



Rural Lifelines

Older people and Rural Social Enterprises

Their role as providers and beneficiaries
of service provision in rural England



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Foreword

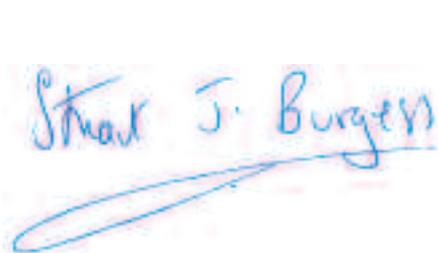
Our rural communities are ageing and this is not expected to change. Indeed, projections suggest that this trend will accelerate as the baby boomer generations achieve older age.

We have known that services in rural areas have been in decline. Although recent figures show stability in the availability of most services, this masks local patterns of losses and gains. The majority of rural settlements do not have a village shop. There is a continual trend in the decline of post offices. Private cars are used for the majority of journeys, as there are fewer public transport services. But it is a complex picture.

Older people make a significant contribution to the rural economy and play an active part in rural communities. The picture painted by this research is of active and resourceful older people seizing the initiative and establishing social enterprises to meet their own needs and the needs of their peers, putting to good effect the skills and experiences they have gained during their lifetimes in the interests of their communities. This report demonstrates that services can be delivered effectively through community organised and managed social enterprises; that social enterprises add to the social capital of rural communities and; that social enterprises have a vital role to play in combating isolation and social exclusion. For people over 50 in country areas, social enterprises can truly be a rural lifeline.

The most concerning finding to emerge from the report is that we seem to be waiting for rural social enterprises to emerge and then, despite excellent work from a range of agencies and organisations, supporting them in a way that looks haphazard, instead of pro-actively seeking the conception, structured growth and development of more such rural lifelines. We are also failing to recognise that older members of our community are the key human resource which is available to lead this work.

Age Concern, the Plunkett Foundation and PRIME are actively seeking to address this in the new Rural Lifelines Programme which will offer an integrated package of initiatives to support an enhance rural social enterprises run by people over 50. This report shows that the Programme is too important to be allowed to fail and we urge those in a position to contribute to its success to do so in whatever way they can.



Stuart Burgess

Chair, Countryside Agency



Gordon Lishman

Director General, Age Concern England

Executive Summary

This publication summarises research carried out by the Plunkett Foundation, PRIME, Age Concern and the Countryside Agency on the relationship between older people and rural social enterprises. The research sought to test the hypothesis that older people are major beneficiaries of social enterprises in rural areas, in view of the services which they receive from them, but are also significant participants in the management and operation of these same enterprises. If true, this has important consequences for public policy, both in relation to the objectives of the Government's new Rural Strategy, but also to the work of several other Government Departments.

The research was carried out between December 2003 and June 2004. The approach was to select a broadly representative sample of 12 rural social enterprises and to conduct field research which assessed the extent to which the hypothesis was true for these enterprises. This was supplemented with desk research on the sector as a whole to consider the extent to which the findings of the sample enterprises could be extrapolated to make more general conclusions. The research also surveyed a sample of business support organisations to assess the manner in which they deliver their services to older people and to rural social enterprises. Finally, the conclusions of the report were presented to a group of sector support organisations for consultation prior to publication.

The sample enterprises were drawn from four generic types of rural social enterprises: community service businesses, community development enterprises, rural economic collaboration and trading arms of charitable organisations. The research estimates that there are around 1,500 enterprises in rural England of the first three types, and a large, but unknown, number of charitable trading arms. The sample enterprises were selected from three geographical areas (the North-East, the South-West and West Midlands) to provide a balance of different types of rural communities. The enterprises chosen differed substantially according to history, size and organisational structure, although by necessity all were chosen in view of the fact that they had some relationship with older people. Older people, for the purpose of the research, were defined as people aged over 50.

Older people as beneficiaries of rural social enterprises

The assessment of the role of older people as beneficiaries of the sample social enterprises was assessed through structured interviews with representatives of the enterprises and a formal questionnaire survey of samples of beneficiaries. The results of these two exercises were then examined further with a focus group of different stakeholders in the enterprise.

The research confirmed the hypothesis that older people are particularly significant *beneficiaries* of the social enterprises concerned. Whilst this finding varied significantly according to enterprise type, it applied across the sample to a greater or lesser degree. It was found that people without their own transport particularly benefit from the services provided by rural social enterprises.

The research found that benefits which older people received from the rural social enterprises concerned were significant and multi-faceted. Some of these benefits related directly to the services provided, such as retailing, transport, financial services or housing. However, there are also many indirect, spin-off benefits, such as the creation of a social point of contact within the community, the engendering of a feeling of security, and the opportunity for participants to learn something different.

In some cases, the rural social enterprises were regarded as a 'lifeline' by older residents, enabling them to continue to live in a rural area rather than migrate to a larger village or town.

The way in which rural social enterprises benefit older residents was found to be particularly dependent on the type of enterprise concerned. Broadly, it was found that the village based and single-issue enterprises, such as community-owned village shops and community transport schemes, were most appreciated by their beneficiaries, and exhibited the closest bonds between the enterprise and its users. In contrast, many older residents of the housing associations surveyed relate rather passively to the organisation. The research suggests that it would be more appropriate to make more specific assertions relating to certain enterprise types, rather than for the sector as a whole.

The rural social enterprises researched appeared to be particularly responsive to the needs of their customers in general, and this also results in awareness of the fact that older people have particular customer needs. Several of the enterprises modify their service provision to ensure that it is accessible and meets the needs of older residents.

Older people as participants of rural social enterprises

The assessment of the role of older people as participants of the sample social enterprises was also assessed through structured interviews with representatives of the enterprises, answers to the questionnaire survey of beneficiaries, and focus groups.

The research also confirmed the thesis that older people are particularly significant *participants* in the rural social enterprises concerned. In particular, the management boards of most of the rural social enterprises were dominated by the over 50s, and volunteer workers are dominated by still older groups. Only the employees of these types of enterprises were not dominated in number by older people.

Moreover, the extent of involvement of older people was also significant in qualitative, as it is in quantitative terms. Older people were found to be particularly reliable and well-equipped participants, bringing their life skills and experience to bear on their role. They appear to enjoy this commitment to the community, which is in turn appreciated by younger residents.

Indeed, the main motivation for older people as participants of rural social enterprises appears to be more that of pleasure, rather than duty. Whilst outsiders tend to see the involvement of older people in terms of 'looking after themselves', the participants themselves rather feel that they obtain substantial social and personal development benefits from their involvement.

The level of involvement of older people as participants in running rural social enterprises, as with their role as beneficiaries, varied significantly depending on the type of enterprise concerned. Whilst there are outstanding examples of commitment from older people to these enterprises, particularly those which are village focused, a significant sub-set of enterprises fail to draw on this resource, even when it is available.

Many of the rural social enterprises lived a permanently fragile financial existence. It could, therefore, be asserted that many would not be able to exist at all without the voluntary commitment of older people.

Overarching conclusions for the sector as a whole

The research found that the rural social enterprises reviewed provided substantial benefits to older people and that older people are very often the driving force behind rural social enterprises. The enterprises themselves often took this fact into account in the provision of services to older people, but rarely in the operation of the enterprise. However, in both cases the extent of the role of older people was highly dependent on the type of enterprise concerned.

Although it is not possible to regard the sample of enterprises chosen as being scientifically significant in relation to the sector as a whole, the examples chosen were sufficiently typical and the findings sufficiently robust across the sample and congruent with wider research about the role of older people in communities, to suggest that these findings were representative of the sector as a whole. In any case, the findings of the research provided strong support for the underlying hypothesis of the research.

The support infrastructure for rural social enterprise

The research also assessed the extent to which providers of support to rural social enterprises understand the particular relationship which older people have with rural social enterprise and the extent to which they tailor their services to reflect this.

Whilst the survey suggested that support agencies do not consciously measure the extent to which older people are either beneficiaries or participants of rural social enterprises, they generally understand this to be the case. However, despite this understanding, very few support organisations were found to have considered whether their services should be tailored to reflect this. Rather, most of the agencies considered it to be a virtue that their services are not tailored to the needs of specific groups.

On the other hand, support agencies do appear to understand that the manner in which they support rural social enterprises needs to differ from the provision of support to urban enterprises, due to the sparsity of rural communities and the additional community development aspects of this type of work. It is somewhat surprising, in this context, that no such comment is made regarding the nature of the *participants* of rural social enterprises.

Consequences for rural policy

The research suggests that rural social enterprises can result in a number of preferential outcomes in relation to older people, including improving access to essential rural services, reduction in social exclusion, and utilising the skills and experience of older people for the benefit of rural communities in general. Moreover, these outcomes coincide with a broad range of public policy objectives cutting across a number of government Departments and statutory agencies.

The report suggests that co-ordinated public interventions to support these outcomes could and should be considered in two ways: as a part of enterprise support policy, and in terms of capacity building in rural communities. If enterprise support programmes are to effectively support the sector they need to be aware of the social dimension and dynamics of these enterprise types and to tailor their services accordingly. Additionally, it is suggested that community development and voluntary organisations have a significant role to play in presenting the social enterprise option and in the development of groups to a stage where they can be effectively supported by enterprise support organisations.

The report proposes a framework through which public policy makers may assess support provision to rural social enterprises at each stage of development. However, it is noted that further research would be required to be able to compare the costs of public sector interventions with outcomes, and that this research would need to be conducted on a sub-sector by sub-sector basis.

Finally, the report recommends a number of follow-up actions through which policy makers or project partners can respond to its findings and conclusions. These include:

- The dissemination of the findings and conclusions of the report as a contribution to the evidence base for rural policy-makers.
- The development of a pilot support programme for the involvement of older people in rural social enterprise, to provide the opportunity to test the efficiency of different external interventions to stimulate the growth of the sector.
- Proposed areas for further research to extend the evidence base and verify the broad findings of the project in relation to specific sub-sectors.

1. Introductions, Aims and Objectives

1.1 Introduction and Background

Despite popular perceptions of the English countryside as a rural idyll, general affluence often hides the existence of social exclusion and can heighten social isolation. Over 3 million people in rural England live below the poverty threshold, defined as half of average income, representing some 20-25% of the entire rural population¹.

Older people are the single largest group on low incomes in rural areas, the others being the low-paid, the unemployed and the self-employed. A quarter of pensioners in rural districts have incomes below 60% of median income levels². Moreover, around one in ten pensioners in rural areas rely entirely on the state retirement pension and state benefits alone, and of these, over 6% do not have a telephone. Fewer older people receive help from social services to live at home in rural areas than in urban areas

On the other hand, older people often play a disproportionate role in the regeneration of rural communities. For example, some 40% of all self-employed people in rural areas are aged 55 or over³. Research⁴ conducted by Age Concern on the contribution of older people to rural social capital has demonstrated that older people tend to be particularly active in community-building processes, often acting as the 'glue' which binds rural communities together. Older people are therefore a disadvantaged group in rural areas, but also a group which can lead and participate in positive change processes.

Older people on low incomes are further disadvantaged in relation to their urban counterparts by their lack of access to essential services and the consequent additional costs of gaining access. For example:

- 70% of rural parishes have no general store
- 83% have no GP
- 75% have no daily bus service

For these reasons, support for the maintenance of vital village services was one of the ten priority areas of the Government's November 2000 White Paper, "*Our countryside: the future, a fair deal for rural England*". The provision of adequate services, housing, transport and other facilities also underpin many of the other priority areas against a backdrop of service closure and decline. The White Paper committed the Government to addressing this problem as one of a range of measures to build sustainable communities and reduce social and economic exclusion in rural areas. This commitment has been retained in the subsequent revision of the White Paper and the launch of the Government's new Rural Strategy in 2004, which lists tackling social exclusion as one of its three strategic priorities.

¹ Countryside Agency – *Not seen, not heard? Social exclusion in rural areas* (2000)

² Countryside Agency – *Older people in rural England* (Research Note, 2003)

³ Countryside Agency – *Self-employment in rural England* (Research Note, 2002)

⁴ 'The Hidden Store' by Nick le Mesurier, Age Concern reports, 2003

One of the instruments gaining increasing prevalence as a solution to this problem is the establishment of community and social enterprises by rural communities which contribute to the provision of local services. The Countryside Agency's Vital Villages Programme supported the establishment of many such initiatives through its Community Services Grant facility. Although this has now ended, funds are to be made available by Defra to Regional Development Agencies from April 2005 to contribute to the social justice component of the new Rural Strategy. It seems likely that support for community and social enterprise will be adopted as a key measure by many RDAs towards the provision of services and broader rural regeneration.

Rural Social Enterprise and Older People

Community and social enterprises are commercial enterprises established with the main purpose of providing social benefits for their communities. These benefits may be to improve the provision of services, increase the incomes of low-income groups, or to contribute to the broader development of their community. Community service enterprises are one of the most common forms of social enterprises in rural areas, and include community operated village shops, rural credit unions, nursery and care co-operatives and community transport schemes.

The project partners intuitively believe that older people are particular beneficiaries of rural social enterprises, notably in the provision of essential services. A large proportion of car-less rural residents are older people, and are therefore denied access to retailing and recreational facilities when local facilities close. Moreover, older people are frequently the driving force behind rural social enterprises, having the motivation to benefit from their development and the skills, experience and time to contribute to their success.

Harnessing Untapped Potential

The partners also believe that older people represent a reservoir of untapped talent that can be mobilised to support rural social enterprise. What is often required is a process that opens up ideas, provides mentoring and continuing advice, and opportunities to develop business skills. The evidence is that older people are often better able to make a success of a business enterprise. There is every reason, therefore, to believe that they would make positive contributions to social enterprises, having important repercussions for the social capital of their community.

This is the final report of a research project which tests and examines these assertions as the basis upon which to propose policy measures and actions which may address some of the above concerns.

1.2 Aims and Objectives of the Research

Project aim

The aim of the research project was to evaluate, both qualitatively and quantitatively, the role played by older people in social enterprises which improve access to rural services, both as beneficiaries and participants. This is to be used as the basis upon which to propose policy measures and practical actions which promote the social inclusion of older people in rural communities.

Project objectives

The objectives of the project were:

- to assess the impact of rural social enterprise on the lives of older, rural residents;
- to determine the extent to which the development of rural social enterprise depends on the contribution of older people;
- to identify areas where the development of social enterprise could make a difference to the lives of older people by reducing social exclusion and improving access to essential services;
- to identify barriers to the involvement of older people as either beneficiaries or participants in rural social enterprise;
- to recommend support structures to enable older rural residents to benefit from and participate in rural social enterprise development; and
- to identify a range of actions which could be the subject of pilot and developmental activity as a follow-up to the research project.

2. Social Enterprise and Older People in Rural England

2.1 Definitions and Characteristics of Rural Social Enterprises

In recent years social enterprises have drawn more and more attention from public policy makers. Their capability of contributing to economic, social and environmental development in different ways to *either* the traditional private sector, *or* the public sector, is now widely acknowledged. The Government has established a dedicated Social Enterprise Unit; all Regional Development Agencies have incorporated support for social enterprise in their regional economic strategies; and the Small Business Service⁵ has required all Business Link Operators to provide business support for this newly defined sector. It is, therefore, appropriate that *rural* policy-makers also consider the role which social enterprises can play in rural communities.

Within this context, it is somewhat surprising that there continues to be a debate, both within the sector and outside of it, as to what exactly social enterprises are. The Government assumed that it had ended this argument when the newly established Social Enterprise Unit adopted the following definition in its launch publication:

“A Social Enterprise is defined as a business with primarily social objectives whose surpluses are principally reinvested for that purpose in the business or in the community rather than being driven by the need to maximise profit for shareholders and owners.”⁶

However, it was soon realised that this definition in itself required subsidiary definitions as to what are considered to be *social* objectives, and what determines whether an organisation is a *business*, rather than a voluntary organisation. As a result, the Social Enterprise Unit itself commissioned work to define guidelines for research on the mapping of social enterprises, conducted for them by Ecotec consultants. The guidelines proposed three defining ‘tests’ to ascertain whether a given entity is, or is not, a social enterprise. These can be summarised as follows:

- **Enterprise orientation:** to be considered as an enterprise income generated from trade should be greater than 50% of total income. Trading income includes income from contracts and service level agreements with public bodies, but excludes grants, subsidies, fundraising, membership fees and voluntary contributions
- **Social aims:** social aims should be explicit, such as job creation, training or the provision of local services. The enterprise may also adhere to values of commitment to the wider community for social, environmental and economic benefit.

⁵ From April 2005 Business Link Operators will be co-ordinated by Regional Development Agencies

⁶ DTI- SEuN, Social Enterprise – a strategy for success 2002

- **Social ownership:** governance and ownership structures should be based on participation by stakeholder groups (users, clients, local community groups etc.) However, it should be noted that this had *not* formed part of the Government's former definition.

Whilst these definitions are used in this research, it should be noted that they are still far from conclusive in deciding what is and isn't a social enterprise. In the rural context, application of the criteria still fails to determine, for example, whether village halls and agricultural co-operatives are social enterprises.

Defining what a *rural* social enterprise is should be relatively straightforward, having defined what a social enterprise is.

Using the Countryside Agency's formulation, we took rural to include all areas of the country other than settlements with a population of greater than 10,000. Since the time of the research, the Government has now formulated an alternative definition of rurality. This is not considered to affect the findings or conclusions of the report.

However, whilst all enterprises have an address which can easily be checked to determine whether it is indeed rural or urban according to this definition, all businesses interact with a number of stakeholder groups (such as customers, members, suppliers and employees) all of which may be scattered across areas which are both rural and urban. We need, therefore, to make a judgement on what makes an enterprise essentially rural, aside from its mere location.

Whilst this cannot be achieved with scientific accuracy, we consider two factors to be important:

Location of trading activities: if the trading activities of the enterprise are mainly carried out in rural areas, we consider the enterprise to be rural.

Purpose: even if the enterprise is based in an urban location, if it exists to provide benefits for rural people, either as suppliers, customers or as members, then we may also consider the enterprise to be rural. Thus, an urban-based farmers market, owned by farmers, would be regarded of as a rural social enterprise in the context of this research.

With these broad definitions, we are in a position to consider the broad characteristics of rural social enterprises. For the purpose of the research, we break these down into four generic types, as follows:

Community Service Businesses

These are community-owned enterprises which provide essential services to their local communities. They are often, but not always, single purpose, single activity enterprises, which are frequently established as a result of market failure. The main individual types within this group are community-owned shops, community transport schemes, housing associations or co-operatives, and rural credit unions.

Community Development Enterprises

Community Development Enterprises provide broader social and economic benefits to their host communities through a range of commercial activities. The main individual types within this group are Development Trusts and Social Firms. They exist less for the purpose of providing specific services to their members or communities, but rather of contributing to the *development* of the community in some way or another. There are many individual enterprises of this nature which cannot be categorised as specific models.

Rural Economic Collaboration

Rural economic collaborative ventures are formed by groups of individuals or businesses primarily to improve their economic prospects, by jointly procuring common services, jointly marketing types of products, or by working together in a jointly-owned business. The main individual types within this group are agricultural co-operatives, care co-operatives, arts and craft marketing co-operatives and worker co-operatives. Whether the objectives of these types of enterprises are essentially *social* depends very much on the composition of their members.

Trading arms of charities

Trading arms of charities are established by charitable organisations, *either* as a means of earning revenue for the charity, *or* to contribute directly to the achievement of their charitable objectives by trading in goods and services. Observers differ as to whether such activities should be regarded as social enterprises, although most could be regarded as meeting the defining criteria identified above. For the purpose of this research, an inclusive definition is adopted which does regard such activities as social enterprises.

To paraphrase the Social Enterprise Unit, rural social enterprises therefore include local community enterprises, social firms, mutual organisations such as co-operatives, and large-scale organisations operating nationally and internationally. There is no single legal model for rural social enterprise. They include companies limited by guarantee, industrial and provident societies and companies limited by shares; some organisations are unincorporated and others are registered charities.

2.2 Estimating the Size and Scope of the Sector

Section 2.1 considered what a rural social enterprise is, and what the main types are. However, in order to assess the impact of the sector on older people in rural England, and of older people on social enterprises we also need to know how *many* of them there are, and some broad characteristics of their scale and scope of activities. To answer these questions, we conducted initial desk research derived from two main sources:

- previously conducted rural social enterprise mapping exercises, most of which focused on specific counties or regions, and
- data or estimates provided by support or membership organisations representing the interests of a specific type of social enterprise.

They result in a 'guesstimate' that there are around 1,500 rural social enterprises in England, excluding trading arms of charities, for which accurate data is not available. This compares with a similar figure from the Ecotec guidelines which suggested that, if their definitional guidelines are used, there would be around 5,300 social enterprises of *all* types in the UK, again excluding trading subsidiaries of charities. Our figure is therefore compatible with the assumption that around 30% of all social enterprises in the UK are based in rural England, a believable result based on population divisions between rural and urban England. Table 1 summarises the results of the desk research by type of enterprise.

Table 1 – Size and Scope of Rural Social Enterprises in England⁷

Type	Number	Turnover ('000)	Staff	Members
Community Service Businesses				
Community-owned village shops	200	50-250	av. 1-3	100-600
Community transport schemes	200	7-100	av. 1-3	30-7,000
Housing associations	250	na ⁸	up to 50	up to 250
Rural credit unions	30	Asset av. 50	1 or less	av. 200
Other	20			
Sub-total	700			
Rural Business Collaboration				
Agricultural co-operatives	400	av. 10,000	up to 500	av. 500
Fisheries co-operatives	20	av. 50	1-2	av. 40
Arts & craft marketing co-operatives	25	av. 50	av.1-3	av. 20
Tourist facility marketing co-operatives	25	na	0-1	50-100
Care co-operatives	10	20-300	4-70	4-70
Worker co-operatives	100	up to 8,000	up to 120	up to 120
Other	20			
Sub-total	600			
Community Development Enterprises				
Development Trusts	50	100-1,000	av. 5-10	20-100
Social Firms	10	na	av. 30	na
other	140			
Sub-total	200			
Total	1,500			

⁷ Excluding trading arms of charities

⁸ Data not available

2.3 Older People in Rural England

For the purpose of this report, older people are defined as people over the age of 50. Pensioners, where the word is used, are defined as people in receipt of a state pension. Where references are made to other age groups this is explicitly indicated in the report. Desk research reveals the following broad characteristics of older people in rural areas:

Demographics and Geographic Spread

National statistics show that nearly 45%⁹ of people living in rural England are aged more than 45 years old. Within this:

- The 45-64 age group represents 26.6% of the rural population, compared with 23.9% for England as a whole.
- The 65+ age group represents 18.3% of the rural population compare with 15.9% for England as a whole

Although the proportion of older people living in each region does not differ substantially, the four regions with the highest numbers of older people are the North East (46.5%), the South West (46%), Yorkshire and Humberside and the West Midlands (45%)¹⁰

One third of England's older population lives in rural areas, a proportion which is growing due to migration. Whilst younger people tend to out-migrate from rural areas, there is an in-migration of the older age group. This proportion is set to rise substantially with the ageing of the baby boomer population.

Social Environment and Characteristics

Many older people move to the countryside to retire, especially to the coast and remote rural areas. A quarter of rural pensioners have low incomes (less than 60% of the median income). In remote rural areas, this figure reaches 29%¹¹ with half relying solely on the state pension for their income.

Alongside this, there are also many pre-retirement moves of economically active older people to the place where they intend to stay in retirement. This group is dynamic, often self-employed or flexibly employed, with spare time to devote to voluntary service in the community

⁹ Countryside Agency - State of the Countryside 2004

¹⁰ ONS (2002) Mid year Population Estimates, published in the State of the Countryside 2002

¹¹ Countryside Agency – Older People in Rural England (Research Note, 2003)

Older people in rural areas generally receive less help from social services to live at home than older people in urban areas (7.2% against 11.1%). This combined with a lack of access to services such as housing, retail services, transport and social care (40% say that access to services is difficult) means that disadvantaged groups and individuals are more likely to be 'hidden' within rural communities. On the other hand, significant majorities of older people report good physical and mental health, with general evidence that life satisfaction and life expectancy is higher in rural areas.

"Having the time, experience and skills, there is evidence that older people are more likely to take part in community activities than younger people, and to see themselves as part of the local community. In doing so, older people make an important contribution to social capital."

(Nick Le Mesurier – The hidden store: older people contributions to rural communities, Age Concern Report, March 2003)

"The dilemma in the countryside is that some older people are its greatest resource whilst others are its greatest concern"

(Prof. G. Giarchi – Ageing in the Countryside, Conference Report, March 2004)

Future trends

At present, there are some 17 million people in the UK aged 20-40 and 14 million aged between 45 and 65. By 2020, the younger group is expected to reduce in number to 16 million, while the older group will grow to 17 million. By 2020, 40%¹² of the population will be over 50 years of age, and with current migratory trends, it is expected that a large proportion will live in rural areas. An increasing number of these people will be active in the workforce.

The challenge is to build a better evidence base about older people in rural England. Studies are needed to investigate the reasons behind the differentiation of the rural experience and to draw upon the contribution of older people as the 'glue' of rural communities. This research may be regarded as one element of this process.

2.4 Conceptual Framework for the Research

The underlying approach to the research was to identify a broadly representative sample of twelve social enterprises which provide services to rural communities. However, rather than seek to claim a level of scientific accuracy which the scale of the research could not realistically deliver, it was recognised that the sample should be chosen in such a way as to be able to 'tell a story' in relation to the issues which the research seeks to address. In other words, the sample only includes social enterprises which could be expected to involve older people in some shape or form.

¹² Ageing in the Countryside – Conference report, March 2004

However, the sample was chosen to provide a balance between the three 'types' of rural social enterprises identified in section 2.2 above, and within this, to include representatives of specific sub-sectors.

Whilst it could be argued that this approach somewhat distorts the sample, in reality this requirement had the effect of, at most, excluding one or two enterprises from the sample. In other words, the vast majority of rural social enterprises do involve older people. The research was more concerned with the manner of their involvement, using the sample as a guide, than with the question of whether or not they are involved.

Having selected the sample, the research then sought to assess, mainly in qualitative terms, the extent to which older people are involved in these enterprises, either as beneficiaries or participants. The intention was to paint twelve different 'pictures' of rural social enterprises which involve older people in different ways, in order to better understand this phenomenon in general.

The research then assumes that the experience of the twelve enterprises is broadly representative of the sector as a whole in England. This is a broad assumption, which would not stand up to scientific scrutiny. However, the assumption is more robust for those findings which appear to apply to most of the sample enterprises. In other cases, the conclusions regarding the sector as a whole may be regarded as hypotheses which would benefit from further research.

3. Research Findings and Analysis

3.1 Characteristics of the Research Sample

The sample of rural social enterprises which was selected for the primary research is indicated in Table 2 below. The table also indicates some of the defining characteristics of the individual enterprises.

Types of social enterprises

The sample was chosen to be broadly representative of social enterprises which provide services to rural residents, and includes:

- two community-owned village shops
- two community transport schemes
- two Development Trusts
- two housing associations
- one credit union
- one social firm
- one care co-operative
- one trading arm of a charity

Types of social enterprises

For practical reasons, it was decided to select the sample enterprises from three regions which each exhibit different types of rural communities. As a starting point, we considered which areas of the country have higher than average numbers of older residents. Whilst 45% of people living in rural England are over 45 years old, the North-East, the South-West, Yorkshire and Humberside and the West Midlands are the only regions with a higher percentage of older residents than this average figure.

We then looked for rural areas which could be broadly categorised as post industrial (e.g. Durham, the East Midlands), traditionally rural (parts of the West Midlands and the South-West) and coastal (the South-West, East Anglia), eventually selecting the following three sub-regions for the sample:

- County Durham, Northumberland
- Devon, Cornwall
- Shropshire

Table 2 - Sample Rural Social Enterprises

Name	Type	Main activity	Approximate Turnover (£'000s)
Acorn Marketing	Social Firm	Marketing and PR services to emerging social companies in Cornwall	20-30
A.D.A.P.T. (Action by Differently Abled People in Tynedale)	Community transport	Community transport for disabled people in the Hexham area	100
Age Concern Devon Insurance Services	Charitable trading arm	Insurance and energy services for older people in Devon	20-30
Carers Direct SW Ltd	Care-workers marketing co-operative	Home-based care services for vulnerable people in Devon	>500
Gorran & District Community Bus	Community transport	Community transport service in rural Cornwall	20-30
Great Torrington & District Community Development Trust	Development Trust	Holding company for a range of community enterprises	100
Just Credit Union	Credit Union	Savings and borrowing facility for people throughout Shropshire	100
Lydbury North Community Shop and Post-Office	Community-owned shop	Owens and manages the only retail shop in the village	50-60
Sedgefield Development Partnership	Development Trust	Runs a community newspaper and a range of community projects	20-30
Shropshire Rural Housing Association	Housing Association	Owens and manages 190 social dwellings in rural Shropshire	>500
Talaton Community Shop	Community-owned shop	Owens and manages the only retail shop in the village	50-60
Tor Homes	Housing association	Provision of sheltered housing for older people in South Devon	>500

Acorn Marketing



Background and current activities

Acorn Marketing was established by Rod Stephens, who moved to Cornwall after a mental breakdown following a high level career in marketing in London. It is a social firm, operating under the umbrella of its parent company Pentreath Limited, which 'provides gateways for people in Cornwall with or recovering from mental ill health'. As a trading company for Pentreath Industries, Acorn Marketing provides marketing services to voluntary organisations and private sector clients. The business enjoyed substantial start-up funding from the Phoenix Fund, and now employs three people.

The parent company of Acorn is a registered charity, constituted as a Company Limited by Guarantee. Acorn is still at the early stages of its development, having a trading turnover of just £17,000 in 2003, supplemented by a grant from the Phoenix Fund which enables it to provide a free service to other social firms in Cornwall. Significant assignments to date include the organisation of the first Disability Awareness Day in Cornwall for the NHS and the Cornwall Festival of Cycling in 2004.

Beneficiary groups

Acorn Marketing provides services to public, private and voluntary sector clients, and does not therefore directly target older people. However, many of its clients either address the needs of older people (e.g. Age Concern) or are run by older people. The company prefers to work for clients with an ethical stance, but also works for private sector clients to ensure financial viability. Most of the private sector clients are self-employed business people aged over 50, being largely representative of the demographic composition of the local area. Beneficiaries responded that they tend to use the services provided by Acorn because they understand their needs and are convenient.

The enterprise is notable in that the rates it charges to clients are variable, from nothing for social firms, to commercial rates for companies which can afford them. It is, therefore, prepared to reduce its rates for disadvantaged clients.

Older people as participants

The company is managed by its three staff, all of whom are individuals with a history of mental health problems, and all are aged over 50. One of the three staff members directly approached the company, wishing to work for a social firm with ethical aims. Due to the small size of the company and its specific characteristics, there are no reasons to involve other people in its management.

Future plans

The business currently feels incapable of planning far ahead, as it is still striving to move away from grant support to full financial sustainability. This is difficult due to the state of the local economy and the social orientation of the business. The staff find that they have to work very long hours for rather low returns, and there are concerns for the long-term future of the enterprise.

Postscript: shortly after completing this case study, Pentreath Limited decided to wind-up Acorn Marketing and its activities due to the difficulties of achieving financial viability. However, the Acorn Marketing brand continues to exist and its workforce provide marketing and PR services to the Cornish Voluntary and Social enterprise sector on a contractual basis.

History and drivers of the sample enterprises

Most of the enterprises have been in existence for a few years, averaging between three and five years since the date of formal registration. Talaton community-owned shop has celebrated its tenth anniversary in 2004.

The drivers behind the establishment of the sample enterprises varied considerably:

- The largest number of enterprises could be said to have been established as a response to market failure, i.e. to retain an existing service or to restructure a service which was failing as a commercial venture. This was the case for the community-owned shops, community transport schemes and insurance services.
- The development trusts and credit union could be said to have been established more directly as a response to social exclusion and disadvantage, and tend to seek to address needs across a broader geographical area (a District or a County).
- Two enterprises in the sample, Carers Direct and Acorn Marketing, were established by professionals who wanted to have greater control and independence in relation to the services they were providing.
- Tor Homes was established as a consequence of the direct transfer of housing stock from the local authority to an external provider.

Organisational structures

The majority of the enterprises studied are registered as Companies Limited by Guarantee. Many also have charitable status. Five of the enterprises had a co-operative form of structure, with two being Industrial and Provident Societies and three co-operatively structured companies. Talaton Village Shop trades as an association, and Shropshire Rural Housing Association is registered with the Registry of Friendly Societies.

With the exception of Acorn Marketing – a social firm which is administered by Pentreath Industries - all of the enterprises have a governing board of trustees or directors elected from the local community. Many also have one or several management sub-committees to run the business on a day-to-day basis.

Notably, many of the enterprises don't define themselves as social enterprises, mainly because there are not familiar with the terminology. However they were all clear that they are "not-for-profit" organisations.

Financial information

The sample enterprises varied significantly in financial size, with 2003 turnovers ranging from just £17,000 to over £1 million. The majority had turnovers in the range £20,000 to £100,000, with three exceeding £500,000.

Five of the twelve social enterprises consider themselves to be self-sufficient, four to need ongoing financial support, with the remaining four expecting to achieve self-sufficiency within five to ten years. Despite this, several of the sample enterprises did make a profit, or surplus, in 2003. In all cases profits were retained within the enterprise as a reserve rather than being distributed to members or the community.

Stakeholders

Eight of the twelve enterprises have members. These are normally the users or supporters of the services provided by the enterprise, or in the case of Carers Direct, the carers themselves. Numbers vary from a few, to a few thousand, with ADAPT community transport having over 7,000 members. With the notable exception of the Just Credit Union, all the other membership organisations have a majority of their members over the age of 50.

With the exception of the two community-owned shops, which rely on volunteers and an indirectly employed sub-postmaster, all of the sample enterprises employ at least one member of staff. The number of staff employed ranges from one to the 31 employees of Tor Homes sheltered housing team.

All of the enterprises, with the exception of Carers Direct and Acorn Marketing, rely heavily on unpaid volunteers to achieve financial viability. Volunteers carry out a number of roles:

- Trustees or Directors act in a voluntary capacity. The numbers of board members ranges between 5 and 15 depending on the size and structure of the enterprise.
- In the case of smaller enterprises such as community-owned shops or community transport schemes volunteers often also work in the enterprise as shop-keepers or drivers. The numbers involved in such cases varied from 25 to 90 per enterprise.
- Each of the Development Trusts have a subsidiary community enterprise run entirely by volunteers. The Tourist Information Centre in Torrington is staffed by 19 volunteers. The community newsletter in Sedgefield depends on the volunteer contribution of at least 50 residents who collect information, distribute the printed edition each month and prepare a parallel audio-tape version of it.

ADAPT

(Action by Differently Abled People in Tynedale)



Background and current activities

ADAPT was established in 1994 by a group of people based in Hexham to act as a one-stop-shop transport service for people with disabilities or without access to their own transport. It is a registered charity, constituted as a Company Limited by Guarantee.

It currently operates 24 vehicles in a 1,000 square mile area around Hexham. It owns four of these, with the remainder operated for other owners. Three services are offered: regular bus routes with deviations for people with special needs; group services for isolated residents with disabilities; and a contract transport services for voluntary and statutory organisations. The organisation operates around 1,700 journeys per month and has a turnover of around £100,000 per annum.

Beneficiary groups

75% of the 7,000 users of the services are estimated to be aged over 50. The remaining users are either disabled people or children with special needs. The users are predominantly white, from working or middle class background. All of the vehicles operated have been adapted to meet the needs of people with limited mobility, and stress is also placed on the personal services offered by drivers, who will help people to board and disembark from the buses. The operators and users of the service recognise that it fulfils much more than merely a transport need, enabling users to meet other people, visit places they would not otherwise see, and know more about what is going on in and around their communities. Some users commented that they hadn't been out socially for years before they started using the bus.

Older people as participants

ADAPT draws extensively on the voluntary work of older residents, both as drivers (of whom there are 60) and as management committee members (of whom there are 14). Volunteer drivers may also use the experience gained to become employed bus drivers or care workers. Most of the 23 paid employees are aged under 50. Management committee members and some volunteer drivers are motivated by the desire to do something useful for their community on retirement, and to meet disadvantaged people. Volunteers are recruited by word of mouth and posters in the buses and are particularly valued for their experience and their tendency to be able to overcome problems which emerge during the operation of the organisation.

Future plans

ADAPT is an example of a community enterprise which believes in the need to grow to bring benefits to more people. Whilst it relies on grant assistance, it has now the opportunity to become financially sustainable, and would prefer to raise a greater proportion of its income from fares charged.

3.2 Older People as Beneficiaries of Rural Social Enterprise

As indicated earlier, the role of older people as beneficiaries of the sample enterprises was assessed in three ways:

- By structured interviews with key representatives of the enterprises concerned;
- By a follow-up questionnaire survey of actual beneficiaries; and
- By conducting a focus group of both participants and beneficiaries to add value to the findings which emerged from the structured interview and survey

Findings which emerged from each of these research processes are summarised below.

Structured interviews

Interviews were conducted during February 2004 with the following representatives of the twelve sample enterprises. The interviews followed a standard structure, tailored to suit the needs of the enterprise concerned. The name of the interviewee and their position in the enterprises is summarised in table 3 below.

Table 3 – Structured Interviews

Name	Representative	Position
Acorn Marketing	Rod Stephens	Marketing Manager
A.D.A.P.T.	Bob Dennis	Transport Co-ordinator
Age Concern Insurance	Diana Corrick	Trading Manager
Carers Direct	Sally Richardson	Carer/Co-ordinator
Great Torrington Development Trust	Kay Taplin	Director
Gorran & District Community Bus	Stephen Church	Committee Member
Just Credit Union	Marie Foskett	Manager
Lydbury North Community Shop	Clive Moore	Committee Member
Sedgefield Development Partnership	Roger Cubley	Chairman
Shropshire Rural Housing	Mike Clarke	Director
Talaton Community Shop	Olwen Morris-Cox	Shop Manager
Tor Homes	Jeremy Tudor	Sheltered Housing Manager

Summary findings of the interviews are provided below:

Characteristics of beneficiary groups

Representatives of the sample enterprises were requested to describe their main beneficiary groups in terms of a number of common characteristics. The results were as follows:

- The predominant beneficiaries were described as being women for seven of the sample enterprises. In five cases the gender of beneficiary groups was considered to be balanced.
- In terms of age, as many as eleven of the enterprises considered that their main beneficiaries were the over 50s. Other groups which were specifically mentioned included children and young adults. Just Credit Union was the notable exception in this respect.
- Most of the groups did not see disability as an issue, except for those which more directly address the needs of disabled individuals such as ADAPT and Carers Direct. However, the two Development Trusts regarded this as an increasingly important issue.

- Beneficiaries were thought to be predominantly white, a fact which seems to be borne out in the survey responses.
- In terms of socio-economic status, age also appeared to play a significant role, with retired people being the most frequent group mentioned. Other groups specifically mentioned were agricultural workers, low income families or people who had been made redundant and who are seeking to rebuild their lives.

Representatives were asked more directly to comment further on the particular characteristics of older beneficiaries of their services. Six of the twelve drew attention to some of these characteristics, as follows:

- People having difficulty finding employment
- Non car owners, due to their age, and in need of home-based services
- Demanding regarding the quality of the service
- Often having significant capital assets, due to rising house prices

Extent to which services reflect the needs of older beneficiaries

Representatives were requested to indicate whether they adapt their services to meet the needs of older beneficiary groups, in view of the fact that older people tend to represent a large proportion of their beneficiaries.

Eleven of the twelve enterprises indicated that they have tailored their services in this manner. The following examples were provided:

- The use of large print documentation and audio tapes by Age Concern Insurance and the Sedgefield Community Newsletter.
- The provision of double glazing, access ramps and adapted showers by the two housing associations
- The adaptation of transport vehicles in order to make them easily accessible for older people, and to provide a door-to-door service by the community transport schemes
- The development of a home care service and the home delivery of goods by Carers Direct and Talaton Community Shop
- The provision of suggestion books, display information and leaflets in shops
- Setting fee-charging rates according to the ability of clients to pay, rather than according to costs.

Shropshire Rural Housing Association



Background and current activities

First registered in 1975 under the National Agricultural Centre to provide houses to farm workers, the Shropshire Rural Housing Association became an independent organisation in 1985. It now owns and manages 20 social housing schemes comprising 200 properties, mainly for young families and elderly residents, allowing them to remain in their villages. It is registered as a Friendly Society and regulated as a housing association by the Housing Corporation. At the end of March 2003 it had an annual turnover of over £800,000 and was trading profitably.

Beneficiary groups

The association has 200 tenants living in houses and bungalows. More than half of all tenants are aged over 55, and are pensioners on low incomes. Many are single women. Most are very demanding with regard to the quality of the house provided. The association listens to the needs of all its residents and has tailored some of its services to meet the needs of older groups, by adapting access to and inside to the property and developing a *community alarm* link in case of emergency. Despite this, most of the older residents surveyed did not view the housing association as being the provider of services or recognise it as a social enterprise. In most cases they understood that the housing stock was owned by the council or private investors.

Older people as participants

None of the tenants are involved in the management of the enterprise. Nevertheless, all of the 11 Board members who govern the activity of the housing association are older than 50, with 7 of them being retired. They are involved as they have the time and interest to do so. Within the team of employees who run the enterprise, two out of seven are aged 50+, having the roles of Director and Office Manager. The other members of staff are in their 40s. Age does not appear to be an issue within the team. The Association often has difficulties in recruiting people with the right skills and has recently realised that older candidates often have the most appropriate housing management skills and the right life experience. Most of the work of running the association consists of general property management, but can also involve liaising with tenants and helping them with their personal difficulties.

Future plans

The housing association is in a growth phase of development and is looking for land and finance to develop and improve its housing stock. It is engaged in discussions with other associations providing rural housing in the region to create a consortium in order to better access funding. It would also welcome support in keeping people involved on the Board. It has recently noticed a decline in demand from older people who appear to be reluctant to move into rural areas because of the lack of services available. For this reason, some rural housing associations are seeking to broaden the range of services which they provide to cater for the non-housing needs of their residents.

Wider impact of the enterprises on older people

The interviews found that older people receive many other benefits from the enterprises apart from the provision of the services which they were specifically established to provide. The following examples were mentioned by several of the sample enterprises:

- The enterprise is often a *social point* of contact for older people, leading to reduce isolation, increased involvement in the community, and the receipt of information.
- Many of the enterprises provide older people with a *greater feeling of security*, knowing that they are able to talk and see someone of their own age who understands them and knows the area.
- Many of the enterprises offer them the opportunity to *learn something different* through participation in the enterprise as volunteers or management committee members.

Barriers to older people benefiting from the enterprises

The representatives of the enterprises concerned were requested to consider whether they felt that there are any barriers which prevent their services from reaching some groups of older people. The following examples were provided:

- The price of the service can be an issue, although this is often considered to be a psychological one, rather than a case of genuine affordability.
- Geography is always an issue in rural areas, making it difficult to reach people in remote area isolated farms or hamlets.
- Some people will not use community services, preferring private transport if they have access to it, or to rely on friends and family.

Survey of beneficiaries

A questionnaire-based survey was conducted of a representative sample of the older beneficiaries of each of the twelve sample enterprises. The number of questionnaire's issued and the target response rate was set at different levels for each of the enterprises depending on the approximate number of total beneficiaries, with an outline target to receive responses from 10% of the total number of beneficiaries aged over 50 years of age.

The survey sought to obtain feedback from the users of the services provided by each enterprise, both in relation to their use of the services provided and their wider understanding of and involvement in the enterprise, or lack of it. Although the questionnaire required some modification in relation to each enterprise, the main structure and intention of the questions remained the same.

The assistance of the sample enterprises was sought, and obtained, to identify beneficiaries and distribute the questionnaire. However, all responses were sent by beneficiaries directly to the offices of the research project to ensure the confidentiality and integrity of the results. A stamped addressed envelope was provided for the responses, and the questionnaire was prepared in a relatively large typeface to ensure legibility. A telephone help line was also provided to support respondents who had difficulty in answering some of the questions.

Since the responses are highly specific to the enterprises concerned, it is more appropriate to summarise the findings for each enterprise rather than to simply aggregate the results. Broad conclusions are then drawn from the sample as a whole.

Acorn Marketing

Acorn Marketing is a social firm which provides marketing and PR services to other social enterprises. The five respondents to the survey were therefore representatives of the customer businesses, all of who were aged over 50.

All of the users stated that they use the services of Acorn Marketing because they understand the needs of their own organisations, and because they are convenient. Half said that they could obtain similar services elsewhere. Cost did not seem to be the main reason for the use of the services provided, although this was mentioned as a factor by some respondents.

A.D.A.P.T

There were 41 respondents to the survey in relation to a target of 50. The ages of respondents were evenly spread across the age bands provided between 50 and 94. The vast majority (83%) were women, all of whom were white. Most of the respondents live on their own or in a care home.

Respondents appear to be divided into two groups in terms of usage of the services provided, with one group using them weekly, and another around once per month. The main reasons for using the services provided appear to be to attend social events, such as luncheon clubs or Age Concern meetings. The most commonly cited benefit, as a consequence, was that of meeting people. 90% of all respondents said that they could not obtain the same service from elsewhere. All appear to be highly satisfied with the services provided.

Age Concern Insurance

There were 27 respondents to the survey in relation to a target of 50. Respondents were somewhat evenly spread in ages between 50 and 90, with an equal division between men and women.

Unsurprisingly, respondents use the services provided only periodically according to their insurance needs. They often travel some distance to the offices to purchase the services, although they are able to purchase by telephone from their own homes. The main reasons for using the services provided are cited as being convenience and cost. Most respondents (56%) said that they could not obtain a comparable service elsewhere.

Carers Direct

Background and current activities

Carers Direct was established in 2002 as a carer-owned co-operative by a group of four experienced carers who wanted to have better control of their work and the quality of the services they provided to frail and vulnerable people in rural South Devon.



The enterprise was registered as a Company Limited by Guarantee with a co-operative structure, following advice from the local Co-operative Development Agency. Each of its 33 carer-members are self employed and received an equal rate of pay, based on the number of hours of care they choose to provide. In their first year of trading the enterprise had a turnover of around £500,000 and profits of £5,000, which the members decided to re-invest in the business.

Beneficiary groups

Beneficiaries are both carers themselves, as members of the enterprise, and the customers of the services they provide. 70% of the self-employed carers are aged over 50, with the oldest being 73. All except one are women. They value the co-operative enterprise model as it suits their lifestyle and enables them to meet other carers and to participate in the running of the enterprise. The 44 customers are aged between 50 and 94 years of age and all but one are women suffering from short-term memory loss, dementia, Alzheimers disease or Multiple Sclerosis. They are typically middle class pensioners who are self-financing the cost of their care, but are referred to the co-operative by Social Services or independent professionals.

In most cases care services are provided more than once a week and enable customers to continue to live in their own homes, and therefore to remain in their community of choice. Most customers feel that they could not obtain the same service elsewhere and are extremely satisfied with the quality of the care which they receive.

Older people as participants

Older people are seen as being good carers, as caring is about patience, listening and sharing experiences. In addition to their activity as carers, which involves providing medical care and encouraging and stimulating the individual, all of the members are also involved in running the business. This may either be as a member of the management board or through the skills they can provide and activities which they wish to be involved with, such as conducting administrative tasks or meeting potential new customers. In addition to the core group of four who set-up the co-operative, many join by word of mouth after having been recommended as experienced and qualified carers. None of the customers are involved in running the business, but they do understand that it is not privately owned and not driven by profit. This is greatly valued.

Future plans

Despite its short life, the co-operative is already financially self-sufficient and has built good relationships with other local providers of services for older people, such as Social Services, the local NHS Trust and voluntary organisations such as Age Concern and Help the Aged. They also have a good relationship with Devon County Council which is now looking at formalising these links. The co-operative expects to grow further as needs for quality care are increasing, but it does not wish to exceed a limit of 50 members, so as not to lose 'its personality'.

Great Torrington Community Development Trust

As with the Sedgefield Development Partnership, the response rate to the survey was poor, with 18 respondents in relation to a target of 50. Respondents were mostly in the age range 55-69 and were somewhat evenly split between men and women. They were all white.

The responses were complicated by the fact that the Development Trust provides two services, a Tourist Information Centre and an ICT training facility. Clearly, most of the local residents would use the latter facility. In fact, respondents stated that they use the service frequently, with most answering more than once a week. They value the service due to its convenience and accessibility, but clearly social factors also play a significant role. Almost all answered that they could not obtain the same service elsewhere. It may be concluded that the respondents are, by selection, those residents who particularly avail themselves of the services provided by the enterprise.

Carers Direct

The beneficiaries of Carers Direct are both the carers themselves, as members of the enterprise, and the customers of the services which they provide. For this reason two surveys were conducted of each of these groups.

Seven responses were received from carers in relation to a target of five. 70% of all the self-employed carers are aged over 50, with the oldest being 73. All except one are women. Clearly, the carers use the services provided on a daily basis, and most travel significant distances to provide care services. They value the Carers Direct model as it suits their lifestyle, enables them to meet other carers, and is generally a convenient well-run service. This is the only business of its type in the area, so most respondents stated that they could not go elsewhere and receive the same benefits.

Ten responses were received from the customers of the enterprise, spread across a range of age groups from 50 to 94. All but one were women and all were white. Users are referred to the services provided from social services, and value its convenience and accessibility. The care services provided frequently enable them to be able to continue to live in their own homes, and therefore to remain in their community of choice.

Gorran Community Bus

There were 13 respondents to the survey in relation to a target of 10. Most respondents were aged between 70 and 80 (61%), with the remainder spread evenly on either side of this. All but one of the respondents were women, and all white.

Usage of the services provided varies considerably within the respondent group, with some using the bus more than once a week, and some only once a month. They all, however, use the service because of its convenience, its low cost, and accessibility. Approximately half of the respondents also referred to the social and community benefits as a reason for using the services. All but one of the respondents said that they could not obtain the same service elsewhere, and all rated the service provided as excellent.

Just Credit Union

There were 13 respondents to the survey in relation to a target of 10. Most were at the younger end of the age scale, with 84% being aged between 50 and 60. Unlike some of the other enterprises, all but two were men.

Most of the respondents use the services about once a month, as this is the normally payment cycle for credit unions. The services are available from home or within five miles of customers homes.

Interestingly, the most frequently given reason for participation in the credit union was the ability to contribute to the community, rather than the attractiveness of the services provided, although these also ranked highly. Most respondents found out about the services provided by word of mouth, rather than formal advertising.

Lydbury North Community Shop

There were 34 respondents to the survey in relation to a target of 20. Half of the respondents were aged between 55 and 69 and approximately two-thirds were women. One of the respondents (the only example in the whole survey, described themselves as being of a non-white ethnic origin).

As with Talaton Community Shop, the vast majority of respondents use the shop frequently, more than once a week, travelling less than a mile to do so. Again, whilst the main reasons for doing so are convenience and accessibility, a high percentage also value the role it plays as a centre of community life and a source of information. 74% of respondees stated that they could not obtain the same service elsewhere.

Sedgefield Development Partnership

There were only 5 respondents to the survey in relation to a target of 50. The main reason for this very low response rate appears to be the fact that few of the recipients of the services provided associate themselves with the enterprise behind them. At the current time the only activity of the enterprise is the publication of a community newsletter.

Despite the poor response, those who had taken the trouble to respond appear to value the service provided, commenting that this is the only free paper with local news available to them. As such, they did not feel that the same service was available elsewhere.

Shropshire Rural Housing Association

There were 13 respondents to the survey in relation to a target of 15. 77% of the sample were aged between 70 and 80, and 79% were women.

It was evident that most of the respondents did not view the housing association as the provider of services, or recognise it as a social enterprise. Consequently, when asked about the services provided, most answered that the questions simply did not apply to them. Many thought that the houses are owned by the council or private investors.

Great Torrington & District Community Development Trust



Background and current activities

The Trust was established in 1996 as a Company Limited by Guarantee. The Development Trust was a response by the community to the closure of the local creamery, where 700 jobs were lost overnight. The Trust's aims are to regenerate Torrington, North Devon and the 27 rural parishes in the area. It was initially formed with three major partners: the Rural Development Commission, Devon County Council and Torridge District Council, working in partnership with the Market and Coastal Towns Initiative to develop specific projects. It owns a civic building, which houses several community facilities. Through its trading arm the Trust also runs the Pannier Market, with thirteen retail and workspace units, a Tourist Information Centre and a heritage visitor attraction. It also provides ICT training in Torrington and neighbouring parishes. Last year's turnover was over £100,000.

Beneficiary groups

Around 15,000 people living in the District benefit directly or indirectly from the activities of the Trust, amongst them older people who use the community facilities such as the Library, Citizens Advice Bureau and a Friends Association for senior residents. Of the 1,500 members of the Trust many are 50+ retired people. Other particular groups of beneficiaries are adults with learning difficulties and low income families, all of whom benefit from learning and social opportunities within the Trust. The Civic Building, a Trust asset, is seen as the 'hub' for the entire community, and all of the services provided from it are well used. Despite this many beneficiaries do not appear to directly associate the provision of services with the Trust itself.

Older people as participants

The trust involves around 150 active volunteers, including the 16 Trustees who directly govern its activities. Nearly all volunteers are 50+. In addition, 19 volunteers run the Tourist Information Centre, dealing with public enquiries and selling books and souvenirs. All are retired people aged over 60. Several Trustees were involved in setting up the Trust and retain its necessary local knowledge and identity. Many older volunteers approached the Trust subsequently to participate in community activities and to generally be involved in what is happening in their community. Amongst the ten employees, two are 50+. They are both part-time employees and are both incomers who were recruited because of their business skills.

Future plans

The Community Development Trust continues to assess the needs of the community with a view to the further development of its portfolio of services. It particularly wants to involve the younger generation in its management. Although it is not fully financially sustainable, it aims to move further in this direction by making better use of its assets, such as the Pannier Market and the heritage visitor attraction. Great Torrington is considered to be one of the most dynamic and successful of the 50 Development Trusts in England which focus on rural areas.

Talaton community shop

There were 28 respondents to the survey in relation to a target of 15. 46% of respondents were aged between 55 and 69, and 50% aged 70 or over. All were white, and 68% female.

Most of the respondents use the services provided by the shop very frequently, more than once a week, travelling less than a mile to do so. The main reasons given for using the service are its convenience and accessibility, but social and community aspects also rank highly. 89% of respondents stated that they could not obtain the same services from anywhere else.

Tor Homes

There were 44 respondents to the survey in relation to a target of 50. The respondents are residents of the sheltered housing provided by the association. Respondents varied in age from 55 to 94, with women representing around two-thirds of the total sample. All were white.

All respondents, as residents, clearly use the services provided on a daily basis. However almost half had difficulty in understanding what the 'services provided by the enterprise' referred to. Over half thought that Tor Homes was a privately-owned company. The most valued benefit which they receive are the ability to continue to live in the community in an environment where it is easy to meet and mix with other people. Cost does not appear to be an important factor. Most of the respondents (64%) consider that they could not obtain the same services elsewhere.

Summary findings from the survey

The summaries of the responses from each individual sample enterprise can be drawn together to produce general findings from the survey, as follows:

- The responses to the survey are highly model-specific, but similar for models of the same type. For example, the responses from the two community-owned shops, community transport schemes, housing associations and development trusts have striking parallels. It would, therefore, be wrong to draw sweeping conclusions regarding the impact of rural social enterprises in general, but it may be valid to suggest common patterns relating to specific types of model.
- Models which are village-based and single-focused, such as the community-owned shops and Gorran community bus appear to demonstrate the greatest level of bonding between their customers and the enterprise. This is reflected in the level of response to the survey, the positive nature of the replies, and the broad-based nature of the benefits which are valued by the respondents.
- In contrast, the more broadly based housing associations, although arguably offering a much more fundamental service to peoples livelihoods, appear to be regarded rather passively by their residents. In most cases, the residents seem to be unaware that this is a socially-owned business at all. It could be argued that this is also a factor of ownership, as the residents do not have the opportunity to become members of the enterprise in the way in which they may in community-owned village shops, for example.

- The two Development Trusts could be said to exhibit both of the above phenomena. In the case that they provide services which are clearly responding to local needs and demand, such as the ICT training services offered in Great Torrington, then beneficiaries associate with and appear to value the enterprise. On the other hand, there seems little awareness amongst the somewhat passive recipients of the Sedgefield community newsletter that this is a product of a social enterprise.
- Acorn Marketing and Carers Direct could be said to be different from their private sector equivalents more in terms of what they offer their staff or self-employed carers, rather than in terms of what they provide for their customers. Both provide a working environment which appears to suit the lifestyles of their rural, and generally older, employees who could be said to value their way of working as much as their remuneration. However, Carers Direct also remunerates as well as their private sector counterparts.
- Age Concern Insurance and the Just Credit Union both provide financial services, albeit of a quite different nature. There is evidence in the responses to suggest that the beneficiaries of both of these enterprises choose to use the services provided 'because they are there', rather than out of necessity. As such, users did not appear to be as passionate about the enterprise providing the services or as appreciative of its existence as with the more valued services provided by some of the other sample enterprises.

Gorran & District Community Bus



Background and current activities

The idea behind Gorran & District Community Bus came from a group of carers who had relatives and partners with transport needs. The group appealed for volunteers to form a committee who wanted to help people affected by their remoteness from urban centres and the lack of adequate transport facilities in Gorran Haven and its surrounding areas such as Gorran, Portmellon, Boswinger, Caerhays and St.Ewe. The committee approached Cornwall County Council's Passenger Transport Unit and their Rural Transport Scheme for help. Following an extensive transport needs assessment in the rural heartland of the Roseland Peninsula, the committee were successful in their bid to the 'Rural Bus Challenge 1999' and obtain capital and revenue support for two years to purchase and operate a community minibus under Sections 19 and 22 of the Transport Act.

The Community Bus Association is registered as a Company Limited by Guarantee with charitable status. It had a turnover of over £19,000 in 2003, with over 50% of income derived from fares. In 2003 passengers made 4,500 journeys, it transported 2,334 passengers, mainly through its regular bus services to Truro, St Austell and Plymouth, which operates as a 'Ring and Ride Scheme'. The Association also runs excursions to take local residents on day trips and evening theatre visits. The bus is also available for private hire.

Beneficiary groups

The main beneficiaries of the services provided are older people, most of whom have no other mode of transport. This may be because they have no car, cannot walk to the nearest bus stop, or simply have never learnt to drive. Children and teenagers also use the regular bus services, as do holiday-makers during the summer season. Older users are extremely satisfied with the way the bus operates, as it can pick them up at their front doors. In a sparsely populated area this makes all the difference. They also very much value the social and community benefits they obtain from using the service and don't think they could obtain the same, or even a similar, service elsewhere.

Older people as participants

The community bus has one part-time employee aged under 50 who takes bookings and liaises with drivers. The Association is run by volunteers, comprising a management committee of seven and twenty drivers who are all MiDAS trained and assessed. Many are retired people in their early 60s. Some of the volunteers are people who have taken early retirement or who have been made redundant and have time on their hands. Each plays an important role, depending on the time and skills they can bring into the enterprise, such as technical knowledge, publicity, administration, networking, fundraising and finance. All become involved through word of mouth and find their involvement to be socially rewarding.

Future plans

The Association main need is to maintain continuity of partial public funding which, together with fare-paying income, enables them to make a small profit for reinvestment in the development of the enterprise. The object is for a self-supporting sustainable public transport system with some help from grants and donations. The committee may also wish to purchase a second mini-bus to enable them to expand the range of services they provide should there prove to be such a need.

Focus groups

The focus groups provided the opportunity to supplement the findings of the structured interviews and survey with an interactive, group discussion. Whilst a great deal of feedback was obtained from this process, the following points emerged which are considered to add value to the results of the structured interviews and survey.

Social enterprises as a response to market failure

Many participants of the focus groups observed that social enterprises were effectively taking on the provision of services which had previously been provided by privately owned business. Without the existence of the social enterprises, in many cases these services would simply not exist at all.

Social enterprise as a 'life-line'

The use of the expression 'life-line' appeared many times during the focus group discussions. In some cases, participants noted that they made the difference between them remaining in the community or leaving, in others, it was the difference between suffering from social exclusion and feeling to be a member of the community.

Particular value to older people without transport

If one group could be defined which particularly values the services provided by social enterprises in rural communities, it is without doubt those older residents who do not have their own means of transport. Many people noted that without some of the enterprises, such as community owned shops or transport services, they could simply not imagine remaining in the community.

Multi-faceted benefits

The focus groups showed that the sample enterprises produced a very wide range of benefits, and that narrow focus on the services provided would miss the point of the value which they provide for their communities. Other benefits include the provision of information, their role as a focal point of the community, the opportunity they provide to participate in group activities, and even their contribution to a feeling of security.

Customer responsive

Participants in the focus groups frequently made references to the friendliness and responsiveness of the enterprises concerned to their customers, noting that staff were friendly, that they were eager to help with any problems faced by customers, and that they did not pressure customers to buy products or use the services provided. These, mostly very small, businesses appear to have achieved a level of customer care which would be envied by the corporate world.

Convenience

Whilst the services provided are a necessity to some members of the community, as noticed above, they are also valued by residents who do have their own transport for the convenience they provide. Interestingly, few participants in the focus groups commented in any way on the cost of the services provided, and where they did, tended to say that these were reasonable. The general impression given was that the cost savings in accessing similar services from the town far outweighed any price differentials in the social enterprise.

Just Credit Union



Background and current activities

Credit Unions are financial co-operatives owned and controlled by their members. Following the establishment of a study group and a series of open meetings, Just Credit Union was formally registered in 2001 with the support of Shropshire County Council as part of their policy to combat social exclusion. The Credit Union is registered as an Industrial and Provident Society. It offers two complementary financial products: savings, and borrowing, both of which include life insurance. The total savings deposit income of the credit union in 2003 was almost £95,000.

Beneficiary groups

Just Credit Union recently signed up its one thousandth member. Most members are aged under 50 and are spread throughout the County. They are mostly employed and many live in deprived communities. Members can access the credit union through standing order, payroll deduction, through one of the 14 community branches in villages and market towns, or by an electronic payment card at local Post Offices. Most of the 50+ group of members use the loan service to help to pay for their children to go to university, for home improvements or to maintain a car for their household. They choose the credit union because it is accessible, relatively low cost, and for the feeling that by doing so they can contribute to their community. Since the first branch opened in Ludlow, the credit union has provided loans to members to the value of £400,000 and has received £210,000 in savings deposits.

Older people as participants

The enterprise is governed mainly by people over the age of 55. The Board of Directors comprises of 11 people, all but one of whom are aged over 50. The Directors include accountants, solicitors, CAB advice officers, councillors, trade union officers and entrepreneurs. They are all volunteers and all participated in the original steering group of the project. They act as policy and decision-makers for the enterprise.

The 14 community branches are also run by 40 volunteers who are members and have been trained to handle money, perform administrative functions and raise awareness about the credit union in their local community. They are of all ages and gender, the oldest being an 80 year old man. Age does not seem to be an issue; the younger volunteers value the experience of older colleagues and work effectively together. The credit union also has two full time and two part-time employees, near the age of 50, who manage the day to day activities of the enterprise.

Future plans

The credit union is still highly dependent on grant support, particularly the continuous support provided by the County Council. It aims to become self-sustaining, and believes this could be achieved in around ten years time. The credit union is constantly trying to reach more customers by opening branches in rural areas and liaising with other local social enterprises such as housing associations. Following the success in establishing the Just Credit Union, neighbouring Staffordshire is now holding talks between the council, housing and charitable organisations with the intention of establishing a similar credit union to cover the north of the county.

3.3 Older People as Participants of Rural Social Enterprise

Older people may participate in running rural social enterprises in three main ways:

- as members of the management committee of the enterprise
- as employees of the enterprise
- as voluntary workers in the enterprise

The structured interviews, beneficiary surveys and focus groups also sought to find out the extent to which older people participate in these ways in the sample enterprises. The findings of each of these processes are summarised separately, as for the previous section on beneficiaries.

Structured interviews

Extent of involvement of older people

The vast majority of the members of the management boards of the sample enterprises are aged over 50, with a high proportion being in their 60s. The numbers of board members ranged between 5 and 15 depending on the size and structure of the enterprise.

Furthermore, a very high proportion of the volunteer workers of the community-owned shops and community transport schemes were in the 50 to 70 age group. In addition, each of the Development Trusts have a subsidiary community enterprise run entirely by volunteers, most of whom are older people. The Tourist Information Centre in Torrington is staffed by 19 volunteers, the majority of whom are retired people. The community newsletter in Sedgefield depends on the volunteer contribution of at least 50 older residents who collect information, distribute the printed edition each month and prepare a parallel audio-tape version of it.

The majority of employees of the sample enterprises, unlike members, are aged less than 50 years. Only Acorn Marketing was staffed entirely by people aged over 50 years. It should be noted that in the case of Carers Direct, the members are all self-employed carers who, whilst not technically employed by the enterprise, are mostly aged over 50. The oldest carer is in fact a 73 year-old lady.

In summary, we can conclude that older people participate widely in the sample enterprises on their managing boards, and as volunteers, but less so as employees. In fact, the extent of involvement of older people as volunteers is so extensive that it would be no overstatement to suggest that many of these enterprises would not exist at all without the contribution from older people.

Lydbury North Community Shop and Post Office



Background and current activities

Four years ago, when the last privately owned shop in the village closed and the premises were converted and sold as a house, the community of this small Shropshire village established a committee, organised public meetings and discussed the idea of establishing a community-owned shop. A great deal of support was received and funds were raised by loans and grants from various organisations. With this, and advice from ViRSA¹³, the shop was registered in 2001 as an Industrial and Provident Society and re-opened in new rented premises. The community shop is now a convenience store which sells some fresh locally sourced products and shares its premises with the Post-Office, which is run as a separate business. Turnover in 2003 was £60,000. The small profits which the enterprise generated were reinvested in the business.

Beneficiary groups

The whole community benefits from the presence of the shop and the services which it provides. It is estimated that 50% of customers are older people, who value the convenience of the store for small essential purchases, which they often make quite regularly. Children, tourists and some passing visitors also use the shop. Other users also include farm workers from nearby estates. The shop is the social point of the village and people value its convenience, accessibility as well as the social links it creates between all residents, old and young.

Older people as participants

Over 100 residents from the village and neighbouring parishes are shareholders in the shop, which is run by 30 volunteers, mainly aged 60+ and retired. The management committee is made up of 8 people, two of whom are in their 40s, with the remainder aged over 50. Many of the volunteers are people who wish to maintain the level of services in a village where they have chosen to retire. They have time to contribute and bring managerial, financial and business skills to the enterprise. Each volunteer does what he or she can, which may include working behind the counter, receiving the newspapers, carrying out stock management and pricing, undertaking general repairs or organising the weekly rota of shifts. They all put time and effort into the operation of the enterprise. In return, they get to know everybody else in the village and feel included and valued.

Future plans

The community shop is financially self-sufficient and has no plans for further expansion or development. It is achieving what it set out to achieve, and sees no need to build an empire. Nevertheless, the shop feels the need for ongoing support relating to changing legislation which affects rural shops, such as Health and Safety regulations. These sometimes require additional funding to meet new requirements. The main threat to the ongoing success of the shop is the lack of volunteers and the need to constantly recruit new ones and to maintain their motivation levels thereafter.

¹³ Village Retail Service Association

Quality of involvement

From the perspective of the interviewed representatives of the sample enterprises, older people are perceived as being reliable, committed and highly motivated. Volunteers serving on the management boards are usually people who were involved in the establishment of the enterprise, and have remained in this position thereafter. They normally bring the skills and experience required to run a successful enterprise such as management, financial skills, administration and communication, which they have acquired during their working lives.

Volunteer workers in the business normally contact the enterprise asking what they can do to help, as they wish to be involved in a community service and to generally do something useful. The extent of their roles can vary considerably, with examples given ranging from the reception of the newspapers early in the morning to the organisation of other volunteers. Each volunteer decides how far they wish to be involved, with the extent of their role linked to their individual capacity and self-confidence. In most of the enterprises studied older volunteers tended to be multi-skilled people with a good level of education, and often had had a successful career, frequently at a management level.

Recruitment of older people by the enterprises

The sample social enterprises seek to obtain the involvement of older people by communicating in the local press or using community facilities or local shops to inform and recruit volunteers. Barriers to the greater involvement of older people as volunteers are normally cited as their physical and mental capacity to participate, rather than their lack of willingness to do so. In some cases training is required in specific skills, such as bus driving, or the handling of money, and in these cases health or lack of self-confidence can act as barriers to participation. Social enterprises, like any businesses, also have to be careful when using volunteers to provide services to frail and vulnerable people, particularly in view of increasing legal liabilities.

Reactions of older people to involvement

The representatives interviewed believed that older people gain a great deal of satisfaction from their involvement in the social enterprises concerned, and rarely regret their decision to participate. In particular, it was often felt that they gain a number of social benefits through being part of a social enterprise, by feeling valued, gaining self-respect, finding companionship and, in some cases, re-establishing themselves in the working environment.

Younger people involved with the social enterprise also tend to view the involvement of older people in a very positive way, particularly as it helps them to better understand the needs of key beneficiary groups, which, as has been observed, also tend to include older people. There was little or no issue from the interviews that there is a 'generation issue' between older and younger people in the enterprises concerned. As one interviewee said "you can have young heads on old shoulders". The mixture of participating generations was normally found to be beneficial to the enterprise.

However, as a cautionary note, three of the enterprise representatives suggested that the further involvement of older volunteers could impede the further development of the enterprise due to the time involved in training older volunteers, and the possibility that the involvement of too great a proportion of older volunteers could lead to younger people feeling excluded.

Findings Regarding Participation from the Survey of Beneficiaries

The survey of beneficiaries of the sample enterprises also sought to consider the extent to which the older beneficiaries of the sample enterprises were involved in the establishment or operation of the enterprise or had a desire to be involved. Summary findings in relation to each of the enterprises are provided below.

Acorn Marketing

Acorn Marketing was established as a social firm by its current manager. As such, it is jointly managed by its three employees and indirectly administered by another social firm, Pentreath Ltd. All employees are aged over 50. Due to the structure of the enterprise, it would not be expected that the users of the services provided by the business would be involved in its management, and indeed this is not the case.

A.D.A.P.T.

ADAPT was established in 1994 to address the wider needs of disabled people around the market town of Hexham, focusing particularly on transport services.

37% of the respondents understand that the enterprise is socially-owned, although only three are currently involved in running it, two of these by attending general meetings and one as a board member. There appears to be no desire amongst this group to get involved and there is broad satisfaction that their opinions are taken into account in terms of what services are provided.

Age Concern Insurance

The business is the trading arm of Age Concern Devon, a registered charity. The operation is run by one part-time employee and nine volunteers, all of whom are aged over 60.

37% of the respondents understand that the enterprise is socially-owned, 19% believe it to be a private company. One of the respondents was involved in the establishment of the enterprise and four currently act as volunteers. Only one of the remainder would be interested to be involved, mainly for health reasons.

Sedgefield Development Partnership



Background and current activities

To celebrate the millennium several local projects were initiated in the small town of Sedgefield and neighbouring parishes of County Durham.

The residents, however, realised that they were missing many funding opportunities to help the development of their village, where unemployment was high and the Parish Hall in need of refurbishment. Following public meetings and initial support from the Town Council, a Development Trust was established at the end of 2000, leading to the publication of a community appraisal in 2002. The Trust now runs a community newsletter and community website, helps the operation of a First Responders Group, and is engaged in a life-long learning project organising courses with support from the County Council and other providers of learning services. The Trust is a Company Limited by Guarantee with a turnover of around £25,000 per annum. It has secured around £100,000 in investments for the village over the last three years.

Beneficiary groups

The Sedgefield ward comprises nearly 5,000 habitants, 25% of whom are aged over 60. 30% of the long-term unemployed in the District are aged over 50. Most of the 16 to 30 year-old age group are leaving the village to the nearby cities of Durham and Newcastle. The Community newsletter is distributed to around 2,500 addresses and is read by most local residents, being the only free paper with local news which is available to them. Around 12 copies of the newsletter are recorded on audiotape for the oldest members of the community. The First Responders Group operates with younger volunteers and is seen as a crucial activity within the town. It benefits the most vulnerable members of the community by providing first aid and medical assistance. It has become the most active such group in the North East Ambulance area.

Older people as participants

The Trust relies on a pool of 85 volunteers to conduct all of its activities. Eleven of them make up the Management Committee which runs the Trust. Seven of its members are 50+, a mixture of men and women, locals and incomers. They bring their life experience to the Trust, conducting such tasks as editing the newsletter, preparing its business plan, applying for funding and conducting day-to-day administrative work. Most are involved in other local organisations and initially joined the trust as members. The remainder of the volunteers are involved in the newsletter, the majority of whom are aged over 50. They collect news stories and information and distribute the newsletter when it is published. In doing so, they feel useful and involved in their community.

Future plans

The trust may still have a role in the project to renovate the Parish Hall and build up some assets. It wishes to renew the Life-long learning initiative and develop a Learning Resource Centre. But the trust has a difficult relationship with the Town Council which it alone cannot resolve but needs to if it is to grow further.

Carers Direct

Carers Direct was established by a group of four carers, all aged over 50, just two years ago.

Most of the customers of the business understand that it is not privately owned, but don't necessarily understand the structure. However, the structure is such that it would not be appropriate for customers to be involved in running the business. In contrast, all of the self-employed carers understand that it is constituted as a co-operative, and 86% of respondents say that they are involved in running the business. Those who aren't involved say that the only reason is their lack of free time.

Gorran Community Bus

Gorran Community Bus was established by a group of carers who had disabled relatives with mobility problems. Most of the volunteer drivers and administrators are aged over 60.

Almost all of the respondents to the survey understand that the enterprise is socially-owned. One of the respondents was a board member. All of the others consider that they support the bus by using and paying for the services, and believe that their infirmity prevents them from being involved in other ways.

Great Torrington Community Development Trust

Great Torrington Community Development Trust was established in 1996 following the closure of a local creamery and the threat that this caused to the local economy.

72% of the respondents to the survey understood that the business is socially-owned, and 33% said that they had been involved in its establishment. Even more, 44%, are currently involved as board members or volunteers. Of the remainder, some would like to become more involved, but are prevented from doing so due to poor health.

Just Credit Union

Just Credit Union was established at the end of 2001 as a Shropshire County Council initiative to respond to social exclusion.

Most of the respondents to the survey understand that the Credit Union is socially owned and seven (54% of the sample) were involved in its establishment. An even greater number of the sample are now involved as volunteers or board members, perhaps suggesting that the sample is somewhat distorted. However this does indicate that the enterprise is governed mainly by people over the age of 55.

Lydbury North Community Shop

Lydbury North Community Shop was established just two years ago as a community initiative in response to the closure of the last privately owned shop.

Being a new initiative, there is a very high level of awareness amongst the community that this is a community-based venture. Indeed, 68% of the respondents indicated that they had been involved in its establishment, by investing either money or their own time. 62% still contribute as volunteers or board members. The only barrier to further participation would appear to be the health or time commitments of residents.

Sedgefield Development Partnership

The Sedgefield Development Partnership was established in 2000 as a means to access funding opportunities for the town.

Although there was a very poor response to the survey, all of the respondents did understand that this is a community initiative. Three of the five respondents are involved in the enterprise as board members or volunteers. The remainder are considering becoming involved.

Shropshire Rural Housing Association

The Shropshire Rural Housing Association dates back to the 1970s when the National Agricultural Centre established rural housing associations to provide homes for working families. Today, the survey indicates that very few of the residents realise that the properties are socially owned at all, with the highest number (31%) believing them to be privately owned. None expressed either the desire or intention of becoming involved in running the business, presumably for the same reasons.

Talaton Community Shop

Talaton Community Shop was established ten years ago following the closure of the last privately owned shop in the village.

Despite the time which has passed since then, respondents indicate that the community retains a close and strong bond with the enterprise. Some 64% of respondents say that they were involved in the establishment of the shop, all investing share capital. The same number retain an involvement as volunteers or board members. Others would like to get involved, but are prevented from doing so due to ill health.

Tor Homes

Tor Homes was established as a result of the externalisation of housing stock from the local authority some five years ago. Like the Shropshire Rural Housing Association, only a minority of the residents understand the enterprise to be socially-owned. However, six respondents were involved in its establishment and continue to retain an involvement, either as board members or by attending general meetings.

Age Concern Devon Insurance Services



Background and current activities

The enterprise is a trading arm of Age Concern Devon, a registered charity which sells insurance and investment products as well as energy services to people aged over 50. It is based in Exeter with a branch in Seaton, on the south coast of Devon. The profit generated by the trading arm supports its parent's charitable activity. Until 1998 the trading activity was increasing smoothly but then appeared to reach a plateau. As external demand was still increasing, the business was re-launched in 2000 with the help of a business development loan. Revenue increased by 100% in 2003, with a turnover of £20,000. Profits which were generated for the first two years were re-invested in the business.

Beneficiary groups

All of the 5,000 customers are more than 50 years old. The core customers are women in the 68-88 age range who are denied access to insurance products by high street insurers because of their age. The enterprise also serves a proportion of 50+ people who, after retiring early with a fairly good income, are looking for investment products from a trusted provider.

The main reasons for using the services provided are cited as being convenience and cost. All the products offered are tailored to the needs and budgets of older people, with literature available in large print and audiotape. All products can be purchased over the phone from people trained and used to dealing with older people. 59% of the beneficiaries surveyed noted that they could also obtain general information by phoning the enterprise.

Older people as participants

The operation is run by one part-time employee and nine volunteers, all of whom are aged over 60. The involvement of volunteers can consist of as little as putting stamps on envelopes, distributing literature, attending trade fairs or doing administrative work and taking phone calls.

All parties benefit from their participation in the enterprise. Employees gain in term of having more time to develop the business and keeping their mind focused on age and the needs of older people. Volunteers find companionship, feel useful, use their minds, and realise how valuable their help is for Age Concern, the parent charity. Volunteers are recruited by word of mouth but also through regular articles in the local press. All of the volunteers receive training on the products and participate in annual opinion surveys.

Future plans

The enterprise plans to extend further in rural areas with the opening of two trading branches in villages, with the help of volunteers. Barriers to greater activity in rural areas are distance and time, as it takes a lot of manpower to recruit and train volunteers, who sometimes lack self-confidence. Nevertheless the needs and expectations created by this enterprise are huge, and suggest good prospects for future growth.

Summary findings from the survey

The summaries of the responses from each individual sample enterprise can be drawn together to produce general findings from the survey as follows:

- Although almost all of the sample enterprises both provide services to older people, and involve a disproportionate number of older people in running the enterprise, the survey appears to show that these two facts are not necessarily directly related. In many cases there is a somewhat passive group of recipients of the services provided who have no desire or interest to participate in the management of the enterprise. Indeed, a surprisingly large number of beneficiaries do not even seem to know that the enterprise is socially owned or managed.
- In this sense, although many of the enterprises are structured as self-help enterprises with user participation built into their structures, the motivation for participation in running the enterprise seems to be guided more by the needs of personal fulfilment than the obligation of duty.
- The notable exceptions to the survey are those initiatives which emerged spontaneously from the community, and particularly the two community-owned shop ventures. In these cases there appears to be a very strong bond between the need of the community, their direct investment in the venture, and their subsequent interest in supporting the success of the enterprise.
- The fact that this dynamic does work in certain enterprises and not in others, and that when it does work appears to be so positive, suggests that there would be merits in other enterprises seeking to stress the social aspects of their work to beneficiaries with a view to drawing on their latent ability to contribute in a more direct way to the success of the enterprise. This issue will be considered further in Section 4 of the report.

Focus groups

As with the assessment of beneficiaries of the enterprises concerned, the focus groups provided the opportunity to supplement the findings of the structured interviews and survey with an interactive, group discussion. The following points emerged which are considered to add value to the results of the structured interviews and survey.

Establishment of the social enterprises

Older people often appear to have played an important role in the establishment of many of the social enterprises. In many cases it was observed that the leading role was played by 'non-native' residents who had moved into the community to retire. Although this is sometimes resented by long-standing residents, one newcomer observed that "they take for granted what they've got, whilst we value where we have chosen to live". In connection with this, it was suggested that some people who move to communities want to preserve them, whilst others want to change them, and it is the latter who tend to be resented by the indigenous community.

Talaton Village Shop Association



Background and current activities

In July 1993 the village of Talaton in Devon was informed of the closure of the shop and post-office which had been run by the same family for three generations. With help from ViRSA¹⁴, a steering group of villagers was formed with the aim of saving the shop through community ownership. The Parish Council was also supportive and one of its members provided premises. A survey of residents was carried out and volunteers were found and trained using grant assistance from the District Council. As a result, in February 1994 the shop re-opened as a community-owned enterprise. Finance was provided by the community by selling bonds and membership subscriptions for the newly created Talaton Village Shop Association. The shop now sells grocery, fresh foods and locally sourced products and is also the focal point for many other services such as the Post-Office (which returned to the same premises two years after the shop re-opened), prescription delivery and dry cleaning. The shop currently has a turnover of around £50,000 per annum.

Beneficiary groups

The whole community benefits from the shop, but older people are particularly significant beneficiaries. They obtain retail services but also benefit from social interaction with the rest of the village. Many walk to the shop everyday and 89% of the older residents surveyed said that they couldn't obtain the same service anywhere else, even from the nearest large village which is just three miles away. The shop also offers home delivery of goods and medical prescriptions, which is a real lifeline for the oldest and frailest members of the community.

95% of the villagers are members of the shop association. The social bond between the shop and the village is an extremely important part of the success of the enterprise.

Older people as participants

The shop is run and staffed mainly by older people, all acting as volunteers. It has six committee members and a further 30 volunteer shop-workers. The majority are aged over 60 years and they are all women who met through the Women's Institute. Within the shop each volunteer is categorised as a manager, assistant or supervisor, depending on how much responsibility they wish to assume. Volunteers like to be involved as they find companionship and know what is going on in the village. They are also rewarded for their effort through a small discount on the goods they purchase. The shop recruits new volunteers through direct door-to-door approaches, particularly to involve newcomers and occupiers of holiday cottages.

Future plans

The Talaton Village Shop Association has now been running for ten years, and recently organised a celebration party to mark this occasion. But despite its success, it still believes that more can be achieved and wishes to expand into new premises as part of a redesign of the village green. Talaton is an outstanding example of the way in which community-owned village shops can maintain the hearts of their communities in both an economic and social manner by drawing on the capacity and skills of older residents.

¹⁴ Village Retail Service Association

Suitability of older people to the task

There was a commonly expressed view that older people's varied experience, confidence, energy, enthusiasm, coupled with greater amounts of spare time, make them ideal workers and volunteers in social enterprises, and more likely to get involved. This opinion fitted with the view that it is difficult to involve younger people as volunteers, as they tend to be too busy juggling careers and childrearing. This, in a sense, suggests a natural division of roles as older people, having pursued their careers and raised their children switch their attentions to serving the wider needs of the community.

Older people looking after themselves

However, in contrast to this opinion, there was also a strand of thought that the involvement of older people in running rural social enterprises effectively represents them 'looking after themselves', since, as the research has shown, older people tend to be amongst the main beneficiaries of the enterprises concerned. Moreover, older people were felt to have greater awareness of community needs and problems as they are likely to be confronted by them on a day-to-day basis.

In reality, it is probably the case that the reasons for the involvement of older people are neither of these. Rather, older people tend to be enthusiastic supporters of local initiatives in general, and have a greater natural commitment to the survival of local communities. They participate because they like to do so, and particularly because they themselves gain satisfaction from participating, rather than from a calculated intention off either repaying society or supporting their own social group.

Fragility of the social enterprises reviewed

Whatever the reasons, the focus groups were in agreement that many of the enterprises are highly fragile, and rely heavily on whatever help they can obtain for their continual survival. The fact that this assistance is mainly provided by older residents means, de facto, that many of the enterprises are dependent upon the commitment of older residents for their very survival. However, despite this, there was no suggestion that older residents feel in any way pressured to participate for this reason. Rather, it was frequently observed that participation in the enterprises makes them feel wanted and needed, and that they are making a valuable contribution to their communities.

Tor Homes



Background and current activities

Tor Homes was established five years ago following the transfer of 3,000 properties from South Hams District Council in South Devon, after the formation of a group structure with a national housing association (William Sutton) in January 2004. It now manages 4,700 properties. It is registered as a Company Limited by Guarantee with charitable status, which builds, manages and maintains social housing for the local community. One seventh of the 4,700 properties are sheltered housing for the elderly. The company is registered within the Register of Social Landlords and regulated by the Housing Corporation. Last year Tor Homes had a turnover of around £10 million.

Beneficiary groups

The Sheltered Housing scheme mainly benefits older women, with the average age of female residents being 86. However the scheme applies to any person over the age of 60. This group is mainly composed of pensioners, many only receiving a state pension, but also includes people on invalid benefit. The housing association is confronted with an increasing level of disability and mobility problems within this group, and also some cases of challenging or anti-social behaviour.

As well as appropriate accommodation, residents access several complementary services such as community facilities, social activities, a “24 hour call” service in case of emergency and a free ‘Ring and Ride’ bus service, but no specific care services. Most of the residents surveyed felt that they couldn’t get a similar service anywhere else and value the benefit received in allowing them to continue to live in a community where it is easy to meet and mix with other people.

Older people as participants

The enterprise is governed by a Board of Trustees, all of whom are volunteers. This is mainly composed of people aged over 50 and also involves five older tenants through a Tenant Participation Structure. Older people appear more willing to get involved and the age range of participants is very much seen as being positive for the enterprise. The Sheltered Housing Service employs 31 people, one-third of whom are aged over 50. They are involved in checking and maintaining the property and they are also the first point of contact with residents. They are quick to judge the level of quality of the service, which keeps the management team focused on client needs.

Future plans

Since it was established Tor Homes has invested in its properties and made substantial improvements for its older tenants. It has also established informal links with other local providers for older people and is seeking to work to create meaningful partnerships with other charities and voluntary organisations. This approach is encouraged by the Housing Corporation’s Strategy for the South West. Tor Homes is an effectively managed housing association which both benefits older people and benefits from tenant participation in the management of its activities.

3.4 Analysis and Extrapolation to the Sector as a Whole

Following the completion of the research and analysis of the sample enterprises, we move on to consider the extent to which conclusions may be drawn with regard to the sector as a whole. In this regard, two distinct issues need to be addressed:

- Do the sample enterprises present representative findings and conclusions which can enable judgements to be made in relation to the sector as a whole?
- If so, what are the positive aspects of these findings in relation to the objectives of the research, and what potential does the sector possess for these to be enhanced and broadened over time?

These questions are considered individually below.

'Representativeness' of the sample and the findings

As the assessment of the size and scope of the sector has shown, the sample of twelve rural social enterprises represents slightly less than 1% of the total number of social enterprises in rural England. By any measure, this cannot be regarded as a statistically significant sample of the sector as a whole.

It would, for example, be quite wrong to suppose that the average size, number of employees, or turnover, of the sample enterprises could be extrapolated to provide a meaningful indication of the total size of the sector. In a similar manner, any assessment of the quantitative impact of the sample on their rural communities could not be used as the basis of an assessment at the national level.

However, the detailed review of the sample enterprises can be used to inform *intuitive* judgements about the sector as a whole. In particular, the samples appear to demonstrate certain patterns of behaviour which may be used as the basis for certain *hypotheses* regarding the behaviour of the sector as a whole, or of specific sub-sectors of it, at the national level. If greater resources were available, these hypotheses could be tested in a more scientifically robust manner through further research.

Prior to making these hypotheses, we should consider whether there were any particular characteristics of either the sample as a whole, or of individual enterprises, which could distort the findings. The sample as a whole was chosen as a result of the assessment of the size and scope of the sector and represented a reasonable balance of generic types of rural social enterprise, and of specific models.

However, it did, by necessity, focus on those enterprises which provide services to rural communities, and particularly on services which were likely to be used by older residents. Very few of the sample enterprises relied for their existence on particularly extraordinary circumstances. On the contrary, most are entirely replicable and respond to needs which can be found in many rural communities. Only Acorn Marketing could be said to depend particularly on the circumstances of one individual, whose decision to establish the enterprise was very closely associated with his lifestyle choice.

We therefore conclude that the sample is a fair one for drawing the general hypotheses which the research aspires to, and that the addition or withdrawal of any one or two enterprises would not have had a significant effect on the conclusions drawn.

Hypothesised impacts of the sector as a whole

We then move on to consider whether it is likely that the results observed from the case examples are likely to apply to the sector as a whole, or to sub-sectors of it. To assist this process, we present a summary in Table 4 below of the findings of the sample enterprises in relation to the main objectives of the research. There are two particularly notable findings from this summary:

- The main hypothesis of the research is clearly correct. Older people are both significant beneficiaries and participants of rural social enterprises, if the sample is considered to be broadly representative.
- There is a strong correlation of findings by type of enterprise. i.e. the community-owned shops, community transport schemes, housing associations and development trusts, appear to 'behave to type', whilst varying significantly between types.

If this is the case, the findings are very significant indeed. This would mean, broadly, that the results which we have found for the two community-owned shops in the sample, for example, could be expected to apply broadly to the approximately 200 examples of this type of model throughout England.

Table 4 – Summary Findings from the Sample Enterprises

Name	Older people as beneficiaries of the enterprise	Level of involvement of older people in running the enterprise
Acorn Marketing	<i>Indirectly.</i> The enterprise provides services to other businesses.	<i>Substantial.</i> The business is staffed entirely by people aged over 50.
A.D.A.P.T. (Action by Differentially Abled People in Tynedale)	<i>Mainly,</i> and these services would otherwise be unavailable.	<i>Partial.</i> Some older people act as volunteer drivers.
Age Concern Devon Insurance Services	<i>Exclusively,</i> although similar services could be obtained from other providers.	<i>Predominant.</i> The business is staffed and assisted by older volunteers.
Carers Direct SW Ltd	<i>Mainly,</i> although similar services could be obtained from other providers.	<i>Mainly.</i> The majority of self-employed carers are aged over 50.
Great Torrington & District Community Development Trust	<i>Partially,</i> and some of these services would otherwise be unavailable.	<i>Partial.</i> Most of the board members are aged over 50.
Gorran & District Community Bus	<i>Substantially,</i> and these services would otherwise be unavailable.	<i>Mainly.</i> Most of the board members and volunteer drivers are aged over 50.
Just Credit Union	<i>Partially,</i> but these services are not available from other providers.	<i>Partial.</i> Some of the board members are aged over 50.
Lydbury North Community Shop and Post Office	<i>Significantly,</i> and these services would otherwise be unavailable.	<i>Mainly.</i> Most of the committee members and volunteers are older people.
Sedgefield Development Partnership	<i>Partially,</i> and these services would otherwise be available.	<i>Partial.</i> Most of the board members are aged over 50.
Shropshire Rural Housing Association	<i>Substantially,</i> although similar services could be obtained elsewhere.	<i>Minor.</i> Most of the staff and board are aged under 50.
Talatun Community Shop	<i>Significantly,</i> and these services would otherwise be unavailable.	<i>Mainly.</i> Most of the committee members and volunteers are older people.
Tor Homes	<i>Substantially,</i> although similar services could be obtained elsewhere.	<i>Minor.</i> Most of the staff and board are aged under 50.

If we take this hypothesis to be true, the following conclusions could be drawn in relation to the main model types identified:

Community-owned shops

Community-owned shops are the most impressive examples in the sample in their ability to both mobilise the community and provide life-changing benefits to older rural residents. The focus around a simple, understandable and accessible community need seems to be the key to their effectiveness. In the focus groups, they were frequently described as 'lifelines' by their participants, enabling older residents to stay in the village and to play a more active role in community life at the same time. If this experience is replicated in the 200 or so communities which now have a similar initiative, this is indeed an unheralded force for social change.

Community transport

Community transport schemes also acts as lifelines for their beneficiaries, who are predominantly older people. However, the greater technical requirements in running transport facilities, as opposed to a shop, sometimes limits the ability of older residents to participate directly in their operation or management. There also seems to be a factor of size at work, as smaller, focused, schemes feel closer to the community than more ambitious, staffed initiatives. However, as with community-owned shops, the focused nature of the enterprise appears to help in forming a strong bond between customers and the business.

Development Trusts

The Development Trusts reviewed also provide valuable services to older residents, but since the provision of services is not their *raison d'être*, but rather the broader development of their communities, this can mean that residents fail to either understand or associate them with the enterprise which is behind a specific service. In this case, their willingness or motivation to get involved in running the enterprise is weakened. This issue will be considered further in Section 4, as we consider what steps can be taken by rural social enterprises to draw on the latent potential of older residents in their communities.

Housing associations

The housing associations which were studied certainly provide very valuable benefits to older residents, but exhibited very little tendency to draw on the skills, knowledge and experience of their residents in the actual operation of the enterprises. Indeed, the majority of residents do not appear to even realise that the houses which they live in are socially owned. Whilst this need not limit their ability to provide an excellent service to their tenants, it does raise the question as to whether they are 'missing a trick' in terms of getting the best out of their organisational status. Moreover, it could be argued that they have the potential to provide so much more to their residents in other ways than the simple provision of a roof over their heads.

Charitable Trading Arms

With just one charitable trading arm in the sample, it would be difficult to draw broad conclusions which could be expected to apply to other charitable trading arms. However, it should be observed that the example, of a trading arm of Age Concern, could itself be regarded as a sub-sector, with equivalent enterprises operated by local Age Concerns throughout the country. The very nature of the activity is such that the beneficiaries are exclusively older people, but it is also notable that the activity is predominantly run by older people. The business model successfully draws on the bond and empathy which clients share with the organisation, which depends intrinsically on its perceived status as a social enterprise.

Other models

The other examples in the sample were individual examples of models upon which it would be dangerous to draw broader conclusions. Two of them (Carers Direct and Acorn Marketing) were established as much for their employees as for the provision of services to customers. This, in itself, is an approach which could have significant potential on a wider scale, in providing opportunities for older individuals in rural areas to group together to develop a business in co-operation with others more effectively than they would be able to do by themselves.

3.5 State of the Support Infrastructure for Rural Social Enterprise

In addition to reviewing the twelve sample enterprises, the research also sought to consider the support infrastructure for rural social enterprises in the context of the thesis that these types of enterprises particularly involve and benefit older people. In other words, if this thesis is correct (and the research appeared to show that it is) then this should be reflected in the forms of support provided by business development agencies.

This aspect of the research was addressed from two different perspectives. Firstly, the primary research of the sample enterprises sought to determine what form of support they had received during their start-up period, or were still receiving. Secondly, a further series of structured interviews were conducted with rural social enterprise support agencies in order to assess the manner in which they address the needs of these businesses, and in particular their older participants.

Support received during start-up period

Nine enterprises out of twelve received advice and sometimes training from enterprise support agencies. The charitable trading arm received advice from the national umbrella charity, Age Concern England. Six out of twelve received funding and advice from their local district or county council and four out of twelve received funding from the Countryside Agency/Rural Development Commission. Some of these enterprises also had some support in the form of advice, lending premises or gaining equipment from other social and co-operative organisations.

All the enterprises were found to link with other private or public providers of services to older people. Seven out of twelve are in contact with their local social services and four out of twelve have links with the local branch of Age Concern. They also have links with other charities and voluntary organisations, care providers, benefit agencies, local NHS trusts and other community service enterprises. These links are usually informal, i.e. there is no evidence of defined service agreement. This is an important finding, suggesting that organisations providing services to older people have at least as much contact with rural social enterprises involving older people as business support organisations. This has consequences on the manner in which the sector may be supported or stimulated, which will be considered later in the report.

The main difficulties encountered during establishment and development of the enterprises were expressed as follows:

- Access to funding, insurance and banking services
- Availability of premises or land for the housing associations
- Time, distance which affect manpower
- Autonomy and convincing others
- Responding to people's aspirations

Structured interviews with support providers

Three types of support agencies were considered for the survey:

- National support agencies which promote and support the needs of a specific model of rural social enterprise.
- Specialist local and regional development agencies which support rural social enterprise, including Rural Community Councils and Co-operative and Social Enterprise Development Bodies.
- Generalist business support agencies, including the DTI-sponsored Business Link network and other local enterprise agencies.

A full list of support agencies who participated in the survey is provided in Table 5.

Table 5 – Support Organisations Interviewed

Type	Name
Rural Community Councils	Suffolk ACRE
	Nottinghamshire RCC
	Voluntary Action Cumbria
	Cornwall RCC
Social Enterprise Support Organisations	Co-active(Devon)
	Co-operative Futures (Oxon, Gloucestershire & Wiltshire)
	Leicester and County CDA
	Social Enterprise Northumberland
	Enterprising Communities (Cumbria)
Business Links and Enterprise Agencies	Business Link County Durham
	Enterprise Edge
	Enterprise Fenland
	Isle of Wight Enterprise Agency
National Support Organisations	Development Trusts Association
	Association of British Credit Unions
	Social Firms UK
	Village Retail Services Association
	Community Transport Association
	National Federation of Enterprises Agencies

Generalist support agencies proved to be difficult to interview for the following reasons:

- since the research was designed, there have been changes in the way generalist business support is structured. Business Link Operators are in the process of being devolved to the RDAs and, in some places, no longer deliver support directly themselves.
- enterprise agencies tend to work in geographic areas. It therefore became apparent that, by and large, urban enterprise agencies would not deliver services to rural areas. There are far fewer enterprise agencies in rural than there are in urban areas:
- in many areas, Business Link Operators and enterprise agencies outsource their work to specialist social enterprise support agencies. This means that the distinction between generalist enterprise support agencies and specialist social enterprise support agencies is more blurred than previously thought.

The SBS claim that Business Link Operators cater for rural areas. In some geographic areas this does appear to be the case, but in other areas it is difficult to see that this function is adequately addressed. It is clear that business support is often delivered through a mixture of Business Links, enterprise agencies, and specialist local or sub-regional social enterprise agencies.

The main findings from this survey are summarised below. The purpose of the interview, when combined with previous exercises forming part of the research, was to assess the barriers to rural social enterprise development and the forms of support structure may best help to overcome these barriers, particularly in relation to the participation of older people.

Extent of support for rural social enterprise

The support agencies interviewed said that they had supported between 8 and 400 social enterprises over the past twelve months. The largest figures were for national support organisations, who sometimes listed their total number of members whereas the smallest number, unsurprisingly, was from a generalist enterprise agency that had a range of priorities around enterprise generally. The generalist and local social specialist support organisations appear to have assisted around 20-30 social enterprises on average over the past 12 months.

Due to the selective nature of the sample of support organisations chosen, the local agencies indicated that most of the social enterprises which they support are in rural areas, whereas, with the notable exception of ViRSA, all of the national organisations stated that less than 25% of the enterprises which they had supported were in rural locations. A large majority of the organisations surveyed stated that the percentage of their rural work is either expected to stay at the same level or grow.

The agencies were requested to identify the main types of rural social enterprises which they have supported during the past year. The list of types was predictably broad, including community-owned shops, childcare co-operatives, community recycling schemes, food and farming initiatives and community transport. Overall, the enterprise agencies and local social enterprise support agencies appeared to provide support for a higher number of childcare enterprises than any other type of social enterprise. However there was no noticeable bias towards any particular type of enterprise, and the number of childcare enterprises appeared to be exaggerated when the actual number of different types of enterprises were analysed.

Age profile of participants

The agencies were requested to consider the age profile of the people either running or benefiting from the enterprises which they had assisted over the past year, and specifically to consider what percentage of these two groups were aged over 50 years. Most of the organisations surveyed stated that they do not collect or normally even consider data of this type. However, all but three of the respondents stated that the vast majority of people running these enterprises are in this group, with two of the exceptions being Social Firms UK and the Community Transport Association.

Similarly, the age profiles of people benefiting from the enterprises which they had supported was also not clearly known, and tends to vary considerably depending on the demographics of the local area. Only in the case of community-owned shops and community transport schemes was there a strong feeling that older residents are the main beneficiaries. Many general and local specialist agencies seemed to exaggerate the number of childcare enterprises they had supported, and this may have skewed the responses. This lack of knowledge about the beneficiaries of the social enterprises that are being supported does suggest that the support agencies do not, or probably cannot, become as involved as they would wish to in the detail of the social enterprises they are supporting.

Type of support provided

Respondents were then asked to describe the type of support which they provide to rural social enterprises at each stage in the development process of a new-start business.

Firstly, they were asked how the enterprises which they had supported found their way to them, with suggested responses ranging from 'by chance' at one extreme, to proactive recruitment, at the other end of the scale. Most of the agencies responded that they conduct some promotion of their services, but that their mode of 'recruitment' is largely reactive. All the support agencies interviewed stated that they conducted minimal or moderate amounts of advertising, but not of a form that targets specific groups.

However, in contrast, the specialist rural social enterprise support agencies responded that, when they start working with a group, they provide quite intensive amounts of support in order to help them to realise their ideas. This support seems to be more based on the needs of the particular social enterprise than that provided by general support organisations. Moreover, this support tends to be quite broad-based, often including not just business planning, financial planning, assistance with market research, but also advice on the choice of organisational structure. All also stated that they offer supplementary training in addition to one-to-one advice and support.

In keeping with this somewhat more intensive support process, it is not surprising to also find that these agencies tend to continue to offer a greater degree of support following the establishment of the enterprise. In fact, most of them stated that this support continues for at least a year after establishment, and sometimes longer. Social Firms UK relies on its regional network to maintain this support and sometimes outsources follow-up support to other social enterprise support organisations.

Tailoring of services for older people

Bearing in mind that most of these organisations had responded that a high percentage of the people involved in rural social enterprises were older people, they were asked whether they took this into account in the design and delivery of the support services which they provide.

Somewhat surprisingly, most of the organisations do not do anything differently, and if anything tended to regard this as a virtue of their approach, with comments like “we treat everyone in the same way, we don’t discriminate”. A minority have adapted their means of delivery, such as by offering large print published materials, by extending the training and delivery processes, using hard copy rather than e-mails, or not challenging the older person as much. Some offer some forms of assistance to make their services more accessible, such as assistance with transport costs, or a greater choice in the times and locations of meetings.

Most of the comments in response to this issue could be described as negative. They seemed to be about making allowances for deficits. There were very few comments about the positive features of older social entrepreneurs. One respondent said that when working with the over 50's they focussed less on profit and more on co-operation and democratic management and another said that they did not have to explain so much. However, given that most rural social entrepreneurs appear to be over 50, positive comments are very much in the minority. There is, therefore, a concern that the majority of support agencies are approaching older people in an essentially negative manner.

Difficulties in supporting rural social enterprise

Finally, the support agencies interviewed were asked what general difficulties they faced when supporting rural social enterprises. Most responded that either geography or funding in the context of inaccessibility were the main difficulties. This means that advisers need to cover large areas, and that arranging meetings is complicated by poor transport links and accessibility. It was also felt that there is less information and general awareness about social enterprise amongst rural communities, and that access to funding is more problematical for rural businesses than in towns and cities. Where the organisations surveyed catered for both rural and urban social enterprises they responded that it was more difficult to support rural than urban social enterprise.

All of the organisations surveyed stated that they would be prepared to increase their level of support for rural social enterprise if they had funds available for this purpose. However, they noted that, because of the difficulties mentioned above, there is a rural cost premium in conducting this type of work. Moreover, they also stated that they consider that rural communities are more difficult to motivate to engage in social and community enterprise, which further increases the costs.

Closing observations

Although there were no specific questions on the funding of the support organisations, differences were noted between organisations that were funded through the Small Business Service (SBS) and those that were funded from other sources. Although a subjective assessment, it was found that the "SBS funding" appeared to create a more hard-edged business urgency to an organisations approach to a client. Those with other funding sources appeared to have a softer approach. Which approach is appropriate could be said to depend on the social enterprise and the individuals involved.

However, the issue is that the client, the potential social enterprise, may or may not have a choice of support agency, but where that choice is available, the potential social enterprise is often unlikely to be in a position to make a rational choice.

4. Conclusions and Recommendation for Policy-Makers

4.1 Conclusions of the Research

Conclusions of the research have been summarised following the presentation of the findings of each of the research processes. For completeness, these are now summarised in their entirety in order for us to be able to assess the consequences for rural policy and to propose recommendations for follow-up action. The summary conclusions are presented separately in relation to older people as beneficiaries and participants of rural social enterprise, and are then followed by overarching conclusions.

Older people as beneficiaries of rural social enterprises

The research confirmed the hypothesis that older people are particularly significant *beneficiaries* of rural social enterprises. Whilst this finding varies significantly according to enterprise type, it appears to apply across the sector to a greater or lesser degree. Indeed, using a rather crude generalisation, the archetypal beneficiary of a rural social enterprise was found to be a white woman aged over 65. It was found that people without their own transport particularly benefit from the services provided by rural social enterprises.

Moreover, the benefits which older people receive from rural social enterprises are significant and multi-faceted. Some of these benefits relate directly to the services provided, such as retailing, transport, or housing. However, there are also many indirect, spin-off benefits, such as the creation of a social point of contact within the community, the engendering of a feeling of security, and the opportunity for participants to learn something different. In some cases, rural social enterprises are regarded as a 'lifeline' by older residents, enabling them to continue to live in a rural area rather than migrate to a larger village or town.

The way in which rural social enterprises benefit older residents was found to be particularly dependent on the type of enterprise concerned. Broadly, it was found that village based and single-issue enterprises, such as community-owned village shops and community transport schemes, were most appreciated by their beneficiaries, and exhibited the closest bonds between the enterprise and its users. In contrast, many older residents of the housing associations surveyed relate rather passively to the organisation. The research suggests that it would be more appropriate to make more specific assertions relating to certain enterprise types, rather than for the sector as a whole.

Rural social enterprises appear to be particularly responsive to the needs of their customers in general, and this also results in awareness of the fact that older people have particular customer needs. Several of the enterprises modify their service provision to ensure that it is accessible and meets the needs of older residents.

The accessibility of rural social enterprise has been noted as a particular benefit to older people. In this context, the price of the services provided is not normally a barrier to the participation of older people.

Older people as participants of rural social enterprises

The research also confirmed the thesis that older people are particularly significant *participants* of rural social enterprises. In particular, the management boards of most rural social enterprises appear to be dominated by the over 50s, and volunteer workers are dominated by still older groups. Only the employees of these types of enterprises are not dominated in number by older people.

Moreover, the extent of involvement of older people is also significant in qualitative, as it is in quantitative terms. Older people are found to be particularly reliable and well-equipped participants, bringing their life skills and experience to bear on their role. They appear to enjoy this commitment to the community, which is in turn appreciated by younger residents.

Indeed, the main motivation for older people as participants of rural social enterprises appears to be more that of pleasure, rather than duty. Whilst outsiders tend to see the involvement of older people in terms of 'looking after themselves', the participants themselves rather feel that they obtain substantial social and personal development benefits from their involvement.

The level of involvement of older people as participants in running rural social enterprises, as with their role as beneficiaries, varies significantly depending on the type of enterprise concerned. Whilst there are outstanding examples of commitment from older people to these enterprises, particularly those which are village focused, a significant sub-set of enterprises fail to draw on this resource, even when it is available.

Many rural social enterprises live a permanently fragile financial existence. It could, therefore, be asserted that many would not be able to exist at all without the voluntary commitment of older people.

Overarching conclusions

The research therefore finds that rural social enterprises provide substantial benefits to older people, and that older people are very often the driving force behind rural social enterprises. This could be said to be the key finding of the report, which supports the underlying hypothesis and has significant consequences for rural enterprise and social policy makers. Enterprises themselves often take this fact into account in the provision of services to older people, but rarely in the operation of the enterprise.

However, in both cases the extent of the role of older people is highly dependent on the type of enterprise concerned. In general:

- Community-owned shops appear to have a remarkable ability to both mobilise the community and to provide life-changing benefits to older rural residents.
- Community transport schemes also act as lifelines for their beneficiaries, who are mainly older people. However older people appear to participate less directly in their operation and management.
- Development trusts appear to enjoy less strong bonds with their beneficiaries than single-purpose social enterprise, resulting in less motivation for older residents to participate in their management. However some of the specific activities which they conduct do appear to mobilise volunteers in a similar manner to more focused forms of social enterprise.
- Housing associations provide very valuable benefits to older residents, but often seem to fail to draw on their skills and experience in their operations. In many cases residents do not even realise that the organisation is socially-owned.
- The one charitable trading arm in the sample appears to demonstrate that the charities, in certain circumstances, can formulate business models which draw on their status as social enterprises to gain customer loyalty. The example reviewed had, like other examples in the sample, formed a virtuous circle in which older people provide valued services to other older people, and in this case also for the wider benefit of older people.

The support infrastructure for rural social enterprise

The research also assessed the extent to which providers of support to rural social enterprises understand the particular relationship which older people have with rural social enterprise and the extent to which they tailor their services to reflect this.

Whilst the survey suggested that support agencies do not consciously measure the extent to which older people are either beneficiaries or participants of rural social enterprises, they generally understand this to be the case.

However, despite this understanding, very few support organisations were found to have considered whether their services should be tailored to reflect this. Rather, most of the agencies considered it to be a virtue that their services are not tailored to the needs of specific groups.

On the contrary, support agencies do appear to understand that the manner in which they support rural social enterprises needs to differ from the provision of support to urban enterprises, due to the sparsity of rural communities and the additional community development aspects of this type of work. It is somewhat surprising, in this context, that no such comment is made regarding the nature of the participants of rural social enterprises.

4.2 Consequences for Rural Policy

In the light of the findings and conclusions of the research, we move on to consider the consequences of these in relation to rural policy. To do so, it is first necessary to understand the current policy context, and then to consider within in potential policy interventions and their likely outcomes.

Policy context

The issue of rural social enterprise has proved to be difficult to locate in the context of wider rural policy due to its tendency to span a number of more discrete policy areas, including rural enterprise, voluntary and community sector infrastructure, social exclusion, and rural service provision, to name just four. This can mean that the sector, whilst being distinct and identifiable, can 'fall through the cracks' of broader enterprise or rural policy. To compound this problem, rural policy itself is in a state of flux, due to the wider regionalisation agenda, Defra's Modernising Rural Delivery programme and reforms to the Common Agricultural Policy. How, therefore, do the outcomes of the research inform future policy?

The research suggests that rural social enterprises can result in the following *outcomes* in relation to older people:

- They can improve access to essential services, particularly in the fields of retail services, transport and housing. Without these services many older residents become dependent on the assistance of family and friends, or in some cases even have to consider relocation to a larger village or town.
- They can provide additional indirect benefits through participation in either the services provided or the governance of the enterprises, which reduces social exclusion and contributes to the personal development of older people.
- They can provide benefits to rural communities in general by drawing on the skills and experience of older people to improve their collective livelihoods.

Policy decisions

In order to place the results of the research within a broader public policy framework, three questions need to be answered:

- To what extent are these outcomes desirable within the context of broader public policy, and which Governmental Department or Departments should be charged with assessing the value of interventions within the sector?
- For these departments, what types of public interventions may result in these outcomes being enhanced in the most cost effective manner? This will enable an assessment to be made of the desirability of using public funds in this manner in relation to alternatives.
- Finally, if it is decided to make public interventions, how can these be undertaken in a manner which clearly links interventions to desirable outcomes, but also ensures that the delivery of support is effectively joined-up with related programmes on the ground?

Possible answers to these questions which emerge from the research are summarised in turn.

Desirability of outcomes

It is evidently desirable that older people have access to essential services and do not suffer from social exclusion. Moreover, if older people do not have access to some of these services, the state will either not be able to ensure such a provision, or will incur a cost in ensuring this provision when the private sector is unable to do so. The scope of the research does not allow these costs to be assessed. However, it would be feasible to calculate, for example, the costs of making benefit payments to older people in communities which have lost their last village shop and post office.

The participation of older people in their community is also desirable, although it is not necessarily an issue which would need to be addressed if it were absent. Rather it is a desirable component of a healthy society, and of healthy sustainable communities. This would be a difficult outcome on which to place a financial value. However, a comparison could be made with the costs of other public policies which have the same or similar aims.

The position of older people in society, and in the specific context of rural society, is the concern of the Department of Work and Pensions, the Home Office, the Office of the Deputy Prime Minister (in the context of the sustainable communities agenda), and of Defra. The provision of essential services is the concern of specific departments responsible for the provision and supervision of these services, including the Department of Trade and Industry, the Department of Health and the Department for Transport.

Types of public intervention

The main form of public sector intervention to support the development and growth of the rural social enterprise sector, and the involvement of older people as part of this, is the provision of business support services to this sector. This is traditionally considered as a part of the wider enterprise support infrastructure overseen by the Department of Trade and Industry.

As the research has shown, however, there is an entirely different dimension to the participation of older people in rural social enterprises, which concerns their tendency or capability to either engage in or to consider the establishment of such an initiative. The issues involved in this process could be regarded as belonging more to community development and capacity building, rather than enterprise development. In other words, the consequences of the research are as important for voluntary and community organisations, as they are for the public and private sectors.

Issues relating to these two dimensions of public sector support are considered in turn.

Enterprise support

Public support for enterprise development is formally provided through the Small Business Service's Business Link network, and through Learning and Skills Councils. In addition, a wide range of specialist enterprise support agencies are supported by Regional Development Agencies, Local Authorities and statutory development funds (e.g. the Phoenix Fund, Single Regeneration Budget, Leader+). The recent decision to place the Business Link network under the co-ordination of RDAs from April 2005 offers the opportunity for the rationalisation of the business support infrastructure.

Significantly, however, the rationale for most public support for enterprise start-up and growth is primarily economic, rather than social. For this reason the performance of support services and activities is judged primarily on economic grounds, rather than, for example, on their ability to provide services to older people in rural communities. Therefore, both rural and social enterprises often tend to occupy a lower priority in the agenda and targets of business support programmes than more commercially driven urban enterprises.

The research provides evidence to suggest that there is a case for specific support to be provided to rural social enterprises on the basis of the social impacts which they have on rural communities, and specifically on the lives of older people.

In addition, the research also suggests that, due to the significant levels of involvement of older people in running these enterprises, the manner in which this business support is provided should differ from that which is designed to support the 'mainstream' business community. These differences would include the need to understand that:

- Rural social enterprises have social, rather than economic aims, and that participants are often driven by personal satisfaction rather than financial reward.
- Many of the participants of rural social enterprises have considerable life skills and experiences, and require supportive guidance from business advisers, rather than solely prescriptive approaches.
- The structures of social enterprises are more complex than most privately owned companies needing, for example, to incorporate accountable governance structures with mechanisms to be able to raise 'patient' equity.
- The support provided should reflect the fact that some of the participants are disadvantaged or have special needs.

Whilst it is beyond the scope of the research to suggest how these differences should be incorporated into the design of support structures, it is possible to make the general observation that specialist social enterprise support organisations tend to deliver support in a manner which is more sympathetic to the context of the business than mainstream Business Link Operators. However, the tendency of BLOs to move to a brokerage model of support delivery does blur such distinctions.

Capacity building

In addition to the provision of technical enterprise support services, the public and voluntary sector can also assist the development of the rural social enterprise sector by increasing the capacity of people within the voluntary and community sector to establish and support such enterprises or to participate in running them. As has been observed above, this may be regarded more as a community development process than enterprise development.

The public sector supports rural community development in a number of ways, including the support of many local authorities for County-based Rural Community Councils, through national programmes co-ordinated by the Countryside Agency and the Active Communities Unit, and through a wide range of development initiatives at the sub-regional, regional and national level.

The review of business support organisations conducted as part of the research suggests that most such agencies use a largely 'reactive' mode of operation, working with groups who have already taken the initiative to start a social enterprise and who have identified where they can obtain support to help them with this. In this regard, it should be noted that support organisations are often reacting to initiatives which have, themselves, been stimulated by the work of voluntary sector support organisations.

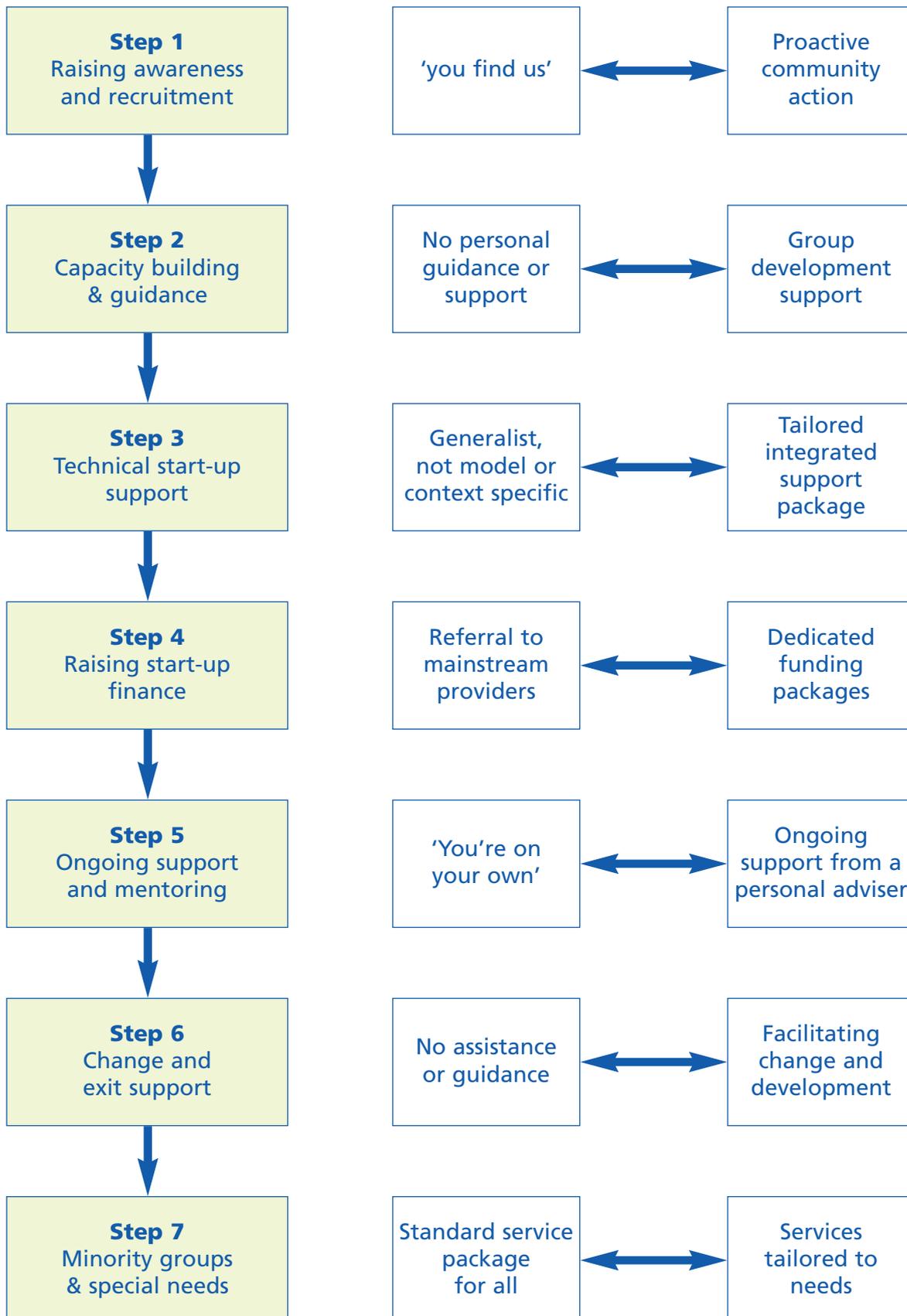
However, the effectiveness of many of the case examples reviewed and the sheer numbers of committed volunteers and participants suggests that there is far greater potential to conduct proactive awareness raising of the potential of rural social enterprise to provide services to rural communities, and to guide them on the path to enterprise establishment.

Moreover, it is observed that several of the enterprises fail to draw on the potential input of older residents in the governance and management of their enterprises, largely through lack of awareness of the potential to do so. There is, therefore, also a potential role for forms of public sector intervention which would raise awareness of and stimulate such developments.

A framework for supporting rural social enterprise

In the context of the above discussion, it is possible to construct a framework for considering the nature of support to rural social enterprise, which moves from the initiation and 'recruitment' of participants to enterprise establishment, the provision of ongoing support, to the eventual withdrawal of the support provider. This framework is presented in Diagram 1, with an indication of the extreme options for the provision of support for each of the support processes.

Diagram 1 – Rural Social Enterprise Support Framework



In particular, it should be observed that, for each option, the support provider can either offer a 'no-frills' and standardised service which does not reflect the specific needs or context of the group, or a fully tailored service which is adapted to the needs of the group and reflects the background of their participants.

Evidently, the more tailored the service is, the more costly it is to provide and maintain. However, the research suggests that support services for rural social enterprises, if they are to be effective, or more likely to need to be specialised than generalist, and should reflect that fact that the participants of such enterprises come from certain groups.

Links between interventions and outcomes

Within the context of Diagram 1, public policy-makers require tools which will enable them to decide the extent to which they should invest in supporting rural social enterprises, and the extent to which these services should be tailored to the context of the client group.

The research report identifies some of the outcomes which may result from rural social enterprises, but is not sufficiently extensive to be able to place values on these outcomes. Moreover, the research also suggests that these calculations, if they were to be performed, would be highly enterprise-type specific, i.e. the outcomes of community-owned shops would differ both quantitatively and qualitatively from those of housing associations. As a corollary, the support requirements, and the rationale for financing them from public sources, would also differ considerably.

Despite these provisos, which all indicate the need for further research, the current project has suggested some areas in which public intervention would benefit the rural social enterprise sector and the role of older people within it, either as beneficiaries or participants. These include:

- The provision of pro-active support to enable the replication of proven models of rural social enterprise in communities where they have not emerged to date.
- Increased provision of specialist and context-related support to rural social enterprises in general.
- Training for current participants of rural social enterprises in the skills of governance and management to enable those enterprises to become more sustainable, and in some cases, to grow.
- Support to existing rural social enterprises facing financial difficulties to enable them to become more sustainable and to move away from 'cliff-edge' management

4.3 Recommendations for Follow-up Actions

The participants in this research project set out to prove or disprove an intuitively held hypothesis, namely that older people are both significant beneficiaries and participants of rural social enterprises. Whilst the size of the project has limited the extent to which this can be scientifically proven, the findings are sufficiently resounding to be able to assume within reasonable doubt that the hypothesis is correct.

The research has, additionally, resulted in a collection of case studies which not only inform this conclusion, but may serve as inspirational models to be drawn on by rural communities, development agencies and public policy makers when considering their further work in this field.

However, the project partners always considered the project to be much more than a stand-alone research project, seeing it is providing the evidence-base for a range of follow-up actions which would respond to the findings and conclusions. In this context, the following actions are planned:

Dissemination of findings and conclusions

The findings and conclusions of the project are considered to be of major importance to rural policy makers at the national and regional level, and should be brought to the attention of a wide audience. This will be achieved through the publication and dissemination of this report, the organisation of a series of events to present and discuss the findings of the research, and presentations of the report to other conferences at the national and regional level. An invitation is made to the Rural Policy Directors of all Regional Development Agencies to discuss the conclusions of the report and to consider how these may be incorporated into their own programmes.

Development of pilot support programmes

Parallel to the launch of the report it is planned to develop and outline support programme for the involvement of older people in rural social enterprise. The programme will be prepared in the form of a portfolio of pilot initiatives which will enable the partners to test different models of support to the sector in different geographical areas. Participants in the programme will include the current project partners, but may be broadened to include other partners with complementary interests and skills. The programme will include the following elements:

- A dedicated support package for fledgling rural social enterprises which either meet the needs of older residents, or are established by older rural residents, based on the Plunkett Foundation's Rural Revival campaign working in partnership with others such as local Age Concerns
- A proactive initiative to encourage the development of new rural social enterprises benefiting older people in a specific geographical area, to test the potential for pro-active stimulation of rural social enterprise as against reactive modes of support.
- The development and implementation of training programmes to enable older people to participate in the establishment, governance or management of rural social enterprises.
- The development and implementation of a programme to improve the sustainability of the existing social enterprises through an integrated package of strategic guidance, financial restructuring, and human resource planning.
- A volunteer recruitment and development programme, which assists existing rural social enterprises to gain access to committed, motivated and skilled volunteers to improve their sustainability and long-term performance.

Recommendations for further research

The research, whilst appearing to prove the underlying hypothesis as the evidence base for further actions, has also raised additional questions which can only be answered through further, more focused research. The most significant of these in relation to the further development of the sector are as follows:

- The research has shown that many of the findings and conclusions are 'model-specific', i.e. that rural social enterprises of the same type appear to exhibit certain common characteristics. It is proposed, therefore, that further research could usefully be conducted on particularly common sub-sector, such as community-owned village shops, or housing associations, to verify whether the preliminary findings of the research stand-up to closer scrutiny.

- The research of the sample enterprises may be regarded as representing a snap-shop at a particular period in time. However, it is clear that the enterprises are in a constant state of change, and to some extent, highly vulnerable. Repetition of the research at pre-determined intervals over time would provide a more dynamic picture of the growth of the sector, enabling the researchers to better assess the factors which lead to individual enterprise growth or decline.
- The research has found that many of the sample enterprises seem to be in a permanently vulnerable financial state. Whilst they appear to have a remarkable capacity to continue to operate in this manner, and rarely to fail, additional research which examines the 'life-cycle' of rural social enterprises and the manner in which they re-invent themselves over time would help to inform programmes which seek to ensure their longer-term sustainability.

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