

Debates and Developments

Growing Cohesive Communities One Favour at a Time: Social Exclusion, Active Citizenship and Time Banks*

GILL SEYFANG

Introduction: social exclusion and civil society

'Social exclusion' has become the dominant policy discourse relating to deprivation and regeneration in western Europe. It has been adopted as a catch-all term to encompass poverty, unemployment, marginalization, ghettoization, etc. — the mixture of social and economic problems which have accompanied industrial restructuring since the 1980s (Room, 1992; SEU, 2000). The European Commission defines social exclusion primarily: 'in relation to the social rights of citizens' (cited in Room, 1992: 14). Here, 'social rights' refers to Marshall's conception of citizenship, which encompass political, civil and social (and economic) aspects (Marshall, 1950: 11). Social exclusion is defined as the denial or inability to realize those rights, and the state's role is to enable people to exercise them and be active citizens. Economic citizenship refers to earning income and the ability to access appropriate financial services; social citizenship refers to the development and maintenance of supportive social structures and networks and a sense of belonging; political citizenship is the ability to influence decisions which affect one's own life (Allen *et al.*, 1998; Byrne, 1999).

There is an urgent policy interest in nurturing community self-help, voluntary activities and active citizenship to overcome social exclusion. These activities build social capital (networks of reciprocal social relations, trust, civic participation and community solidarity — Putnam, 1995), strengthen local community networks and capacity, and promote civic engagement. This is of special importance within deprived areas where disenfranchisement is high, and community participation rates and networks of informal support are lowest (SEU, 2000; PAT 9, 1999; Prime *et al.*, 2002).

Community currencies

Community currencies have been put forward as a grassroots-level response to some of these problems (Boyle, 1999; Cahn, 2000; SEU, 2000). These initiatives provide a complementary medium of exchange to mobilize informal mutual support, by allowing

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members to trade goods and services among themselves without using cash. They frequently combine a blend of social, community, economic and environmental objectives (Seyfang, 2000). To date, LETS (Local Exchange Trading Schemes) have been the most common form in the UK, but they have remained marginal to the economic needs of socially excluded members (Seyfang, 1999; 2001a; 2001b; 2001c; Williams *et al.*, 2001). ‘Time banks’ are another type of community currency which are becoming established in the UK; they reward time spent performing voluntary activities in the community, and are designed to build social capital and promote civic participation. They build on previous experience and learning from both LETS and traditional volunteering models, and represent the next stage in the development of community currencies in the UK (Cahn, 2001; Seyfang 2002). (These community time banks are distinct from the high profile BBC ‘TimeBank’ media campaign which simply seeks to promote traditional — i.e. one-way — volunteering through volunteer service bureaux).

However, despite increasing government support for such projects, they are under researched. Early work reveals potential as promoters of active citizenship and enabling people to help themselves through networks of informal mutual support (Seyfang, 2001b; Williams, 2001), and the first national study of time banking in the UK confirms these findings (Seyfang, 2002; 2003; forthcoming; Seyfang and Smith, 2002). This article adds to the body of knowledge with new findings from a UK case study, considering a time bank situated in a health centre in a deprived area of south London.

Time banks: a new model for volunteering

Unpaid community volunteering is a bedrock of social maintenance to the conventional economy: 22 million volunteers provide 85 million hours of socially-useful services each year, and benefit from engagement with community networks and social contact, as well as skills development, work experience and self-esteem. However, volunteering rates have been falling in recent years, particularly among the young, the unemployed and women (Davis-Smith, 1998). This is partly due to changing economic conditions, particularly for women, and to the fact that welfare benefit recipients are deterred from participating in unpaid work by current legislation on availability for (paid) work. These shifts have social capital and cohesion implications, both for the range and extent of voluntary activity undertaken in society (women are the traditional providers of unpaid community maintenance and caring services), and for the reduced advantages for volunteers on the fringes of the conventional economy (all factors which might help to overcome social exclusion). Initiatives are needed which encourage and reward community participation, among all social groups (PIU, 2000; Nash and Paxton, 2002)

Time banks appear to meet that need. They are a community currency with an explicit social objective. They reward each hour of community volunteering with one credit of a time-based local currency (regardless of the service provided — equality is a key principle). Members use their earned time credits to purchase services from the scheme for themselves, store their credits for later use, donate them to others, or exchange them for goods or services from participating local businesses. A ‘time broker’ manages the scheme and matches up requests for help with people offering services, and arranges the exchanges. The act of rewarding participation is claimed to redefine the socially excluded as providers of useful services (rather than passive recipients of help), and facilitate community involvement and civic participation while simultaneously offering access to practical services in return. In this way, the time bank supports the *social* economy of household and community exchange, which underpins the market economy (Cahn, 1994; 2000; Boyle, 1999). Time banks are viewed by the government as akin to volunteering (rather than to informal employment) and so time credits have been declared exempt from both tax and benefit calculations (NEF, 2000).

Time banks in the UK are adaptations of the US Time Dollars projects, invented by lawyer Edgar Cahn in the mid-1980s, where there are now about 200 in operation, some with thousands of members. In the USA, time banks have increased participation in voluntary activity, particularly among people who would not normally volunteer, and reduced 'burn-out' rates of volunteers, making it an effective means of organizing community self-help and delivering practical benefits to socially excluded groups (Boyle, 1999). How successfully has the model transferred to the UK?

Time banking in the UK

The first time bank was set up in Stonehouse, Gloucestershire, by time banking charity Fair Shares in 1999. By mid-2002, there were 36 in operation. The first national survey of time banks in 2001 found that they were exclusively established by institutions such as local authorities or agencies; they all employed a time broker; they were very young projects (most were under 12 months old). The 2002 national survey found that UK time banks had grown from an average of 48 to 61 participants, who had each exchanged 29 hours to date. Extrapolating from the survey indicates that the UK's 36 currently operational time banks have 2,196 participants, who have exchanged a total of 63,756 hours. While these figures may appear to be small, the qualitative impacts they represent were significant, particularly in relation to the marginalized social groups with large support needs they attract (Seyfang, 2001b; Seyfang and Smith, 2002).

Research methodology

Time banks aim to promote social inclusion through the enabling of economic, social and political citizenships, and grow collective as well as individual social capital. The evaluation of such impacts requires a wider range of indicators, and a broader conception of 'well-being' than is conventionally employed in project appraisals where, for instance, the numbers of jobs created or money saved might be the primary indicators of success (Walker *et al.*, 2000). A framework of indicators was devised to reflect the range of economic, social and political citizenship objectives of time banks, and against which the impacts can be evaluated.

The case study employed several interrelated methods in the in-depth investigation of a time bank: a site visit; a membership survey (to gather both quantitative, but mainly qualitative data from a broad range of subjects) which achieved a 28% response rate; semi-structured interviews with the three coordinators; a focus group attended by 12 participants; and record and document analysis. Such a combination of methods provides multidimensional data from many stakeholder perspectives, which can be triangulated for greater robustness and reliability.

Rushey Green Time Bank

Rushey Green Time Bank is located in a General Practice health centre in East Lewisham, South London. It was founded by Rushey Green Group Practice (instigated by Dr Richard Byng), in association with the New Economics Foundation, as an innovative way to promote well being and health, social inclusion and social capital within the locality. Lewisham is one of the most deprived parts of the country, being the 29th most employment-deprived district and the 31st most economically-deprived district out of 354 in England and Wales (DETR, 2000). Dr Byng was convinced that many of his patients who presented with symptoms of depression and isolation could be helped by increasing their contact with other people and finding a framework in which

they could feel useful to society and needed by others — the time bank provides this structure, and patients can be referred to the time bank by their doctors.

In spring 2002, Rushey Green Time Bank was 2 years old, and had 64 members (some of these were organizations representing many more participants), who had given a total of 3,605 hours to date. Members had given an average of 56.3 hours each over the lifetime of the project. Activity on the time bank is relatively brisk: most participants (85%) exchange time credits at last one or two times a month. The kinds of activities undertaken include gardening, decorating, small DIY jobs, befriending, lifts to hospital, wheelchair-pushing on excursions, music lessons, companionship, accompanied shopping trips, envelope-stuffing for local voluntary groups, and other small tasks of neighbourly support. The quantitative activity levels may appear to be small, but the qualitative impacts of participation demonstrated below are far greater than these figures suggest.

Coordinators estimates show the membership has a majority of women (71%), and nearly a third (30%) are of retirement age or over; almost half (48%) are disabled or have long-term limiting illnesses (compared to 13% of the local population — OPCS, 1993a); and 18% are housebound. The ethnic mix of the time bank membership reflects that of the local population: 53% are from ethnic minorities. The majority of Rushey Green Time Bank members are not in paid employment: 80% are jobless, compared to 51% of the population (OPCS, 1993b). This joblessness is associated with low incomes: a fifth (20%) of survey respondents have a gross weekly household income of under £100 a week (£5,200 a year), compared to 12% of the population of London, and half (50%) the members have an income of under £249 a week (£12,999 a year), whereas for the London population as a whole, this is 34% (National Statistics, 2000). It is therefore evident that time bank participants are predominantly drawn from socially excluded groups; attention now turns to an examination of the extent to which participants gained benefits associated with social inclusion.

Time bank participants join principally to help others (78% of respondents); to become more involved in the local community (72%); to improve the neighbourhood (56%); to get help for oneself (44%) and to meet people (44%). Only 17% explicitly cited the reason of earning time credits as a reason for joining. Two-thirds of the respondents (65%) felt that the time bank had helped them to achieve their objectives, and 56% said that their time banking experience had been a good one (31% said it had been neither good nor bad).

Economic citizenship

Half the respondents reported that the time bank had enabled them to help others, and the feeling of being useful and needed by others (especially in retirement), and of having something to offer to society contributed to self-esteem and self-confidence. They had also been able to meet some of their needs through the scheme, for example with a small repair or a lift to the doctor's. However, only 28% reported successfully receiving services through the project. So while there are 'skills gaps' preventing participants accessing the services they require (and participants prefer to give help than receive it), members found the time bank was an additional source of support, or channel for offering support to others, which would not have been possible otherwise. Exchanging time credits helped participants to save money and also provided a welcome recognition of work undertaken which normally goes unpaid and undervalued, and a fifth of participants reported gaining or developing skills through the time bank.

Social citizenship

A third of survey respondents (33%) said the time bank had helped them to get 'out and about' in the community more, and a quarter (28%) said they had become more involved with local community groups through the project. This is not insignificant considering the high levels of infirmity and support needs of many of the participants,

and the qualitative impacts of such benefits are significant. Almost three quarters of survey respondents (72%) said they had got to know more local people through the project, and 39% said they had met like-minded people. A few (17%) said they had made close friendships through the time bank. The health implications of such apparently small impacts are not to be underestimated. For many participants, isolation, loneliness, poor health and unemployment contributed towards depression. The social contact, sense of purpose and being needed which time bank activities brought were significant factors in improving those conditions, which in turn bring benefits to society in terms of health service cost savings and reduced visits to the GP.

Over half the survey respondents (56%) felt that, through the time bank, they had helped make their neighbourhood a better place to live, and a key element of this was by bridging social divides and bringing people together who would not normally meet. In this way, the time bank is a community-building tool which *bridges* communities, creating new links and encouraging diversity and tolerance, as opposed being a tool which *bonds* and consolidates existing groups.

Political citizenship

Whereas 26% of the British population are members of a community organization (NCSR, 1999), only 17% of time bank participants are involved in this way, indicating that time bank participants are less likely than the norm to be involved with local groups. However, a third (33%) of the survey respondents felt they had managed to make a difference to their community, through their activities, and some interviewees reported how the time bank had given them the confidence and know-how to engage with other local groups — 28% reported becoming involved with more local organizations.

For a fifth of members there is an element of putting one's ideals and visions into practice when participating in the time bank. Many participants described how they enjoyed being part of something which builds an inclusive community and values everyone equally, in contrast to the market economy which excludes many. By working towards a common vision of equality and community, there are the beginnings of a *collective* social capital, which fosters group consciousness and activism, and the ability to change inequitable social structures.

Discussion

The research findings indicate that time banks are an innovative mechanism for channelling informal social support and engaging socially excluded groups in community activities, to nurture social inclusion. By promoting mutual volunteering, they generate trust, social capital, reciprocity and community self-help among people who would normally be passive recipients of external assistance. This focuses on people's abilities rather than their failings, and many time bank participants would not normally be capable of undertaking traditional volunteering. Many of Rushey Green time bank's members were referred by their GP, with physical and mental health problems; for some, their activities on the time bank were the first steps towards recovery and re-engaging with society, and one which brings benefits to society as a whole as well as the individuals concerned.

Compared to other community currencies such as LETS, time banks appear to have several advantages with relation to attracting more vulnerable and excluded people to the project, and enabling their participation. Their more favourable position with regard to state benefits and unemployed participants, their social economy orientation, the formal structure and the use of a paid broker to develop the scheme and make links between members appear to be successful features. Furthermore, situating the time bank within an existing institution brings benefits associated with community knowledge and

credibility, and the health centre setting of the time bank studied here provides a clue to possible future developments of time banks.

Curiously, the time credits appeared to be of little importance to participants — few joined specifically to earn credits. What, then, makes the time bank different to traditional volunteering schemes? Most participants enjoyed knowing there was support in their community to call on when they needed it — and that they would be able to ‘purchase’ the help they need, rather than relying upon charity. Other time banking factors which participants preferred to other volunteering initiatives were the very local focus of the exchanges, the fact that everyone’s time is valued equally, and that there is a lot of support for those who need it, to facilitate participation among those who might not normally be capable of taking part in traditional volunteering opportunities. It is therefore a combination of the values of the time bank, and the structure of facilitated exchange (of which credits are a vital part) which are the key to the success of time banking.

The evaluation framework identified the ways in which time banking contributed towards more effective social, economic and political citizenship rights for participants, who were drawn primarily from socially excluded groups. The time bank contributes to the development of individualistic social capital, in the form of *weak* ties (building social networks of acquaintances) rather than *strong* ties (close exclusive friendships), but it also has a role to play in the development of collective social capital and progressive collective action. This could be built upon and developed by using time banking as a tool for democratic renewal in areas where civic and electoral participation has declined, both through official and non-governmental organizations — for example citizen’s panels, evaluating local services, strategic health partnerships, and community action groups. The time bank is a progressive space for the collective redefinition of social values — of work, value, community, labour and skills — which claims equality and usefulness for all. It is a facilitator of political citizenship and *collective* social capital (Hirschman, 1984).

Conclusions

Time banks are presently small in scale and are just beginning to consolidate their learning and experience, but they suffer from the effects of short-term and insecure funding. Given a supportive policy framework to allow them to grow and widen their scope and the range of services on offer, time banks could make the leap onto the next stage of their development. This would be to bring the model of reciprocal engagement to a number of mainstream, broad-scale institutions through adoption as a generalized model for participation within a wide range of education, training, regeneration, health and social care contexts. Such an imaginative development would require innovation and flexibility within public and private sector services, but the benefits in terms of tackling social exclusion in deprived areas, and generating civic participation, social capital, community-building, cost-savings and active citizenship could potentially be enormous.

Gill Seyfang (g.seyfang@uea.ac.uk), Centre for Social and Economic Research on the Global Environment (CSERGE), University of East Anglia, Norwich NR4 7TJ, UK.

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