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Abstract

Within the UK the economic crisis has been utilised by the Coalition government to promote a very specific policy response. Through the notion of "austerity" there has been an efficient attack on welfare provision, building on the tradition of UK governments since the 1980s, to demonise welfare claimants, advocate cultural and behavioural explanations of social problems and continue to pursue a neo-liberal policy agenda. The coalition government has associated this with the need to further promote self-help through the localism and, now defunct, Big Society agendas. This paper explores one initiative promoted by the UK Coalition Government within both the Big Society and social care reform: time banking. Time banking is a form of community currency which has developed globally since the 1980s (including a number of European countries) and in the UK since the late-1990s. The paper sets out how austerity and the Big Society present a particular form of neo-liberalism within the UK and is built upon the notion of responsibilisation. How time banking is drawn into the Big Society is then illustrated before examining the potential for promoting resistance to neo-liberal ideas and practice: and the challenges faced by efforts to resist.

Introduction

As with many other European countries, the UK is seeking to radically cut public expenditure in response to the 2008 financial crisis. Responding to this economic collapse the Conservative – Liberal Democrat coalition government (henceforth the coalition) have pursued a series of public spending cuts, largely fitting into a neo-liberal economic model (Grimshaw and Rubery, 2012). The crisis has created an opportunity for advancing the neo-liberal view of the state/market relationship through the concept of "austerity" (Farnsworth, 2011; Clarke and Newman, 2012). This paper explores a specific part of this project in the UK. In examining the coalition government's idea of a "Big Society", an exploration of how time banking (a form of complementary currency now practiced in 26 countries, as of 2012[i]) is positioned within Big Society policy. The suggestion to be made is that by fitting time banking into this narrative ensures its utilization within neo-liberal ideologies, rather than enact local community resistance.

This paper draws upon an exploration of time banking within health care settings (for a full outline of the research see Gregory, 2012). Whilst primarily focused on critically assessing the claimed relationship between time banking, social capital and improved health outcomes; the research also considered wider theoretical implications of time bank use in public services. Consequently a key research question was: How does the theory of time banking interact with the idea of the "Big Society" and what practice implications does this

have? Endeavouring to establish greater clarity regarding the possibility of time banking as a radical means of reorganising social relations (Bryson, 2007) and more critical views from the wider complementary currency movement that time banking's association with government makes it less radical (North, 2003; 2006); the research drew upon the social theory of time (Adam, 1990; 2004) to establish a stronger theoretical framework for time banking aims and intentions. This papers draws on this analysis to expand the discussion in the earlier research to include a more explicit account of the potential radicalism of time banking in relation to notions of austerity in the UK – and the lessons this may have for time bank practice across the globe.

Crisis, Austerity and the "Big Society"

Before examining the specifics of time banking and its incorporation into the Big Society, there is a need to outline two key sets of ideas. First the theoretical work around 'neo-liberalism' and second, illustrating a strengthening of neo-liberal thinking.

It is important at this point to illustrate that the discussion of neo-liberalism refers to a specific hybrid-form developing within the UK. As Peck, amongst others have argued "neo-liberalism" provides an overarching theoretical construct which is fostered and developed within nation specific ways, often developing a series of hybrid forms as political efforts seek to link neo-liberal economics with other, influential ideologies within specific geographies (Peck and Tickell, 2002; Peck and Theodore, 2012; Clarke, 2004; Larner, 2005; Peck, 2004).

Within the UK the New Labour government was highlighted as a case in point of this hybridity, an example which mixed neo-liberal economics with the "lesser partner", social justice (Gilbert, 2004a; Hall, 2005). In the contemporary UK context Featherstone *et al* (2012) argue that the localism agenda of the coalition government, of which the Big Society was a forerunning idea, promotes an anti-public discourse based upon "austerity localism". As such the UK, it could be argued, exhibits the development of a new neo-liberal hybrid, constructed around the notion of "austerity".

> 'We are not doing this because we want to, driven by theory or ideology. We are doing this because we have to, driven by the urgent truth, that unless we do people will suffer and our national interest will suffer.' (Cameron, 2010: 5; cited in Clarke and Newman, 2012: 304)

Despite the presentation of the cuts agenda as an 'urgent truth' about which little can be done, there is growing commentary about the ideological underpinnings of this perspective. For Clarke and Newman (2012: 300) the UK demonstrates how the focus of debate has shifted 'from an economic problem (how to "rescue" the banks and restore market stability) to a political problem (how to allocate blame and responsibility for the crisis): a reworking that has focused on the unwieldy and expensive welfare state and public sector', not reckless banking strategies. This shift reflects both Galbraith's (1958) suggestion that when countries experience financial crises, the public sector is usually targeted with the blame, and Farnsworth's (2011) view that public expenditure cuts are pursued to facilitate a redistribution of resources from the poorest to the rich. Consequently the repositioning of the causes of the financial crisis impacts on the perceived solutions. Creating a discursive

space in which the notion of austerity is presented to secure public support for the proposed cuts (Clarke and Newman, 2012). This additionally changes welfare provision, shifting the mixed economy of welfare further away from state provision and towards localism and voluntarism (Farnsworth, 2011). The outcome of this shift is an intensified neo-liberal policy emphasis seeking to redefine minimum standards of welfare provision and definitions of social need (Grimshaw and Rubery, 2012).

Since the 1980s there has been a change in how need is defined with UK social policy debates; a politicisation which has increased focus on individuals and communities as the cause of social problems (Langan, 1998) and therefore the target for policy solutions. The consequence of this shift has been to alter how policy responses are formed; from the framing of poverty in behavioural/moralistic terms (Becker, 1997), to the general trends in social policy around risk (Furlong and Cartmel, 1997; Kemshall, 2002), responsibilisation (Garland, 1996; 2001; Kelly, 2001), and financialisation (Finlayson, 2009; Berry and Serra, 2012). A particular ideological way of framing social problems has developed within the UK, whereby individuals must become proactive in avoiding social problems: failure to do so results in poverty, exclusion, hardship at the fault of the individual. Underpinning this is the move from welfare provision based upon collective risk and responsibility towards individual risk and responsibility (Clarke and Newman, 1997; Clarke et al., 2001; Dwyer, 2002; Gilbert, 2004b; Taylor-Gooby, 2000): the move from a “passive” to “active” welfare state (Giddens, 1998): most evident in UK social security reforms (Seymour, 2012).

New Labour's early efforts to promote responsible, active citizens formed a key part of its own neo-liberal hybrid. In particular the development of asset-based welfare (especially the Child Trust Fund and Savings Gateway) offered a means by which financially responsible citizens, and "savings habits" could be fostered within the population (Finlayson, 2009). This approach is mirrored in relation to the promotion of credit unions by the then Labour Government as a means of addressing financial exclusion (Goth et al., 2006; Drakeford and Gregory, 2007; Gregory and Drakeford, 2011; Prabhakar, 2013). Combined this reinforces the need for citizens to adopt responsibility for their financial situation (Berry and Serra, 2012). Langley (2004; 2006; 2008) explores the issue of financialisation through changes in pensions policy to illustrate the promotion, under neo-liberal regimes, of the assembly of "investor subjects". He concludes that 'the making of financial subjects and financial self-disciplines more broadly plays on freedom and security as central features of (neo)liberal governmentality… prudence and thrift are displaced by new moral and calculative self-disciplines of responsibility and entrepreneurially meeting, managing and manipulating ever-increasing obligations' (Langley, 2008: 134). Thus the neo-liberal hybrid pursued by New Labour facilitates a shift in policy discourse regarding citizenship. The presentation of austerity reinvigorates this reform to welfare provision, whilst seeking to secure popular support for the changes proposed by reducing the size of the state and developing the Big Society.

There are, essentially, two different, yet similar, versions of the Big Society presented within UK policy debate. The early work is attributed to Philip Blond, who critiques both neo-liberal markets and large, bureaucratic state to suggest '[b]oth seem to support each other's

monopoly interests and both disempower and destroy civil society' (Blond, 2008c). Adopting the Big Society as a guiding vision of policy would roll back government in favour of local/community activity to restore intermediate civic institutions which preceded the welfare state. Blond (20081-e, 2009a-c, 2010) is supportive of localism as the solution to state and market monopolies and thus claims that the current economic crash has undermined contemporary economic orthodoxy which opens space for new ideology approaches. For Blond, such an approach is attached to a radical communitarian, civic conservatism, and some of this critique is shared with David Cameron (2009). Yet in his Hugo Young lecture Cameron (2009) articulated a version of the Big Society which fits the neo-liberal project that his government is now pursuing. Blond's market critique is missing from Cameron's vision, whilst he agrees with Blond that New Labour generated a big state which removed power and responsibility from individuals. In focusing exclusively upon the state, Cameron argues for it to be re-imagined: essentially a reduced role in welfare provision to allow voluntary sector provision to grow, to give more power to individuals to tackle social problems.

This vision has been critiqued as a return to laissez-faire ideas of the early 1900s (Grice, 2009; Freedland, 2010); and a shift in policy focus, based upon a Burkean foundation favouring the small state alongside greater empowerment of communities (Ellison, 2011: 53). Yet Alcock (2010) shows no evidence supporting this claimed automatic expansion of the voluntary sector as a result of rolling back the state; whilst Davies and Pill (2012) suggest the rhetoric facilitates a move away from the underclass thesis, which retains a dependency culture argument (see also Wiggan, 2011). The Big Society aims to foster behavioural change

as individual responsibility continues to be the core focus of policy responses (Lister, 2011). Thus policy seeks to promote the growth of community organisers (Gaze, 2011); enhance local people's powers in local planning applications (Dominiczak, 2013); expand citizen involvement in social care (Department of Health, 2010) as well as promote new forms of reciprocity (Cabinet Office, 2011). These last two policies make explicit mention of time banking within their policy proposals.

Time Banking, the Big Society and Resilience

> 'if we hope to interest people who have not given time in the past to do so now, or to encourage people to give more time than they do currently, then we should explore new incentives' (Cabinet Office, 2011: 26)

Time banking is a form of complementary currency; a currency which is not the national currency (money) created for a local community and operating its own circuit of value (Lee et al., 2004). Developed by American Civil Rights Lawyer and activist, Edgar Cahn (2000), time banking seeks to offer credits to people who provide their time and skills to their community/neighbours. Operating in a similar way to skills exchange and Local Exchange Trading Systems (LETS), time banking provides one time credit for each hour someone contributes in, essentially, voluntary activity: Joan earns one time credit from John by helping him to paint a fence; John earned his time credit helping Bill with his shopping; whilst Bill earned his credit from giving computer lessons to Melisa, and so on. This is a form of generalised exchange (Alford, 2002) which operates differently from direct exchange in

the market: where Joan has painting skills which John purchases. Direct exchange requires Joan to have something John wants and vice versa; whereas in generalised exchange Joan can still help John, knowing that the credit she earns will allow her to get help from someone else in the network at a later time. This process of exchange is not the only difference; value of time credits is also different from the market. Price is determined by the exchange-value of the skill being provided: i.e. painting £20ph, babysitting £9ph, or computer lessons at £12ph (fictional figures) which informs the cost for the purchaser. In time banking the "price" is an hour for an hour: each hour of volunteering earns one credit redeemable for an hour of service from another. The value of skills does not determine price, the value is in the time that people give to their community.

As a complementary currency time banking must be presented as a form of self-help: activity conducted by individuals/communities for themselves or families which is reciprocal, not carried out by professionals and draws upon local peoples' skills, power, labour and knowledge (Burns and Taylor, 1998). Self-help solutions, according to Burns and Taylor, are drawn upon by policy makers for a number of reasons. They can 1) reduce demands on rising welfare budgets; 2) a counter balance to the breakdown of social cohesion (re-establishing moral and social responsibilities) and 3) can help cushion the impact of poverty. Reasons one and two are important to the discussion here.

Neo-liberal projects on the political right in the UK, have an inherent tension in its ideological foundation (Levitas, 1988). On the one hand its neo-liberal economic theory

requires a limited state (reason one, above), on the other; the social authoritarianism requires a strong state to re-establish moral/social responsibility (reason two, above). The Big Society could be presented as a means of overcoming this tension. Cameron's (2009) re-imagined state seeks to promote localism to foster the re-growth of moral/social responsibility, thus maintaining the state as a facilitator of self-help rather than a service provider. Placing this within a narrative of austerity reconciles the need for some state activity alongside the wider neo-liberal economic doctrine for a limited state . Thus in seeking ways of building the Big Society, the *Giving* white paper (Cabinet Office, 2011) suggests the use of time banking; with £400,000 of support supplied to NESTA[ii] and SPICE[iii] to provide "thank yous" to volunteers in the form of credit/vouchers. Consequently time banking as a form of self-help is gradually integrated into efforts to establish the Big Society. The coalition have furthered this integration by incorporating time banking into their social care reforms (Department of Health, 2010). Such initiatives develop when severe cuts are being extracted from public expenditure thus time banking provides a replacement system of service delivery. For example the enthusiasm in which time banking is being promoted within social care reform (Department of Health, 2010; BBC News, 2010) runs contradictory to the evidence exploring the form of time banking held up as an example of best practice (Hayashi, 2012). The rhetoric therefore promotes time banking as a policy tool which fits the coalition's neo-liberal narrative.

For the Big Society the presentation of time banking links to the themes of responsibilisation associated with financialisation, discussed above. This link is fostered by an association with the idea of time banking as a means of developing social networks (Seyfang, 20031-b;

20041-b) as a form of community resilience. Based upon the idea that currencies offer a local resource of production and exchange it is further linked to the view that social networks and social capital offer a means of helping communities to survive and cope with shocks and strains. Implementation of such support networks ensures that local community members become resilient; defined as coping with shocks and traumas; helping individuals and/or communities to maintain healthy, "symptom-free" functioning, (Bonanno, 2008; Davydov et al., 2010). The research on resilience locates social capital as a central resource for creating and protecting communities (Norris et al., 2008; Hawkins and Maurer, 2010; Castleden et al., 2011), key claims supporting complementary currencies broadly (North, 2010). This link between time banking and resilience ensures communities are less dependent on external help in times of disaster (Castleden et al., 2011), operating as a justification, within the austerity narrative, for reducing welfare provision by the state. .

The focus on resilience within neo-liberal economics retains the outlined discussion above: a shift from collective risk and provision towards individual risk and responsibility. Positioning time banks in this way facilitates its use as a policy solution by the coalition. Promoters of the Big Society are interested in community self-help to establish "little platoons" (Cameron, 2009), to take services out of public sector hands. Within the narrative of austerity, time banking can be used to engage (and monitor) citizens and facilitate community resilience. But an alternative interpretation of time bank theory and practice is possible.

Time Banking and resistance

‘time banks… challenge the “time is money” culture’ Bryson’s (2007: 171-9)

Bryson (2007) argues that time banking offers a form of practice which questions how Western capitalist societies are ordered. However North (2006) suggests time banking is less radical as it has developed to work with government programmes. First time banking was originally presented as service credits (Cahn, 1986), and as such sought to offer a means of engaging directly with public services. Second Cahn promotes a link to the idea of co-production. Co-production has received increasing government attention (Horne and Shirley, 2009) for it is presented as the means by which to achieve improved service outcomes (for a broader discussion than Cahn's see: Lovelock and Young, 1979; Percy et al., 1980; Parks et al., 1981; Ostrom, 1997; Alford, 1998; Cottam and Leadbeater, 2004; Boyle et al., 2006; Parker, 2007a; 2007b; Gannon and Lawson, 2008; New Economics Foundation, 2008). For example, in education a student will only achieve good grades when combining the teachers input with the students own efforts to learn, both actors have productive input to service outcomes. Cahn’s (2000: 24) presentation of co-production is, however, different from the earlier literature because he associates it with four core values: people are *assets*, they can do things not just receive help; as such there is a need to *redefine work* to consider important contributions beyond paid employment; this highlights the importance of *reciprocal* exchange which in turn demonstrates how we rely upon each other, subsequently fostering *social capital*.

For North (2006) this association with co-production diminishes the potential radicalism of time banking for it can be easily assimilated into government programmes. Additionally Cahn's (2000) failure to engage the theoretical complexity of the core value of co-production curtails an attempt at a more radical reading of redefining work and citizenship in society, as promoted by Bryson (2007). However Cahn's promotion of a core and market economy opens up under theorised potential for alternative readings. The core economy, according to Cahn, contains community, family and democracy, everything else is placed into the market, such binary thinking could be critiqued for its simplicity and a division of public, private and market spheres within society could be more informative (see Marquand, 2004). For Cahn (2000: 58), however, the market economy values scarcity and that which creates more money: the values of 'competition, conquest, aggression and acquisition'; the core economy is associated with the values of co-operation, caring and collaboration. It is Cahn's belief that solutions to social problems are increasingly utilising market economy values and practices which underpins the core economy and aggravates social problems. Time banking, a tool of the core economy, operates different values and practices which strengthen the core economy and solve social problems. Understanding these alternative values and reflecting upon the potential resistance to neo-liberalism they offer, needs to draw upon the social theory of time.

The social theory of time literature demonstrates two generally distinct approaches to time: an absolute and relative definition (Adam, 1990; 2004; Nowotny, 1992; Bauman, 2000). Absolute time refers time as external to human beings, typified in Newtonian theory as the duration between events. Time measures motion and whilst it is possible to speed up

objects *in* motion, time remains constant and unaffected. As capitalist societies develop, the adoption of the clock becomes a central means of organising social interactions, in particular production, which, as Adam (1990, 2004) explains, treat time as a quantifiable resource, akin to money. An hour is an hour regardless of context but the measurement is divisible into units, thus becoming a basis for abstract exchange. Time-is-money develops within this framework so that speeding up production within units of time can increase profitability and come to dominate in capitalist societies. The pervasive nature of "clock time" in capitalist societies has been heavily critiqued by those seeking to highlight the importance of relative time (Biesecker, 1998; Camozzi, 2013; Crow and Allan, 1995; Darier, 1998; Elsrud, 1998; Glennie and Thrift, 1996; Kremer-Sadlik and Paugh, 2007; Kümmerer, 1996; Reisch, 2001; Westenholz, 2006; Zucchermaglio and Talamo, 2000). Generally such analysis argues for the recognition of the internal experience of time within the mind, body and soul. Adam (2004: 54) explains this best when she argues that the world around us moves from past to present to future; whilst from the position of the self, 'life involves an unbroken chain of future-orientated decisions that bring the future into the present and allow it to fade into the past': time in our minds moves in the opposite way to time in the world around us.

Whilst there are some who argue fora reordering social relations and institutions to reflect relative time (Reish, 2001; Bryson, 2007), the idea of "task time" is important for the purposes of this paper. Participation in time banking leaves members feeling a sense of pride; purpose and worth (see Gregory, 2012). Spending time together in social activities of community projects draws attention to how members use and value time. It separates

practice from the idea of time-is-money (found in the market) to reflect the pre-industrial idea of 'task time' (Thompson, 1967). Different work situations have different notions of time and work-rhythms, so that time is task-orientated. Time to complete an activity is not fixed; it fluctuates depending on a range of different contextual circumstances. Further demonstrating the difference, Thompson lists three key points in relation to task-time: 1) it is more humanly comprehensible than timed labour for the labourer works upon an observed necessity; 2) it shows least demarcation between 'work' and 'life': social intercourse and work are intermingled and so there is no conflict between labour and "passing time"; 3) it appears wasteful to those accustomed to labour timed by the clock. This inherent value of time in time banking under theorized by Cahn (2000) opens up a space to question the dominant time order in Western Industrial societies.

Noted above was the time-is-money calculation associated with the clock. Here time has an exchange-value reflecting how X amount of A is equal to Y amount of B. This exists in time banking, for it does measure of voluntary activity and this may have benefits for governments wishing to monitor active citizenship. Importantly, however, this is the same regardless of activity taking place – unlike the market. However at the core of time banking practice rests the use-value of time, referring to the benefit to be found in a commodity during its consumption. Here is where the potential alternative values of time banking rest in practice, but not yet in theory. The credit by itself is of limited value. It does not accumulate through interest earned. Only through consumption does the credit have meaning. Time banking does not demand a certain level of productivity within a set-span of time; rather "production" of the outcome takes as long as it takes. The assumption that time

banking does not offer the radicalism of other community currencies is potentially flawed for its activities contradict acceptable practices promoted by the market. Nevertheless it remains accurate in so far as time banking has been adopted as a tool within the Big Society.

Austerity and the Neo-liberal challenge

Whilst this theoretical repositioning of time banking through an analysis of time offers a more explicit account of alternative non-market values, it must also account for the limited challenge presented towards the dominant discourse of austerity. Whilst discussing circuits of value Lee *et al* (2004: 614) suggest that unlike other complementary currencies, 'Time Dollars and Time Banks fill a gap. They support mainstream economic geographies by providing a mechanism within civil society for dealing with their many lacunae'; whilst other currencies challenge mainstream practices and ideologies. However they do accept that other currencies, such as LETS, have been incorporated into government programmes to tackle social exclusion (see Thorne, 1996; Pacione, 1997; Peacock, 2006). A broader debate regarding the range of complementary currencies suggests that "co-option" of the mechanisms into mainstream narratives frequently occurs and the cost of their potential radicalism (Williams et al., 2003). This analysis draws upon the work of Gibson-Graham (1993; 1996) to argue that discursive practices within capitalist societies seek to ensure that forms of non-capitalist production are inferior, fringe activities which eventually fail (as they are dependent upon external funding sources) or incorporated into the mainstream.

Contrary to this, Gibson-Graham (1993; 1996; 2006) argue that alternatives actually underpin the majority of production within Western Societies and this discursive argument presented by the agents of capitalism, needs to be challenged. Part of this challenge, with regards complementary currencies, relates to Lee's (2006) argument regarding circuits of value. Economic geographies will consist of a number of these circuits, each promoting and seeking to sustain its own notions of value which can draw upon social and economic relations. This overlaps with Zelizer's (1994; 2005) theory of money – that all money has social, political, economic and contextual restrictions on how and to what purpose it is used, an argument supported by North (2007) in his analysis of complementary currencies. As such it is not possible to agree that co-production presents time banking as "less radical". First, other complementary currencies have been co-opted into the mainstream despite their perceived radicalism. Second, the alternative offered by time banking is different from other complementary currencies, because credit value is based upon different social, political and economic rationales. LETS, for example, seek to offer an alternative form of production and consumption, often within environmental sustainability discourse. The radicalism here is that LETS seek to foster alternative economic practices. This overt anti-neo-liberal stance ensures that the potential radicalism is clear established. Time banking, however, contains a different form of radicalism which rests implicit within its practices. Seabrook (2007; cited in Bauman, 2009: 151) suggests 'there is only one thing worse than domination by the market, and that is exclusion from it, since there is now no other source of knowing who we are.' The radicalism of time banking rests in offering a new way of knowing who we are through the promotion of the use-value of time: the relative experiences which have been hidden by the dominating shadow of the clock. Time banking does not seek to challenge market-based exchange mechanisms; it seeks to challenge

excessive individualism and the imposition of market values into the “core economy”: family, community and democracy. An encroachment of capitalist values noted with regards social welfare generally (Jordan, 2010).

Yet the co-option problem remains. The simultaneous development of a narrative of austerity with that of the Big Society allows the coalition government in the UK to develop a particular neo-liberal hybrid which seeks to overcome the tension of an earlier, political right-wing, hybrid: Thatcherism. The tension between economic demands for a small state combined with a social authoritarian need for a strong state is surmounted by Cameron’s (2009) advocacy for a re-imagined state. Time banking fits into this narrative as it offers a means of building community social networks, and measuring active citizenship (how much volunteering one does). But we cannot view time dualistically (Adam, 2004), rather it is essential to adopt both absolute and relative definitions into our analysis. Time banking offers some radical opportunities, but the limited articulation of its alternative values, combined with a pragmatic need by the time bank movement for funding, stunts the potential growth of this alternative narrative.

Conclusion

This article has argued that the coalition government in the UK has developed a particular neo-liberal hybrid around the economic need for “austerity” alongside a reform of the state through the notion of the “Big Society”. The latter concept has drawn into its narrative a complementary currency known as time banking. Presented as a source of self-help and

resilience, time banking becomes a tool for reinvigorating the promotion of active, responsible citizens. Thus, on the surface, the critiques that time banking does not offer the radical alternative found in other complementary currencies, seems to hold true. Yet, advocates of its radicalism highlight the relevance of time in understanding the alternative values of time banking. This paper has made explicit the relevance of time to demonstrate that time banking does offer non-capitalist practice and values which contradict key temporal aspects of neo-liberal theory and practice. However, at the time of writing, the construction of austerity and Big Society as key tenants of the coalition policy has limited the potential of time banks as a site of resistance to neo-liberal doctrine.

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[i] http://www.timebanking.org/about.asp accessed 23rd March 2012

[ii] An independent charity which supports innovation in community practices/organisations

[iii] A social enterprise which seeks to develop time banks in England – one of a number of time bank organisations in the UK each of which its own view of how "time banking" is defined/practiced.