Local People rebuilding their communities – an exploration of Welsh time banking

Gregory, Lee

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Lee Gregory

Cardiff University

Abstract

Drawing on previous research this paper explores the use of time banking in various local communities in the Welsh Valleys. Starting with an examination of time banking linked to community development it seeks to show how the underpinning philosophy of time banking, co-production, is used to involve local people in the redevelopment of their locality. The discussion then moves on to consider the implications for local economies before examining the relationship between time banking and other community services in youth justice. In conclusion it will be argued that the Welsh model of time banking draws on the community approach which is distinct from the traditional model outlined by Cahn and is one which has now been adopted by the wider time bank movement.

Introduction

Engaging local people in the redevelopment of their communities has been a key feature of Welsh policy, particularly since the pit closures of the 1980s (Clarke et al. 2002, Jones 2002, Mandola Byatt 2002). This paper considers how, in the Welsh context of time banking - a form of community currency founded by Edgar Cahn (2000a) - has engaged local people in community development. It shows how the core idea of co-production (the design and provision of services by both service providers and users) develops within time banking practice and illustrates the different co-productive relationships that are formed. This exploration focuses on the community development initiatives in Wales before moving to consider how time banking fits into conceptions of community and participation. In so doing it will become possible to better locate time bank practice within community policies and start to apply a rigorous critical analysis to time banking: which at present seems to be limited, perhaps even missing, within the research on time banks.

What is Time Banking

Time banking is a form of community currency developed by Edgar Cahn (2000a) in the 1980s. It set out to achieve aims of rebuilding community networks and reforming the operation of social programmes. Time banking promotes systems of exchange based upon time.For each hour a person contributes in voluntary work to their community they receive one time credit. In return, credits can be used to access one hour of good/service provided voluntarily by others in the community. Unlike national currency, or other community currencies, time banking operates a different exchange rate. Value is determined by time given and not the type of activity, skill involved or rarity of the good/service being exchanged.

Within time banking theory, two economies exist: the core and the market. Cahn explains that the core economy contains family, community and democracy and operates on a different value system to the market economy, which contains everything else. Yet in contemporary society, the market values of 'competition, conquest, aggression,

acquisition' (Cahn 2000a: 58) erode community support and networks. Consequently, the application of market economy values actually creates further social problems as it removes communities and families from the solutions. It is claimed that time banks underpin altruism, reciprocity and interdependence in communities without eroding these values through monetary exchange.

Cahn (2000a) argues that time banks offer a means to reconnect individuals and communities, to forge networks of exchange different from those found in the market. This can be illustrated by Alford's (2002) discussion of restricted and generalized exchange (and illustrated below). Within restricted exchanges only two people are involved; and the provision of a good or service is given in direct exchange for, in the market, money equivalent to the value of the service. Within generalized exchanges a good/service is still provided but remuneration for the service may not come back directly from the person receiving the good/service. Nor would "payment" need to happen at the same time. Consequently generalized exchanges involve large numbers of people and trust in the exchange is based upon the knowledge that whilst a good/service may be provided now, return on that good/service is available to meet future needs.

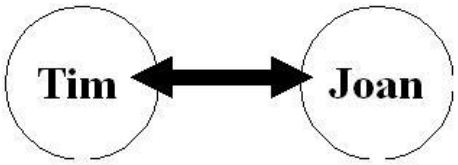


Fig. 1: Restricted Exchange

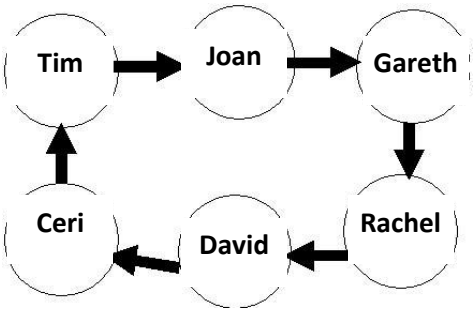


Fig. 2: Generalized Exchange

UK Development of Time Banking

Time banking was adopted in the late 1990s in the UK, 108 time banks were in operation as of 2008 (New Economics Foundation 2008b). Whilst the basic idea and approaches to time banking have transferred intact from the US, it is important to highlight a number of differences in the UK policy context. The first two of these differences relate to the Department for Work and Pensions (DWP). Time currency cannot be used purchase goods as is possible in America; doing so treats time credits as personal income and impacts on benefit entitlements. This, Seyfang (2006) argues, acts to dissuade benefit claimants from engaging with time banks, despite being one of the groups with most to gain from engagement. Additionally, the DWP sees time bank participation as an indication of an ability to work, also with consequences for benefit entitlement. Consequently the claimed potential of time banking as a means of rebuilding people's confidence and helping individuals develop skills to aid the return to work can actually threaten incomes, and prevents time banking from working jointly with welfare programmes - although it is possible to legislate to overcome this, as has been done in Australia (Williams, 1996a).

The final key difference to note has been the development of a different approach to time banking. Cahn's approach, whilst focusing on building connections within communities, does so on a person-to-person basis, as illustrated with the diagram on

generalized exchange, above. In Wales a different model of time banking has developed: a person-to-agency model. Within this approach an agency establishes a time bank with the specific intention of utilizing time bank practice to develop and expand its organizational goals. Time banking is used to engage with local people in a number of activities, offering time credits for their voluntary activity. These credits can then be used to access a range of services and events put on by the agency, thus credit exchanges operate not between individuals but between individuals and groups with the agency. This practice can be best illustrated with a discussion of community development based time banking, thus showing how this Welsh model operates, and it is this model which is the focus of the analysis

Community Development

It is possible to consider how this person-to-agency model operates by exploring the use and development of this model in the South Wales Valleys. In so doing it becomes possible to explore how local people are engaged in development initiatives.

Time banking in this model is initiated by an agency, here a Development Trust working in partnership with Timebanking Wales (a national organisation set up to promote and develop time banking practice). A pilot project was developed in the form of a Learning Network, providing local residents the opportunity to earn credits by taking courses which had benefits for the wider community (from first aid to health and safety). The credits earned through participating in education courses could then be used to access various activities and events put on by the Development Trust (such as bingo and cabaret nights). The popularity of time credits soon spread and the initiative was expanded so that credits could be earned through activities other than the Learning Network and could be used to access new courses which had more of an individual benefit (such as IT and Welsh lessons). This expansion was overseen by the time broker.

The time broker plays a key role in time banking practice. This individual is responsible for overseeing the expansion of both the uses and means of earning time credits. These develop from three sources.

Firstly, initiatives specifically designed and developed by the Trust and the time broker, as illustrated above with the Learning Network. These tend to be developed with the specific goals of the agency in mind. A range of goals are usually established by community development organisations alongside objectives to achieve these (Brager et al. 1987, Henderson and Thomas 1987). Within this case study, the Development Trust had a range of goals around community health, the local environment and community capabilities. Thus developing time banking from its successful learning network pilot became a key objective to achieve these goals. Consequently the practice was utilized within other projects organized by the Trust.

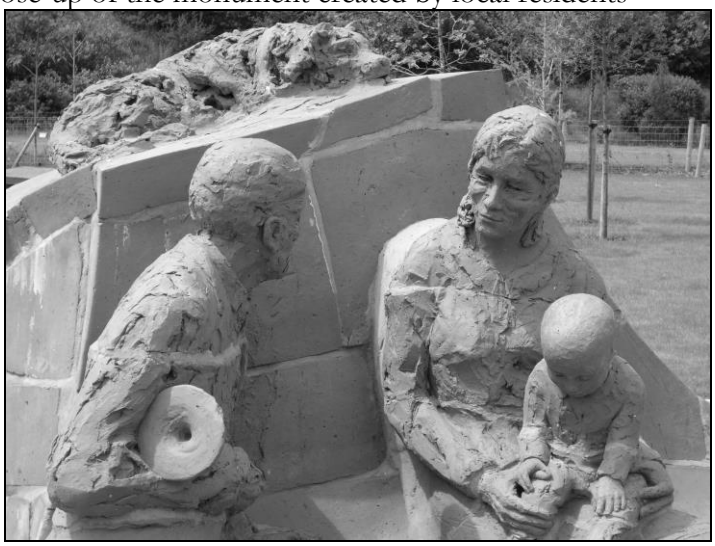
Assisting this development, the time broker drew upon membership forms completed by new members when they join the time bank. These forms allow new members to provide details on what services they are interested in accessing as well as what they can provide the community. These forms are then used by the time broker to develop new services, such as the clay sculpting class. The clay sculpting class is accessed through time credits but when community members' skills are used by the agency to implement projects, credits are earned. The establishment of a clay sculpting class allowed community members the opportunity to develop new skills, linking in with the community capability

aims. These new skills were later drawn upon to design and create a monument to be installed at the centre of a new park developed by the Trust (see pictures one and two below). Consequently we see that the expansion of time bank practice to achieve one set of defined goals can provide a foundation for achieving other goals: adopting an approach where community capabilities are rebuilt and then utilized in community development.

Picture One: Whole monument created by local residents

Taken from: (Gregory 2008: 48)

Picture Two: Close-up of the monument created by local residents



Taken from:(Gregory 2008: 49)

Additionally, time bank expansion can occur when members approach the agency with their own ideas. Here local people themselves have taken the initiative to develop means of earning credits – for example, a cooking class devised by a local resident. She discussed the idea with the time broker in order to secure facilities and resources to provide the class to local people. A similar development also occurred when a group of local people wished to develop a local heritage group through the development trust. Here we start to see a shift of power relations, as local people engage actively with the agency to develop projects and classes. Consequently, the person-to-agency model has some different features to Cahn's original model.

Firstly, goals of the organisation can direct time bank development – making explicit the community development link. Secondly, agencies have resources to support member initiatives and offer events aimed at developing social capital (such as bingo and cabaret nights, mentioned above). But how do these developments relate to notions of engagement, especially in relation to the idea of co-production which underpins time banking theory?

Co-production

The first use of the term can be found with Ostrom and her colleagues (see Ostrom 1997, Parks et al. 1981, Percy et al. 1980). Here the term was conceived as a form of practice where service user production was a necessary input for service delivery to ensure efficient provision and improved outcomes of services. However this input need not be provided in conjunction with service providers: the example of community safety illustrates this point. Whilst police patrols of a community may enhance safety, the installation of locks by households to their front doors will also increase safety and security in the community. Although actors are acting separately within these interactions, other forms of co-production can see them working together, such as Neighbourhood Watch schemes.

Cahn's conception of co-production differs from this approach and underpins time banking. Whilst it shares the idea that service user production input enhances the effectiveness of social programmes, this is only achieved where there is direct joint-working between service provider and user, Cahn establishes his concept on four principles: *assets, reciprocity, social capital and redefining work*. As Cahn (2000: 24) explains:

1. 'Assets. The real wealth of this society is its people. Every human being can be a builder and contributor.
2. Redefining work. Work must be redefined to include whatever it takes to rear health children, preserve families, make neighbourhoods safe and vibrant, care for the frail and vulnerable, redress injustice and make democracy work.
3. Reciprocity. The impulse to give back is universal. Wherever possible, we must replace one-way acts of largesse in whatever form with two-way transactions. "You need me," becomes "We need each other".
4. Social capital. Humans require social infrastructure as essential as roads, bridges, and utility lines. Social networks require ongoing investments of social capital generated by trust, reciprocity and civic engagement.'

At a recent presentation in Wales, Cahn (2010) added a fifth key concept: respect. This is the respect by service providers to encourage the voice of service users and to give them power to change the services they use. This notion of co-production has been expanded in relation to public service provision (see Needham 2008, New Economics Foundation 2008a, 2008b, Parker 2007a, Parker 2007b), however Bovaird's (2007) typology is most useful here.

Bovaird's (2007) typology highlights seven distinct types of co-production based upon the roles adopted by professional service providers, service users and their communities in relation to service planning, design and delivery. These forms of relationships are generated from three connected approaches to service planning: professionals as sole service planners; professionals and users/community as co-planners; and service

planning with no professional input into service planning at all. Each interacts with a parallel set of three delivery forms: professionals as sole service deliverer; professionals and users/community as co-deliverers; and service delivery with no input from professionals at all. Taken together, these two dimensions produce nine different variations of provider/user relationship: two of which are not forms of co-productive relationships, being professional-only and community/user-only patterns of planning and supply. The remaining seven forms are all co-productive, to various extents, creating relationships formed by professionals, service users and communities: with equal co-production roles of service providers and users at the centre of the typology.

Utilising Bovaird's typology in relation to the use of time banking by the Trust it is possible to distinguish two clear co-productive relationships, and the early indications of a third. The 'user co-delivery of professionally designed services' co-production relationship was central to the relationship between the Development Trust and the community. In this form the Trust designs a service which is delivered through the joint efforts of the service providers and users. So the use of clay sculpting skills as part of the Trust's plans to develop a local park, illustrates how a development led by the Trust relies on the capabilities of local people to achieve its goals. Here the programme was planned by the Trust, with the time broker determining how local people could be involved. Thus time credits are used to deliver the projects aims.

This can be complemented by the 'user/community co-delivery of services with professionals without formal planning or design' relationship, illustrated above with regards the cooking class. The responsibility for activities is taken up by the community with professional service expertise accessed when necessary. Thus community interests determine service development and the level of professional service provision required to delver the service.

What becomes apparent is that one form of co-production need not dominate the relationship between community development workers and their communities. Furthermore, these relationships can change and adapt over time. However a third form of co-production could be seen in its embryonic form during the research. Here the development of Street Ambassadors (individuals who represent their street at meetings with the Trust) offered a means by which local people could become involved with decision making processes of the Development Trust at its core: opening up space for new co-production relationships. At the time of the research it was not possible to determine how effective this development would be or the exact form the relationship would take. The rhetoric from the Trust did seem to reflect the central co-productive relationship where both users and providers jointly decide and implement services but no comment can be made on practice reality. Yet it remains evident that time banking need not develop one form of co-productive relationship; it can be a source of multiple forms of co-production. The relationships that exist between different stakeholders depend upon how time credits are used and the location of service providers and users with regards the activity: ranging from service led, user led and joint endeavours.

With this brief overview of the use of time banking at the community level it has not engaged in a critique of these ideas. Such critique has not really be conducted within time bank research and whilst a number of evaluations and debates over time banking have explored issues around the limitations of time banking (see Cahn 2000b, Callison 2003, James 2005, North 2003, Seyfang 2004a, 2004b, 2005, Seyfang and Smith 2002); it may be possible to widen commentary by drawing on the analysis of community currencies

(see Díaz 2007, Gilbert 2007, North 2006b, Williams 1996a, 1996b) and forging links with time banking (Gregory 2011). We continue to expose time banking to a much broader analysis by considering the concept of community and participation

Exploring "Community"

This exploration of the use and development of time banking within community development settings opens up space to consider how time banking practices relate to issues and debates within community policy. There are two ways in which this could be achieved. Firstly by considering time bank ideas and practice in relation to community development work literature, but some work on this has previously been discussed (Gregory 2008, 2009). The second approach requires a consideration of time banking in light of some of the critical views of community and participation which have developed since the 1960/70s (Taylor 2003). This makes it possible to locate time bank practice within a broader framework, allowing for its potential within community development to be analysed.

Taylor (2003) shows how the notion of "community" has been used to reflect different notions and ideas since the 1960s. During this time the concept has been adapted and changed. The Conservative government from 1979 utilized the concept of community with regards the idea of self-help alongside the governments attempts to roll back the state and restructure industry. The New Labour government utilized the notion to reflect both a political aspect as well as a practical means of achieving social goals and refurbishing neighbourhoods (Fremeaux 2005). The current Westminster coalition view of idea of the big society also sees a reimagined role for communities in achieving social goals through the self-help rhetoric of the earlier Conservative governments. This builds upon a nostalgic view of a traditional and better past, to which communities must aspire. Such ideas relate, according to Fremeaux, to Putnam's approach to social capital: a core value of time banking

This nostalgic view was very much present with both time bank organizers and with members. Rightly or wrongly this view was a motivating and guiding idea upon which many time bank activities were built. Interestingly this was often related to the closure of the pits, caused by the Thatcher government, which led to a collapse of the social networks that had once existed within the community. Fremeaux (2005) also criticizes Putnam for failing to consider the internal division and coercion within dense social networks. This is overlooked because of the assumption that close-knit communities are necessarily and essentially good. Within the research reported here there was brief mention in the interviews to such divisions. One, reportedly small, group of residents refuses to participate with the time bank despite being vocal in their criticisms of the local authorities lack of development work in the area. Whilst this group seemed happy to use their "voice" they were criticized by interviewees for not actually wanting to get involved with the change they called for. A second case can also illustrate these divisions. Whilst the Trust and its time bank operate within the confines of a specific village, this was perceived to be unfair by the neighbouring village located at the bottom of the road. Whilst for the Trust this was a limitation imposed by resources and funding guidelines, the situation did seem to generate some negativity. However as the Trust started to get involved in re-starting and developing the local carnival it became possible to start to incorporate this village within the Trusts activities, and was an area which was starting to be developed at the time of the research.

These tensions illustrate the difficulties of community formation, as they generate additional questions, difficulties and struggles (Brent 1997); further areas of contention can be drawn out from the arguments put forward by Mowbray (2005). He argues that whilst communitarian programmes present goals which are confused with notions of strengthening communities, rebuilding social capital and addressing human need, it is actually possible to uncover an underlying commitment to economic fundamentalism. Mowbray (2005: 263) argues that '[r]ather than being about any substantial social transformation, community-building projects are generally about the kind of low-key and modest local activities and services that people pursue despite government.' Consequently schemes remain under the wing of neo-liberal orthodoxy because rather than build up around political problems; the idea of community is used to promote a positive view of organisations, policies and programmes to which it is attached. Subsequently the ascription of positive qualities to community may facilitate depolitization of social problems, allowing these problems to be seen in technical terms.

It is possible to consider time banking in relation to this political and technical divide. From Cahn's justification for developing time banking (challenging market values applied to social problems and reforming service design and delivery), it is not clear if time banking practice favours one approach over the other. Whilst the critique of the market values addressing social problems is presented by Cahn, this is provided as a justification for service user involvement in the design and implementation of services through co-production. Here the focus seems to shift to technical issues as the argument goes that it is the practice of time banking to facilitate co-production that will improve service outcomes. Through this approach time banking not only focuses its activity on the "low-key and modest local activities and services"; but its critique of the market economy extends only so far as its application to the core economy – Cahn often states that both market and non-market complement each other and work in unison: it is the application of the values of one in the other which is wrong. Consequently it doesn't seek to engage with wider debates around the redistribution of wealth and power or more critical accounts of neo-liberal economics as can be seen in wider discussions of community currencies (Pacione 1997). Worth mentioning is the claim that the co-production theme reduced potential radicalism in comparison to other community currencies and as such is more acceptable to governments(North 2006a). Yet Seyfang (2004b) argues that community currencies offer: 'a radical challenge to existing structures and values by creating an economic space for social inclusion outside the mainstream where social, environmental and ethical rationales drive exchange behaviours in addition to economic rationality.'

Whether this critique of the market economy could be developed into a wider challenge to structural powers would very much depend not just on the think tank literature which is starting to develop an alternative economic perspective which incorporates co-production (New Economics Foundation 2004a, 2004b, 2007, 2008a), but on how issues of participation are developed, which will be considered below. Noteworthy is the developing argument which examines the tensions between time banking and the big society and reflects upon temporal aspects of time banking to open up more radical possibilities (Gregory 2010, Gregory 2011).

Time Banking and Participation

Whilst a number of scales of participation have been established, usually ranging from tokenism to citizen empowerment, Cornwall (2008: 275) argues that the form of

participation 'depends on how people take up and make use of what is on offer, as well as on supportive processes that can help build capacity, nurture voice and enable people to empower themselves.' She distinguishes between the spaces created for people and the spaces created by people. The former refers to those invited spaces, which are structured and formed by service providers, where the transfer of ownership is difficult and the focus is upon service access. The latter however is less marked by power differentials and allow people to come together because of something they share in common: this is considered essential for those groups with limited voice.

Time banking shares a lot with both perspectives. The use of time banking in community development, and youth work, shows how services are established and created for participants with predefined mechanisms and structures put in place. However it is possible to argue that overtime successful the time bank practice allows for spaces to be created by participants. This success, is illustrated by those services and initiatives that were set up by local people, although they continue to operate within the establish time bank structure.

Cornwall (2008) also outlines various reasons as to why self-exclusion from participation can occur. She criticizes the view in participation theory that assumes everyone will want to participate for ignoring the active choice on whether to participate or not. Reasons for non-participation range from people's inability to actually participate, lack of confidence, the cultural associations of spaces for participation being unfamiliar and participation fatigue, amongst others. Time bank advocates would argue that the variety of time bank practice and its approach to valuing any contribution individuals can make would help tackle some of these issues. Yet opportunity costs can outweigh the benefits of participation is harder to defend against, as has been illustrated in relation to co-production (see Harrison and Singer 2007, Hyde and Davies 2004, Parks et al. 1981), nor does time banking always successfully develop from invited to created spaces: especially where co-production is not truly developed (Naughton-Doe 2011).

Building upon this we can consider the argument of Dinham (2005) who claims that community development discourse and participation have been separated as schemes such as the New Deal for Communities operate with particular, subscribed forms of participation. The consequence of this is a "confidence gap" where local people are engaged for their ideas but have no role in putting these into practice: practice remains the role of service professionals, leading to a loss of confidence by the community. Dinham (2005: 310) argues that 'renewal depends upon the sustained involvement and ownership of local people at their own pace and in their own way.' Time banking perhaps has something to offer here, in that it seeks to engage local people in a variety of ways, to initially build up their skills and capabilities, before starting to promote active engagement of participants in decision making and service delivery. As illustrated above through the different types of co-productive relationships developed, we can see that commitment over the long-term is necessary: something both Dinham (2005) and Mowbray (2005) advocate.

Conclusion

This paper has explored the practice of time banking and its use within community-based initiatives. It has shown how the 'Welsh model' of time banking has developed and its implications for establishing co-productive relationships which engage people in community building. It has illustrated how a co-production can be developed in order to

not only challenge the application of market values to non-market problems, but also change the practice of service delivery. The analysis of the use of time banking within community development work illustrated two forms of co-production relationships (professionally designed services delivered by both professionals and service users; and user designed services delivered by both professionals and service users), and the potential early formation of a third type (that of equal control of design and implementation by professionals and service users). Consideration of the implications of this practice and development with regards debates around community and participation: illustrating some of the complexities involved in time bank practice seeking to engage local people in rebuilding their communities. Through an exploration of types of participation it has been possible to illustrate how the spaces created for participation change over time to provide the opportunity for service users to create their own spaces, gradually overcoming the "confidence gap" to create multiple forms of co-production.

However, as shown tensions within communities can develop forms of exclusion due to its association with social capital. Whilst social capital is seen, in time banking contexts, to bridge between groups of people, it only bridges together those who choose to engage and participate. These difficulties in generating a notion of community consequently limit the potential challenge time banking, as an alternative currency, challenges neo-liberal orthodoxy and so diminished the radical potential of this approach. This exclusion and missed opportunity of radicalism needs to be explicitly considered within time bank research.

Time banking appears to seek out and develop formal engagement with its target community, to develop a sense of achievement associated with participation, rather than informal engagement which leaves people excluded and distanced from formal processes. But there remain tensions generated from internal conflict within communities and around self-exclusion which need to be recognized and discussed within the time bank movement.

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