

YouthInvest: A case study of savings behaviour as an indicator of change through experiential learning

JENNIFER GURBIN HARLEY, ADIL SADOQ, KHADIJA SAOUDI, LEAH KATERBERG, and JENNIFER DENOMY

The burgeoning youth population worldwide and associated challenges of economic integration, particularly in the Middle East and North Africa (MENA), have created the need for innovations in programming to support young people's economic participation. This article focuses on one aspect of economic inclusion – savings – that has positive impacts beyond the targeted activity. Using the YouthInvest project as a case study, this article will look closely at ways in which behaviour change is possible through experiential learning for youth in Morocco. Early indicators have been found of increased savings behaviour of young people aged 15–24 after having been trained in the areas of life skills and financial education, using an experiential teaching approach. YouthInvest is a MasterCard Foundation-funded project being implemented by MEDA in Morocco. Over the course of the '100 Hours to Success' training, 96 per cent of participants surveyed in a recent field study have started saving and more than half of those grew their savings during the training period. These young people are more self-confident than they were before the training, are planning for the future, and are more likely to increase their incomes.

Keywords: youth, savings, financial services, training, Morocco.

THE BURGEONING YOUTH POPULATION WORLDWIDE and associated challenges of economic integration, particularly in the Middle East and North Africa (MENA), have created the need for innovations in programming to support young people's economic participation. This article focuses on one aspect of economic inclusion – savings – that has positive impacts beyond the targeted activity.

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One of the goals is to foster entrepreneurship and workforce readiness in the young

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and/or workforce readiness. The project is called YouthInvest, and the training programme is '100 Hours to Success'. This paper aims to explore the behaviour change of graduates, between 15 and 24 years old, of the 100 Hours training.

The findings of this paper reveal that with adequate student participation, faculty facilitation and environmental stimuli, experiential learning with a focus on life skills and financial education can be an effective way to engage young people. The result of this type of training, according to numerous sources, is increased adaptability to the job market and improvement of overall academic success for students (Parker-Gwin and Mabry, 1998). While it remains too early in the YouthInvest project to draw conclusions about students' long-term financial behaviour or income generation, the preliminary results indicate that 77 per cent of the YouthInvest participants who work experienced on average a 15 per cent increase in income since entering the programme. While the increase is modest at this early stage in the programme, 97 per cent of working programme participants expect their income to increase over the next year.

The results observed after one year of training also point to marked improvement in savings behaviour which is supported by a tendency towards long-term planning and increased self-confidence. While neither this article nor this project aims to prove that the 100 Hours of Success training alone is responsible for changing behaviour amongst those trained, we do know that graduates of the programme are far more optimistic about their futures than they were as entrants. A recent field study indicates that 96 per cent of those surveyed have begun to save, of these, more than half have opened savings accounts, which is above national levels: in Morocco for every 1,000 adults there are only 425 savings accounts (www.cgap.org, last accessed 12 October 2010).

The Moroccan context

Young people in Morocco aged 15–24 made up almost a quarter of the total population (21 per cent) in 2004, and will still represent 18 per cent in 2014 (Global Financial Education Program, 2004). In this paper we will explore three of the challenges facing Moroccan youth: high unemployment rates, an irrelevant and inequitable education system, and lack of access to financial services. These three challenges represent the reasons for the conception of YouthInvest. With its focus on financial and non-financial services, YouthInvest provides both school-leavers and students with training in life skills and effective use of, and decision-making around financial services so that they are equipped with the knowledge to save, take out a loan and start a business, or to enter the workforce. YouthInvest operates with

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Participants learn how to save, take out a loan and start a business, or enter the workforce

the hypothesis that addressing these specific challenges will lead to higher participation in viable and fulfilling economic activities.

High unemployment

In general, young people in MENA are facing rising unemployment rates, higher likelihood of health risks, and a precarious education system. In his study, Jad Chabaan notes that there is no doubt that youth exclusion in Morocco is imposing a high cost on Moroccan society as a whole (Chaaban, 2008).

Given the enormous pressure many developing countries face with expanding levels of unemployed youth, growing poverty and rising food costs, a project focused on self-employment for this age group fills an important gap. In a 2006 report, the ILO stated the scope of the problem: '[t]he world is facing a growing youth employment crisis'. Unemployment among 15–29-year-olds in Morocco makes up approximately 37 per cent of the country's total unemployment.

Irrelevant and inequitable education system

Since independence, Moroccan education has been based on several criteria including, unification (or standardization) of curricula and teaching methodology across the country, as well as making education free and accessible to all segments of the population (Ennaji, 2005). Still, in many cases, because of the generalized curricula, schools do not reflect the characteristics and economic needs of the region in which they are found (Ennaji, 2005). This standardization has a tendency to make education 'top-down', and heavily dependent on a prescribed 'rote' methodology. In other words, in an attempt to achieve consistency, the government has compromised contextual relevance. Young people are often not engaged in their classrooms, because the curriculum does not reflect their realities outside of the classroom.

The British Council, for example, also comments on the need for students to be engaged by the education curriculum in Morocco. It explains that the curriculum needs to be supplemented in order to,

counter the sense of alienation that some young people may have and begin to focus on national culture and diversity. The lack of employment opportunities need to be addressed and the need for greater links with other partners (business, government departments, civil society) realised.

(www.britishcouncil.org, last accessed 12 October 2010)

This issue of relevance can be more easily addressed in an experiential learning setting where the flow of learning and experience moves from facilitators to students; from students to facilitators who are then

Education is 'top-down' and heavily dependent on a prescribed 'rote' methodology

able to adapt the materials; and finally from students to students. In the 100 Hours training, students see their own experiences reflected back to them in the classroom interactions. YouthInvest aims to work with partners to connect project participants with NGOs, training institutions and financial service providers to ensure that they are engaged with their peers and communities, and most importantly, to facilitate their entry into the job market.

There are two types of education system in Morocco: public and private. The public schools are often characterized by overcrowding, poor facilities and under-qualified teachers. Private schools in Morocco are expensive and accessible only to middle- and upper-class families. Diplomas from these private institutions are desirable in the workplace (Ennaji, 2005). This reality puts young people, especially those in rural areas where there is a lower concentration of wealth and less access to financial services, at a disadvantage when entering the workforce.

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Lack of access to financial services

Currently there are MFIs who have expressed interest to MEDA in working with the youth market, but there is limited understanding and a lack of donor investment in this market in Morocco to date. For example, only 19 per cent of entrants to the 100 Hours training had been saving, and only a small percentage of them had savings accounts at a bank. Further, only 2 per cent of entrants reported having ever taken a loan. Young adults represent an untapped market. There are social organizations providing business education to this segment of the population, but the capital to support those who want to become successful employees or entrepreneurs is missing. By connecting young people with viable, sustainable banks and MFIs in Morocco, the YouthInvest project hypothesizes that the result will be increased financial and business support services that work for young people.

Savings defined

Studies have shown:

that access to [savings] services can help poor households increase their incomes and productivity, reduce their vulnerability to major illnesses and other shocks, invest in their family's future through education, and build assets that will see them through old age. (www.gatesfoundation.org, last accessed 12 October 2010)

Savings is a financial term which refers to the accumulation of wealth over a certain period of time. But, in practice, savings can also

Savings can also lead to long-term planning and increased self-confidence

lead to long-term planning and increased self-confidence. For the purpose of this article, we will use the Microfinance Opportunities definition of savings:

- money that is put away in the present for use in the future;
- investments in jewellery, animals or land that can be sold when cash is needed;
- a way of building assets;
- a fundamental part of money management (Global Financial Education Program, 2005).

Experiential learning

Experiential learning was a theory first put forth by John Dewey (1916) and later, David Kolb (1984) expanded the definition by drawing on the work done by researchers in the fields of service-learning, cross-cultural learning and adult education. For the purposes of this article we will use the term experiential learning to encompass the idea of training that builds on life experiences, and includes non-traditional methods of facilitation including role-play, reflection, discussion and debate.

Hicks and Steiner explain that in many cases, traditional methods of teaching do not foster 'discussion, debate [or] critical thinking'. They go on to acknowledge that experiential learning ensures that students feel ownership over their studies, which results in increased interest and commitment (Holden, 2000).

Further, in their review of liberal arts colleges in the United States, the Carnegie Foundation noted that there existed 'a gap between the college campus and the larger world'. They went on to add that graduates of these universities have not been connected, through their coursework, to what is happening in the world beyond the campus. Students are at risk of leaving the university with an undergraduate degree, but 'without local, national or international perspective on issues' (Miller, 1990). The Moroccan education system is facing a similar problem of relevancy (Ennaji, 2005). Programmes that combine financial education and life-skills training with the opportunity for internships can reduce the gap between youth and the 'larger world' and can also increase the learner's ability to think critically and develop creative skills (Miller, 1990). YouthInvest has leveraged the value of both out-of-classroom experience and engaging in-class techniques to increase the relevance of the training for participants, and to attempt to create a sustained impact on the behaviour of project graduates.

John Dewey draws a distinction between traditional and progressive education, where traditional education is that which is teacher-driven, and progress is equated with learning which is student-driven.

Experiential learning ensures that students feel ownership over their studies

Programmes combining financial education with internships can reduce the gap between youth and the 'larger world'

He also believed that there was an intimate relationship between experience and education (Dewey, 1938).

Dewey's argument is effective for numerous reasons. In his article 'Dewey and Vygotsky: Society, experience, and inquiry in educational practice', Michael Glassman (2001) explores and elaborates on Dewey's idea of progressive education. He explains that education which is designed to teach the student a certain set of actions to be applied to a specific situation is ultimately useless, because in the case that that situation changes, the lesson becomes obsolete. Experience, therefore, is vital to education because it forces students to engage with their surroundings, not simply memorize and recall material. This type of learning during early adulthood can also strengthen the participants' commitment to their peers and community (Uggen and Janikula, 1999).

Agency, belonging and competence as presented in Figure 1 are the elements that come together in experiential learning to increase a learner's confidence. In an experiential learning setting young people are constantly being engaged in activity and will gain a sense of belonging in the group because they are forced into discussion and critical thought. As a result, they affect, and are affected by, those around them. Through this active socialization participants can begin to perceive themselves as powerful, or having agency, as they are (with proper facilitation) heard and able to have an impact on those around them. Thus, their ability to effect change is validated. Their ability to participate effectively, and improve their skills leads them to be more competent individuals.

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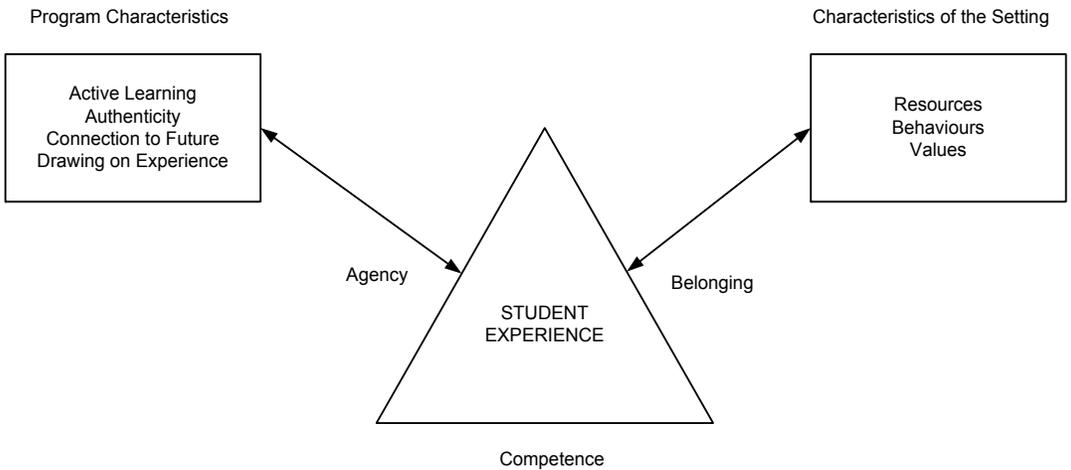


Figure 1. Essential elements of experiential learning
Source: Carver (1997)

Facilitators seek out students' opinions and adapt the day's activities to that particular group

The YouthInvest curriculum and methodology are both designed to achieve this type of learning with the expectation that engagement and socialization will result in long-term changes in behaviour. Facilitators act to engage participants and build from their experiences. Young people are asked to role play, and to contribute to discussions. Facilitators seek out students' opinions and are constantly working to adapt that day's activities to that particular group. YouthInvest also offers hands-on learning through apprenticeships which complement the in-class component of the training. Ultimately, we hypothesize that the YouthInvest training model can lead to long-term thinking and planning, goal setting and an increased sense of agency.

Facilitator vs. teacher

In the YouthInvest model, the trainer is a facilitator rather than a purveyor of facts. The teacher's purpose is to guide and engage participants. Instead of only asking a student to recall events, dates or isolated facts, the teacher works in partnership with them to use life experience as a tool. The participants, therefore, are not simply asked to situate themselves within the wider world, but also within the classroom. Students are asked to relay their experiences to their peers and facilitators. The relationship between participants and facilitators is not meant to result in a directional transfer of knowledge, but rather a dynamic partnership.

Experiential learning depends on the learners' ability to frame, communicate and understand their experience through sound guidance. Thus, the partnership between teacher (facilitator) and student is one that results in validation for both parties. Because of the fluid classroom dynamics, the teacher must become part learner and vice versa (Dirkx, 1997).

Experiential learning and savings

Making the connection: Learning and financial services

Financial education teaches people concepts of money and how to manage it wisely. It offers the opportunity to learn basic skills related to earning, spending, budgeting, saving, and borrowing. The good news is that when people do become more informed financial decision-makers, they can plan for and realize their goals. Moreover, once people have acquired financial literacy skills, those skills cannot be taken away. A one-time course in financial education can have lifelong rewards.

(Global Financial Education Program, 2005)

A one-time course in financial education can have lifelong rewards

The overlap between learning and financial services is a key strength of YouthInvest. MEDA is building on what has already been established in the field of adult education by incorporating the practice of experiential learning into the 100 Hours training delivery. The curriculum was developed by the Global Financial Education Program (www.microfinanceopportunities.com), and is designed to be adaptable to local contexts. MEDA's iteration of the curriculum for YouthInvest focuses on acquisition and practice of skills, knowledge and competencies, all of which are in demand amongst Moroccan young people. Such learning and socializing is essential for out-of-school youth, but is also crucial for young people attending educational institutions where the quality of education is low, and where teachers focus on rote learning and administering standardized tests.

YouthInvest training is deliberately situated at the nexus between learning and financial services. It is meant to complement a system of education which focuses on recalling facts and figures by providing a participation-based learning experience for youth. The training attempts to support young people to meet the economic demands of their adult lives. One example of the way in which the facilitator supports this transition from school to life is by providing training directly related to using the savings account which is opened as a component of the course. Trainers often assist the participants in opening the account at the beginning of the training, sometimes accompanying the entire group to the bank to ensure the accounts are in place. Of those who opened an account upon entering the programme, 75 per cent said they would not have considered opening an account in the near future were it not for the programme.

Ultimately, all financial decisions that young people make will focus on increasing assets, whether through savings, credit or increasing their income through employment or entrepreneurship. In order to make good decisions about financial services that are available to them, they should be informed, confident and be planning for the future.

Training: Factors of success

MEDA attributes YouthInvest's successful training, in part, to a combination of specific programming factors:

1. The YouthInvest project model depends on building strong partnerships. A rigorous partnership selection process is imperative to the foundation of linking youth-serving non-governmental organizations (YSOs/NGOs) with financial institutions.
2. Through NGO partners, we are able to recruit, train and retain capable, experienced facilitators who are trained to deliver the 100 Hours course.

The training directly relates to using the savings account which is opened as a component of the course

Bank partners have been willing to lower the minimum deposit and recognize the importance of the youth market

3. Bank partners have been willing to lower the minimum deposit and recognize that the youth market is a large market with significant demand. Therefore products are available immediately and the training has a practical element.

These factors have resulted in 73 per cent retention rate and data that suggests participants are very satisfied with the quality of facilitation and the content of the curriculum. (See section below, 'Increased self-confidence', for further details.)

In the last year, YouthInvest has identified several elements that lead to successful learning around financial services:

- *Duration of training.* After some experimentation with a more intensive course timeframe, MEDA has found that three months is an optimal amount of time in which to carry out the 100 Hours training, as it provides a balance between intensive input on the one hand and the opportunity to absorb, practise and reflect on content on the other. From a programming perspective, three months allows efficient delivery of the training but also provides sufficient time for behaviour change to occur.
- *Experiential learning.*
 - *Role-playing and reflection.* The high level of participation of the in-class training is linked, via the qualitative data, to low drop-out rates and high rates of practical application. For example, participants learn to use bank accounts that were opened as part of the training.
 - *Internships and apprenticeships.* Real-world placements are an emerging activity for YouthInvest. As the project continues to expand its reach, the numbers of partners able to connect students with placements increases. In the first year nearly a quarter of participants secured placements through the project. The placements will complement the in-class training by helping them apply what they have learned.

According to the annual survey of YouthInvest participants conducted in June 2010 they are overwhelmingly satisfied with the content of the training and the effectiveness of the trainers. All of those surveyed would recommend the programme to a friend or family member.

Results

We hypothesized that when people do become more informed financial decision-makers, they can plan for and realize their goals. And after 1,480 project participants have received training in three regions, we are already seeing signs of behaviour change in graduates of

Three months is an optimal amount of time in which to carry out the 100 Hours training

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the 100 Hours to Success programme. The behaviour change is taking three forms:

- demonstrated savings behaviour;
- long-term planning;
- increased self-confidence.

Our findings have been gathered through individual interviews and supported by monitoring and evaluation activities, including the annual survey results. These behaviour changes are strongly related, and in many cases are happening either simultaneously or in tandem.

Demonstrated savings behaviour

The savings behaviour demonstrated by graduates of the training programme is a very exciting preliminary success of the project because it points to increased self-confidence and long-term planning. Opening a savings account is supposed to be compulsory for those who enrol in the training programme, but in many cases they are permitted to enrol without an account. The primary reason these young participants give for not opening an account is that they do not have enough money. After reviewing data from our youth service organization (YSO) partners, it became clear that while opening a savings account was encouraged, it was not being enforced as a requirement. Despite this lack of enforcement, almost 100 per cent of the graduates surveyed reported that they had begun saving by the time they had finished the programme.

This learning may result in a promising practice for YouthInvest because as a result of being able to participate in the training despite not opening an account at the beginning, graduates have taken ownership over the savings process and begun to save over the course of the training. These conclusions are preliminary, but are supported in part by the findings of the annual survey:

- 75 per cent who have opened a savings account would not have done so in the near future were it not for the programme;
- 64 per cent with savings accounts have increased the size of their accounts since the initial deposit; for those who haven't, the primary reason is lack of funds;
- 90 per cent with savings accounts say that the programme has helped them move towards reaching their goals;
- many had to save in order to be able to afford the minimum deposit.

There remain many questions with regard to graduates of 100 Hours and their savings habits after they graduate from the programme, but, based on our results to date, we are confident that the high-quality,

Almost all graduates had opened accounts by the time they had finished the programme

Most would not have opened an account in the near future were it not for the programme

interactive training is leading to tangible changes in savings behaviour. We look forward to following this finding into the future to determine whether the changes are lasting.

Long-term planning

64 per cent have increased their balances since opening the account

Programme participants have begun to set goals for themselves and are using their savings accounts to achieve them. The average size of savings account is 200 dirhams (about \$25), and 64 per cent have increased their balances since opening the account.

In the project's annual survey, conducted in June 2010, graduates listed the following future goals for these funds:

- starting a business or improving an existing business (28 per cent);
- purchasing an asset (e.g. piece of equipment) for the business (17 per cent);
- education (9 per cent);
- emergency fund (13 per cent);
- financing an event (e.g. wedding) (12 per cent);
- leisure/pocket money (21 per cent).

Of the project's graduates, 90 per cent say the YouthInvest programme has helped them move towards reaching these goals directly, or has increased their hope that their goals are attainable (see the next section for examples).

Most interviewees intend to stay in their communities

Most project participants interviewed intend to stay in their communities, either to find employment or start their own businesses. The trend is certainly toward re-investing in the local area, and while some of them expressed interest in white-collar jobs not available in their communities, very few were intent on leaving. There is no clear causal link at this point between this mindset and the training, but regardless of its cause, this outlook serves as fertile ground for the 100 Hours training. Those who see value in their surroundings are better prepared to learn ways to be successful in their own communities.

Increased self-confidence

Graduates display increased self-confidence

Box 1 includes excerpts from Most Significant Change stories, an evaluation technique MEDA employs to gather feedback from clients on the impact the project has had on their lives. These selected stories provide a qualitative illustration of the increased self-confidence that many experience as a result of YouthInvest interventions.

YouthInvest staff continue to gather such stories to create a comprehensive picture of the behaviour changes experienced by project graduates.

Box 1. Graduates' stories

Soufiane

Soufiane left school just before going into high school. Now 25, he lives with his parents and siblings in Boudnib.

After I left school I didn't have an alternative except going to help my father in his small shop that he bought after retiring from the military assistance. My father leaves me alone sometimes in the shop to sell food. I didn't like this task before because I was shy and I can't say 'no' to the customers. After a while, the store became almost empty of food and other goods. Credit books became full with customers' credit. Finally, my father closed the small shop. I was upset about what happened and felt it was partly my fault.

I heard later about a training course offered by [the local youth association], and I registered and began the training. Over time, I began to be self-confident and I turn from a negative-thinking person to a positive one. Now I can look at others and say 'no' if I don't like something. By the time I had completed the training, I learned a range of skills in managing small business, how to save and the importance of budgeting. I have become someone else. My friends and my family noticed the change. I feel I am now able to start a small project and I am sure of success.

Najat

Najat, 27 years old, lives with her family of eight in Boudnib. Working as a hairdresser, she adds a little to her brother's income to help support the family. In search of better employment, Najat has taken much away from the programme. She has learned how to develop a CV, how to search for jobs in the newspaper, and how to properly prepare for an interview. More recently, she has started to consider the alternative of self-employment, and has begun searching for the ideal location for her new shop.

Before this training, I would have stayed in the hairdressing salon even if I would have had a diploma in sewing. Now, thanks to the training, I have fixed my goal which consists in opening my own sewing shop. I save money in my savings account and I am looking now for a store in a good place. I have already started to advertise by telling people that I am a seamstress and that I am soon going to open a store.

Conclusion

Graduates of the '100 Hours of Success' training programme are learning to save, are increasing their self-confidence and planning for their futures. We have found that over the course of the training, almost 100 per cent of participants surveyed have begun to save and more than half opened savings accounts. 64 per cent of account holders increased their balance after the initial deposit.

Savings is one form of financial inclusion. As young people open bank accounts for saving, they will also build opportunities to access other financial services. Further, as they gain self-confidence and plan

for their future, they are finding ways to engage in the larger economy through, for example, starting their own small business. Experiential learning to encourage and support savings behaviour is one approach that can facilitate the development of young people's capacity and opportunities for greater economic participation.

While we count these results as successes, it is still early in the project. We intend to continue to research the effects of the project and also to determine the longer-term impact of savings behaviour. Further, this work raises many interesting questions, including the following:

- Is experiential learning particularly well suited to promoting savings behaviour in young people?
- Are the changes in confidence and planning a result of the training approach or the new savings behaviour?
- Does opening a savings account facilitate access to other financial services for young people?
- Does this type of programme cause change that would not happen otherwise, or does it accelerate change?
- Over the long term, do those young people who learn to save (plan and gain confidence) early on have improved prospects in business or employment?
- For those that do not change behaviour, could the programme be adjusted to be more effective?
- Is this type of programme particularly relevant to MENA or would it work in other contexts?

Do those young
people who learn
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