative systems may be deemed unnecessary, with preference given to individualistic systems of pedagogy.

Entrepreneurship. Social networking for community development projects can benefit from well-developed bridging networks that link women participants to ongoing information resources and to key financial resource networks to enhance their social capital development skills. This links them with business information and access to banking and microloans. It is important, as well, that adult education programs broaden their scope to include women's economic development. In so doing, it would give these women entrepreneurs with microenterprises the knowledge and skill resources to be able to leverage the newly developed social networks into actual wealth for their community.

Immigrant Women. The challenges for immigrant women in the new country are significant if social networks are not in place. Strategies for these women include simultaneous building of new primary social networks of friends and peers, while also building bridging networks with other ethnic groups for career and personal development. Use of the Internet assists with maintenance of the primary networks left behind. Adult education programs facilitate formal and informal networking options that include social gatherings and learning communities, keeping differences in cultural frames of reference and learning styles in mind.

Strategies for the Social Context of Adult Education. Adult development can benefit from research focused on the development of twenty-first-century seniors as they take their developmental needs past the stage theories that the discipline generally has come to accept. Formerly, stage theories such as Levinson's (1996) ended with the restabilizing stage of middle adulthood. However, what needs to be ascertained is whether older women in transition repeat stage five (midlife transition) or a case needs to be made for adding a stage seven that addresses working and learning seniors, as has been suggested.

The prospect of a collaborative model with other public service providers promises a lucrative means for adult education to address the basic dimensions of adult learning by referral partnerships with other entities such as social workers. In collaborating, each discipline retains its original emphasis and professional boundaries; however, together they create potential to increase learner retention for their programs by expanding the safety net for those learners.

In summary, in considering women as adult learners and the development of social capital networks, we cannot eliminate or minimize the cultural and gender implications. It is also evident that women's forms of social capital need to be balanced or prioritized if they are to achieve their goals. Women have traditionally been socialized to establish and rely on leveraging their bonding or primary social networks, but it has become important

for strategic emphasis to be placed on development of bridging and secondary social networks.

To achieve successful transition, promotion, and completion of both formal and informal adult learning experiences, social capital networks need to be created, leveraged, and managed. Adult educators, practiced within a multiplicity of contexts, can be of greatest assistance if they foster safe but expanded learning environments, ensure equity in opportunity to access existing networks without gender bias, and increase the prospects for bridging capital.

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MARY V. ALFRED is associate professor of adult education and associate head in the Department of Educational Administration and Human Resource Development at Texas A&M University.

CARMELA R. NANTON is associate professor of education in the MacArthur School of Leadership and chairs the professional education program at Palm Beach Atlantic University.

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