

Juliette Wilson

**'Time Eases all Things': A Critical Study of How Time Banks Attempt to use
Time-Based Currency to Alleviate Social Exclusion**

by

Juliette Victoria Wilson

Submitted for the degree of Doctor of Philosophy

School of Nursing, Midwifery, Social Work and Social Sciences

University of Salford

October 2015

Table of Contents

Acknowledgements	v
Abstract	vi
1. Introduction	1
1.1 Aims and Objectives.....	3
1.2 What is Time Banking?.....	3
1.3 The Context of Time Banks in the UK.....	5
1.4 Time Banks, Government Policy and Social Exclusion.....	6
1.5 Depoliticisation of Work, Money, Social Exclusion and Gender.....	9
1.6 Structure of the Thesis.....	12
2. Social Exclusion: Definitions, Political Interventions and its Maintenance through Forms of Capital	15
2.1 The New Poor: Definitions and Uses of Social Exclusion.....	16
2.2 Contemporary Context of Social Exclusion.....	18
2.3 Causes of Social Exclusion.....	19
2.4 Social Exclusion in Contemporary Politics.....	23
2.5 Levitas' Taxonomy of Political Responses to Social Exclusion.....	25
2.6 Formal Work as Social Inclusion.....	29
2.7 Social Exclusion and Forms of Capital.....	33
2.8 Putnam and Bourdieu: Social Capital.....	36
2.9 Summary.....	40
3 The Third Sector: Solving Social Exclusion by Socialising the Private Sector or Privatising the Social Sector?	42
3.1 Origins of the Third Sector: Voluntary Action.....	43
3.2 The Formalised Feminised Sector.....	49
3.3 'Third Sectorisation': The Development from the Voluntary Sector to the Third Sector.....	53
3.4 The Big Society: Governmentality and the Third Sector.....	56
3.5 Chasing the Funding: Governmentality at Work.....	61
3.6 Homo Economicus: Economising the Informal.....	62
3.7 Social Enterprise as an Exemplar of Neoliberal Governmentality in the Third Sector Creating Homo Economicus.....	64
3.8 Critiques of Voluntary Action, Charity and the Third Sector.....	66
3.9 Depoliticisation.....	68
3.10 Summary.....	69
4 Time Banks	71
4.1 The Conceptual Framework of Time Banking: The Problem.....	72
4.2 Time Bank Backers.....	73
4.3 The Conceptual Framework of Time Banking: The Solution is 'Co-production'.....	76
4.4 Redefining Work: How Time Banks Seek to Alleviate Social Exclusion.....	80
4.5 Time Credits as Currency: Building Social Capital to Alleviate Social Exclusion.....	83
4.6 Alternative Economic Spaces: Alternative vs. Complementary Currencies.....	87
4.7 A Review of the Time Bank Literature.....	92
4.8 Summary.....	100
5 Methodology	103
5.1 Epistemology/Ontology.....	103
5.2 Critical Ethnography.....	106
5.3 Selection of Case.....	109
5.4 Methods.....	111
-Observation and Conversational Interviewing.....	111
-Time Scale for Conducting Research in the Field.....	113
-Field Notes.....	114

-Reflexive Research Diary.....	115
-Semi-Structured Interviews	116
-Sampling.....	116
- Recruitment.....	116
-Interview Process.....	118
5.5 Data Analysis	
-Thematic Analysis.....	119
5.6 Ethics.....	120
-Informed Consent.....	120
-Anonymity & Confidentiality.....	121
-Non-covert Approach.....	123
-Power & Representation.....	124
5.7 Reflections on Reflexivity: The ‘Ethnographic Self ‘	125
5.8 Limitations to Design	
-Quality & Validity.....	127
-Representativeness and Generalisability	128
5.9 Summary.....	129
6 Analysis and Discussion.....	131
6.1 Ethnographic Introduction to the Time Bank.....	133
 Organisation of the Time Bank: Neoliberalism in the Third Sector	
6.2 Rejection of Social Enterprise Model.....	136
6.3 Aims and Funding	140
6.4 ‘Community Building’ and Social Capital.....	153
6.5 Paternalistic Control of the Time Bank.....	154
 Social Exclusion	
6.6 Targeting Socially Excluded Members.....	157
6.7 Social Exclusion and Members Affected by Mental Health Issues.....	159
6.8 Social Exclusion and BAME Communities.....	160
6.9 ‘Narratives of Social Exclusion’.....	163
6.10 The Demonstration of Value in People Defined as Socially Excluded.....	166
6.11 Social Exclusion and Social Capital.....	168
6.12 Social Capital Limited by Cultural Capital.....	171
 Exchange Practices: Earning, Spending, Work and Gender	
6.13 A Focus on Social Inclusion via Paid Work (SID).....	176
6.14 Conceptions of Work: Respectability and Responsibility.....	181
6.15 The Time Bank and Feminist Potential.....	187
6.16 Homo Economicus: Spending Time Credits and Neoliberal Rationales.....	191
6.17 ‘No Something for Nothing’; A Cultural Capital Hierarchy Maintained by Neoliberalism in the Time Bank.....	195
 Deradicalising Time Banks	
6.18 Conception of Time Credits.....	201
6.19 Staff Defining Time Credits.....	201
6.20 Member Conceptions of Time Credits in Relation to Money.....	206
6.21 Critiques of Money.....	208
6.22 Time Bank Organisational Response to Counter-Hegemonic Action.....	210
6.23 Summary.....	216
7 Conclusion.....	219
7.1 Meeting the Aims and Objectives.....	219
7.2 Social Exclusion Maintained by Confirming a Class-Based Hierarchy through a Conservative use of Social Capital.....	221
7.3 Voluntary Action Recast as “work like” Activity: An End Rather than a Means.....	222

7.4 Radical Feminist Potential: Respectability Rather than Resistance.....	225
7.5 Counter Hegemonic Action Subsumed into the Status Quo.....	230
7.6 Limitations of Reflexivity and the Ethnographic Self.....	232
7.7 Areas for Further Research.....	234
7.8 Summing Up.....	236
8 Reference List.....	238
9 Appendices	
A. Participant Information Sheet.....	265
B. Participant Consent Form.....	268
C. Interview Guide.....	269
D. Field work Schedule.....	270
E. Participant Name List.....	273
F. Ethical Approval.....	274

Acknowledgements

Whilst the work herein is my own, and I take full responsibility for it, I would like to thank Professor Karl Dayson and Dr Victoria Gosling for their support as supervisors to this thesis. Over the last three years I have appreciated their kind words and encouragement, through a process which was utterly alien and frightening to me. I am grateful to Karl for the opportunity he gave me in supporting the research from start to finish. I would also like to extend my appreciation to the time bank members and staff, without whom the research could not have happened. Their hard work and openness was invaluable to my thesis, and I hope to do them the service of critically addressing issues of pertinence to their lives. Lastly, I am indebted to my family, Aziza, Jai and Prez, who have foregone some of the valuable activities which sustain and enrich our lives, but are not really valued by the structure of our society. I am grateful to my parents for supporting my education, and my Mum (and on occasion, Dad) who provided some excellent and undervalued caring work in my absence.

Abstract

This thesis explores the tension between the radical aims of time banks and their position within the State-led third sector. It does this by theorising the concepts and manifestations of social exclusion and the third sector, and the existing time bank literature. Firstly a critical realist stance is taken to define social exclusion as a structural problem, by utilising a Marxist Feminist position and Levitas' analysis of government responses to social exclusion. Time banks intend to address social exclusion through social capital however, in scrutinising Putnam and Bourdieu's theories it is argued that interventions which focus on non-monetary forms of capital maintain the status-quo of social exclusion. Secondly, it is argued that a process of 'third sectorisation' has occurred which neutralises what Gramsci proposed as the counter-hegemonic activity of civil society, by bringing it within the neoliberal structure of government. It is contended that this evidences Foucault's theory of governmentality, whereby values are superseded by economic rationales. The existing literature fails to explore the tension between the radical potential of time banks to challenge structural inequalities by aiming to alter conceptions of work through a communistic time-based currency, and their potential to maintain social exclusion via their focus on social capital. By analysing observational and interview data from 12 months within a time bank, this thesis presents an in-depth examination of how a time bank works to depoliticise counter-hegemonic activity and maintain social exclusion. It is argued that time banks' position within the third sector moulds them into an extension of the neoliberal state in which the activities of civil society are exploited to build resilience rather than resistance to the current structure in which social exclusion exists. The conclusion demonstrates the need to critically examine radical interventions aimed at alleviating social exclusion when they work within the third sector.

1. Introduction

Following years of neoliberal government policies which privilege free market capitalist exchange, and the 2008 financial crisis, the UK is a site of growing inequality and social exclusion (Pantazis, Gordon, & Levitas, 2006; University of York, 2014). Using Levitas's (2005) taxonomy of government policy responses to these issues, it is clear that whilst some may present as more egalitarian than others there is little evidence of successive governments tackling the structural causes of social exclusion created by the economic system. This has particularly gendered repercussions for society because women, more than men, are restricted culturally from participating fully in the valued formal work of capitalist exchange. Further, women still bear unequal responsibility for informal and unpaid caring work, and the correspondingly devalued paid work roles they disproportionately undertake. Whilst it has been argued academically and politically that building social capital may provide a solution to social exclusion, this stance is based upon the false assumption that social capital is lacking in socially excluded groups (see Gosling, 2008). Or more cynically, that it diverts attention from addressing the material basis of inequality. Despite being hard to define and measure, social capital is often found to increase resilience to conditions of social exclusion, but this does not address the structural causes of such exclusion. Further, if social capital does have value, this value is limited by the nature of the group you inhabit, and the wider economic and social organisation. Approaches such as time banks, focussed on building social capital, have sought to encompass informal activity, and voluntary action within the third sector as part of a government defined sector. The third sector now constitutes a part of the economic hierarchy of sectors under the governance of the state, thus including some informal and voluntary work however, unlike the public sector there is no obligation on the state to support it. Time banks however, are an intervention which have the potential to disrupt this hierarchy of economic exchange, and to decentre valued formal work, through utilising a time-based currency to reward informal work, in order to redefine work and value. Time banks aim to value the work that goes into, 'raising children, keeping families together, taking care of elderly people, and making the planet sustainable' (Cahn quoted In Kelly, 2007). This is significant because it goes beyond conservative conceptions of social

capital to recognise that it *is* present in socially excluded groups, but that it is undervalued and thus contributes to causing social exclusion. This research therefore considers the radical feminist potential of utilising the idea of social capital as a conceptual means for revaluing unpaid informal work, rather than whether or not social capital exists and/or can be stimulated. As Jacobsohn (2013, p21) states, (although not wholly correctly as LETS was a similar system):

‘All the above values are familiar in social and philosophical research with the exception of the second—honoring the work the market fails to value. Never before has a practical measure of social capital been employed to intentionally build community in an economic fashion.’

Time banks therefore, challenge the privileged notion of formal work which is exclusionary, through their aim to use the concept of social capital to redefine work, and thus value. Further, in seeking to do this, time banks offer potential for addressing social exclusion in resistant rather than merely resilient ways.

However, in light of austerity measures, and Big Society and Communitarian government initiatives which support the expansion of time banks, there is a danger that time banks could facilitate a ‘responsibilisation’ of socially excluded communities for social problems. Thus there is a need to critically address the role of time banks from the perspective of those involved, in order to theorise their radical or conservative potential to alleviate social exclusion. As Collom (2011, p164) argues:

‘Ultimately, additional alternative social movement cases should be investigated as we will learn more about the people who counter the status quo by making history directly through their everyday lives.’

This thesis therefore, explores time banks through experiences and perspectives of those involved in order to reconceptualise the role of time banks and understand social exclusion from within a political context of the third sector.

1.1 Aims and Objectives

The overall aim of this research is to critically explore the role of time banks in the UK, in order to analyse the role they play in initiatives aimed at tackling social exclusion. In meeting this aim, the objectives are:

- To define time banks
- To understand how time banks work in relation to social exclusion
- To assess the relevance of social capital to time banks
- To explore the third sector as context for addressing social exclusion
- To analyse a time bank through the perspectives and experiences of those involved
- To reconceptualise the role of time banks

1.2 What is Time Banking?

Why aren't you calling it work? Why aren't you regarding the producers of that work as co-workers and co-producers? (Cahn, 2000, p10)

If we can't have more of the old kind of money, can we create a different kind of money to address these problems? (Cahn, 2000, p9)

Time banks are an innovative community programme first devised in the 1980's by American Civil Rights Lawyer, and political activist, Edgar Cahn (2000) as a way to address social issues and alleviate social exclusion. Social exclusion is a contested theoretical area which, as an important facet of time banks, will be addressed in more depth in the second chapter, but for now this thesis will define social exclusion as a process which actively excludes rather than simply marginalises the poor (Winlow & Hall, 2013). Time banks are innovative in that they seek to address social exclusion by engaging groups of people in exchanging skills and services via the implementation of a form of time-based currency (time credits), which is used to stimulate activity that Cahn (2000) argues is undervalued and unrecognised by the dominant understanding of 'work'. As highlighted in the opening quotes, time banks aim to reduce social exclusion by actively challenging the prevailing conceptions of work and money, and they seek to do this by implementing a time-based currency to redefine work and value. The first UK time bank opened in 1997 (Oppenheimer, 2011), and in the UK they form part of government policies targeting social exclusion through a position within the third sector. This example demonstrates how a time bank works: Freda provides an hour's gardening for Gayle and receives a time credit from Gayle, Freda then uses

her time credit to have one hour's computer tuition from Gary, Gary uses his time credit to get a guitar lesson, and so on. Essentially a time bank provides a means to motivate and record exchanges of services between a group of people who do not necessarily know each other, or would not normally engage in a relationship of exchange without the use of money. As will be addressed in detail in chapter four, Cahn (2000) argues that a deficit of this informal exchange activity contributes to the problems of social exclusion because it is undervalued and therefore under stimulated. Time banks then, were created as a tool to alleviate social exclusion by motivating exchange activity between people via the introduction of a time-based currency, in a way which aimed to disrupt discriminatory conceptions of work and value in society.

The concept of time banking is communistic because one hour of each member's time is valued equally across the group regardless of service or skill; each member receives one time credit for one hour of 'work'. They are 'communistic', based upon Marx's (2010) theory of communism, meaning that time banks value people equally, resulting in a classless society. All time banks are facilitated by a time broker who, amongst other things, records transactions, puts time credits into circulation, arranges and stimulates exchanges, and administrates the group (memberships, insurance etc.). When a member performs an hour's 'work', they receive a time credit (Time Dollar in the USA) which acts in a similar fashion to money; it can be 'banked' as a store of value, exchanged for a good or service, and each transaction is recorded by the time broker, thus time credits function as a unit of account. Time banks can potentially run with only one member of paid staff, the time broker, and can engage a large number of people in exchanging services. For example, the time bank that is the subject of this thesis intends to work with at least 900 people from the local community over 5 years (preliminary research findings). The time bank model has developed into two distinct forms, the latter example describes Cahn's original person to person time bank model (P2P), but in the UK some time banks, such as the one studied, now work on a person to agency model (P2A), whereby members gain credits by exchanging with a third sector organisation. For example, in a P2A model when a time bank member conducts the 'work' of litter picking in the local area, they receive a time credit which they can exchange with a third sector organisation for a meal in their

community café (known as a 'reward'). Time banks therefore, have devised a mechanism for addressing social exclusion by organising groups of people to redefine work and value, through a communistic time-based currency which facilitates exchange without the need for money. As explored in the first four chapters, time banks are significant because their aim to address social exclusion by redefining work and value through the implementation of time credits, radically challenges the dominant ideology of the state, but as organisations working within the third sector they form part of the state's hegemonic status quo. There is thus a tension between time banks' radical and politically challenging aims and methods, and their position within the structure of the state.

1.3 The Context of Time Banks in the UK

Time banks have been operating in the UK since 1997 (Oppenheimer, 2011) and there are currently 307 active and registered time banks (Timebanking UK, 2013). Time banking is a growing activity and in the UK time banks have almost tripled in number over the last 4 years from 109 in 2008, to 307 in 2013 (New Economics Foundation, 2008, p13; Timebanking UK, 2013). In 2014, UK Time banks registered with Time Banking UK, the main organisation representing time banks, had 29,926 members who had exchanged 228,3989 hours (Timebanking UK, 2014). Further, time banking is an international movement and time banks operate in countries across the world including America, Canada, Greece, Holland, Italy, Japan, Tasmania, Finland, Australia, New Zealand and Spain.

Time banks have been implemented in a number of ways; as stated there are already two distinct models P2P and P2A, and they are also developing a business to business time exchange model (Department of Health & Timebanking UK, n.d). Time banks are often organised as a community group open to all, but they are also used as a specific intervention targeted at particular social issues. For example, preliminary contacts with time banks within a 30 mile radius of the researcher found three time banks operating under a general context with open membership, although one was directed towards immigrant communities, one aimed at people with a mental health diagnosis, and one working with people housed by a housing association. Across the UK the time bank model has been

used within Youth Justice (Gregory, 2012a), prisons (Oppenheimer, 2011), families with a child with a disability (Oppenheimer, 2011), health (Oppenheimer, 2011), young people from Black, Asian and Minority Ethnic (BAME) communities (Oppenheimer, 2011), probation, young carers, unemployment, young care leavers and with the elderly. Naylor, Mundle, Weeks & Buck (2013) found that more than 50 time banks have a particular focus on health, mental or social care. However, what is common to all time banks, is that in whatever context they are always targeted at socially excluded groups. In line with this, the time bank which is the subject of this research, had open membership from within an open-access community setting, but was specifically funded and aimed at working with socially excluded groups. Due to the fact that a majority of socially excluded people are women, this means that time banks in the main, aim to work with women, and thus there is a gendered aspect to time banks which is examined throughout the thesis. Specifically, because the central purpose of time banks is to alleviate social exclusion, chapter two considers the contested concept of social exclusion, theoretically exploring the causes and definitions in order to conceptually position time banks in relation to social exclusion.

1.4 Time Banks, Government Policy and Social Exclusion

Whilst time banks, in proposing a redefinition of work and value through a communistic time-based currency could be perceived as a counter-hegemonic intervention into social exclusion, they have received broad support from both the previous Labour government through the Social Exclusion Unit (SEU) (Seyfang, 2006; ESRC, n.d.), and the Conservative Liberal Democrat Coalition Government, for whom time banks fit within their flagship Big Society and Localism policies. The current Conservative Government continues to support the expansion of time banks through the Office of Civil Society (Timebanking UK, 2012). This Office absorbed the now disbanded Social Exclusion Taskforce (Barrett, 2010), and has responsibility for delivering Big Society policies through the Big Society Cooperative (Big Society Cooperative, 2013), the Big Society Capital 'bank' (Cabinet Office, 2010) and the Department for Communities and Local Government (Time Banking UK, 2013); 'Volunteering and time banking is for everyone' (HM Government, 2012). Time banks are therefore perceived to be

aligned with the aims of Big Society policies, and here the Coalition Government defined the Big Society (HM Government, n.d.):

We want to give citizens, communities and local government the power and information they need to come together, solve the problems they face and build the Britain they want. We want society – the families, networks, neighbourhoods and communities that form the fabric of so much of our everyday lives – to be bigger and stronger than ever before. Only when people and communities are given more power and take more responsibility can we achieve fairness and opportunity for all.

Big Society policies then, concern the informal unpaid work of communities, and how power and responsibility over this activity can help to create fairness and opportunity. Dowling and Harvie (2014, p870) argue that 'Big Society' as a phrase has flopped, but they recognise its continuation in an ideology which they term 'the political economy of the Big Society', which is also referred to as Localism. Thus, Big Society ideas continue to permeate the political landscape, and as the flagship policy of the Coalition Government, Big Society is still readily understood and used to describe government aims and activities in this area. Therefore, this thesis will continue to refer to the Big Society because time banks are utilised to realise this as a set of political ideas and policies concerned with stimulating informal work to reduce social exclusion. Time banks work within the third sector and provide a means to enact Big Society policies aimed at motivating 'families, networks, neighbourhoods and communities' to 'solve the problems they face.' The mechanism of time banks enables the enactment of Big Society policies, because it incentivises informal community activity via rewards created by the community, or paid for by third sector grants and funding. Time banks provide a means to motivate 'work' which is viewed as of benefit to society, and due to their minimal staffing costs they provide a way to do this in the absence of paid work or substantial and sustained funding for public services or charities. I argue here that Big Society policies are based on a Communitarian agenda (Etzioni, 1995) which poses that there has been a detrimental focus on the rights of citizens, resulting in a lack of responsibilities. Consequently, this agenda argues that there must be renewed focus on the responsibilities of communities to work to create equality and opportunity in order to address social exclusion. There is however, a danger within the Communitarian and Big Society agendas that the responsibilities of socially excluded people may be emphasised over the rights of said people to an equal society, whilst at the same time ignoring the responsibilities of the socially

included to work informally within the community in giving their contribution to equality and opportunity. Time banks then, from within the context of Big Society policies inhabit a fragile space which may perpetuate the unequal distribution of responsibilities and thus work to the detriment of alleviating social exclusion.

Communitarian and Big Society ideas have now informed the Localism Act (2011), which enables communities to bid to own community assets, and to run local authority services, as funded, in part, by the Department of Health and Social Care and the Department for Work and Pensions. The Localism Act (Local Government Association, 2013) enshrined into law the rights of communities to challenge, to bid, and to build. Despite using the language of rights, it is clear from the example of the closure of local libraries and post offices, services which create opportunities of equality for communities, that the *right* to run an important local service may become a *responsibility* when government funding for such services is cut (see BBC, 2014). Dowling and Harvie (2014) published a theoretical paper demonstrating a need for current research into the effects of government policies, such as Big Society and Localism policies, on society and social exclusion in the context of post-financial crash Britain. Crucially, Dowling and Harvie make the observation that the question is not *if* the government are devolving responsibility onto communities, but *how*, on *whose* terms, and to what effects. As part of the policy mix in implementing Big Society Policies and the Localism Act, the government supports the use of time banks within the third sector, and the question is how and to what effect, this manifests devolved central responsibility for society. Given the duality of time banks, which means that they could be interpreted as redefining and asserting the rights of excluded communities, but could also be used to create and stimulate unequal responsibilities, and their support from the state as part of Big Society policies focussed on addressing social exclusion through an expansion of the third sector, the first four chapters address the concepts of social exclusion, the third sector and the time bank literature.

1.5 Depoliticisation of Work, Money, Social Exclusion and Gender

A significant observation of this thesis, is that time banks utilise an hour for an hour exchange mechanism, and seek to redefine work and money in order to address social exclusion, and that this makes them a communistic, and feminist tool with which to address women's collective and equal rights. Oakley (1984, p186) defines feminism as follows:

When I say I'm a feminist what do I mean? I mean that I believe that women are an oppressed social group, a group of people sharing a common exclusion from full participation in certain key social institutions (and being over-represented in others).

Oakley here identifies the social exclusion which disproportionately affects women, and that feminist action concerns this fact. Further, Sweetman (2001, p65) identifies time banks' feminist potential, and calls for research evidence:

[...] time currencies have the potential to make a positive impact on gender relations. They reaffirm the importance of unpaid social reproductive work, and redefine the rules around its provision [...]

There is thus a radical feminist political challenge inherent in time banks through redefining informal reproductive work, yet from within the third sector they conversely appear to align with hegemonic objectives. Although it is clear that paid work is recognised as work, and this is the target of the time banks' redefinition, it is not clear what unpaid informal work is. Williams (2007, p14) argues that in order to define work from leisure, without narrowly defining it as paid formal employment, it is useful to use a 'third person criterion'; that is, if the activity could be conducted by a third person, then it can be considered work. However, if a person is conducting the activity for leisure then a third person could not conduct it. For example, if a person is cooking for leisure then a third person could not do it for them, but if they are doing it to feed their family a third person could be brought in to do this. Thus there is a multitude of work which goes on in society, often at the hands of women, which is informal and unpaid. Collom (2011, p164) also calls for research into time banks with a gender perspective, but ignores the feminist potential in construing it as an issue for the inclusion of men:

An unanswered empirical question is whether the strength of women's numbers in these systems and the strength of their commitment may deter men from joining. [...] Therefore, future researchers as well as local currency practitioners should pay close attention to these gender dynamics. Work is therefore a central concept mediating the inclusion and exclusion of women in society, denying them full participation, and time banks, in redefining

informal work, and revaluing it through a communistic currency, have a radical feminist potential to address social exclusion which is not fully explored in the current time bank literature. This potential in relation to social exclusion is examined in the following chapter, and the third chapter places it within a context of the development of the third sector which frames the implementation of time banks in the UK.

The fourth chapter discusses time banks as a tool which challenge state power through exposing the constructed nature of money. In creating a new time-based currency with which to redefine work and value, time banks represent a critique of the UK government's dominant ideology with its basis in a neoliberal capitalist logic. This thesis uses Harvey's (2005, p2) definition of neoliberalism as an ideology which proposes that social advance can be achieved through the expansion of free market capitalism:

Neoliberalism is in the first instance a theory of political and economic practices that proposes that human well-being can best be advanced by liberating individual entrepreneurial freedoms and skills within an institutional framework characterized by strong private property rights, free markets and free trade.

Further, Tormey (2004, p14) argues that neoliberalism requires, 'the submission of public life to the logic of the market.' Thus the neoliberal ideology followed by successive UK Governments bases all activity upon its relation to free market capitalism; what something is worth in relation to the market. Time banks then, in seeking to disrupt the high value ascribed to formal market labour, offer a challenge to the neoliberal hegemony. As discussed in chapter two, the time bank critique has a structural focus which could effectively address the basis of social inequality, and thus social exclusion. However, time banks do not aim to overtly critique the structure of society. Rather, they seek to complement the system in order to remedy some of the effects of social exclusion (Cahn, 2000). There is no acknowledgement that in questioning the concepts of work and money, and addressing social exclusion from a feminist perspective, time banks are politically challenging. As Brown argues (In Lemke, 2002, p25):

The model neoliberal citizen is one who strategizes for her or himself among various social, political, and economic options, not one who strives with others to alter or organize these options.

Thus a neoliberal context may frame time banks as depoliticised yet the original aims of addressing work and money, and thus gender, are highly political. Further, as demonstrated in chapters three and four, time banks are supported as part of the government's third sector, and time bank research tends to focus on how best to implement time banks in addressing social exclusion, rather than asking those pertinent questions of how and why, which this thesis addresses as part of its unique contribution to the literature.

This is not to say that the state does not recognise the critical nature of time banks. Indeed the Bank of England (Navqi & Southgate, 2013) produced a document examining the threat to the mainstream economy of such currencies. They concluded that the threat is minimal and that business should support their growth. However, they also expressed that such currencies would be limited if they grew enough to become competitive. Further, in America a time bank network was denied non-profit status because:

The IRS determined that this organization does not engage in charitable activities but rather administrative ones, and serves the private interests of its members (Hopkins, 2015).

These examples demonstrate how neoliberal ideology is concerned with a form of capitalist economic freedom which protects the status quo, but freedom of equal opportunity. Rather, the state supports forms of currency such as time credits as long as they address the effects rather than causes of social exclusion. Winlow & Hall (2013, p10) also argue that a multitude of academic research pays inordinate attention to the effects of social exclusion as opposed to the major political questions of the structural causes. As the former Civil Society Minister (Newmark quoted in *The Guardian*, 2014) suggested, the government wishes third sector organisations to alleviate social exclusion, but not to question the structures which cause it:

The important thing charities should be doing is sticking to their knitting and doing the best they can to promote their agenda, which should be about helping others.

Whilst focussing on how such interventions marginally improve social exclusion, this leaves the political question, of why a communistic non-monetary exchange system such as time banks could begin to address social exclusion, ignored. This, as examined in chapter three, is a position aligned to Zizek's (2009)

understanding of charity as a way of perpetuating inequality by obfuscating the problems with our core societal structure. Winlow & Hall (2013, p17) argue:

The inability of the current political and economic conjuncture to encourage individuals to see their interests in relation to others of a similar socioeconomic position suggests that we now occupy an era of post-political biopolitics.

This argument, that we now occupy a post-political era remains to be proven, but in light of the discussion herein, this can be explored through an understanding of how the government seeks to address the political issue of social exclusion via the third sector, and how people conceptualise their involvement in such activities; political or not political. For example, the analysis chapter evidences the ways in which members and staff do not feel that the time bank is a context in which political concerns can voiced and enacted. The fact that time banks address such central political issues, social exclusion, work, money and gender, and yet are not presented as politically critical, is a neglected aspect of the literature to which this research will contribute.

1.6 Structure of the Thesis

This thesis seeks to generate empirical evidence of time bank usage through a critical understanding of how time banks utilise time-based currency to address social exclusion. Time banks are significant because their aim to alleviate social exclusion through redefining work and value via a communistic time-based currency, is a radical challenge to the current neoliberal political hegemony. However, as part of the third sector, time banks are supported, and to some extent, work within the structure of government. The tension between these positions will be explored herein to meet the aims of exploring the third sector as a context for addressing social exclusion, and to define time banks. Exploring the third sector is important within a neoliberal context because time banks exist within this sector in a way that they would not have as voluntary action. The second chapter meets the aim of understanding how time banks define social exclusion and explores the concept of social exclusion because time banks are supported under this context and promote this as their central *raison d'être*. Levitas's (2005) taxonomy of policy responses to social exclusion are utilised in order to define the ways in which time banks represent an understanding of social exclusion as individually caused, moral underclass discourse (MUD), caused by exclusion from

paid work, social inclusion discourse (SID), or caused by a lack of equitable distribution of wealth, redistributive discourse (RED). What is observed is that governments retain a focus on SID through utilising social capital to make people work-ready, it is argued through an analysis of Putnam (2001) and Bourdieu's (1984) theories of social capital, that whilst this may be individually beneficial, overall it serves to maintain rather than address social exclusion. The third chapter specifically concerns the development of the third sector, and how from Beveridge (1948) to the third sector, voluntary action has been perceived as a space of civil society in which competing needs can be heard and addressed, which Gramsci (1971) theorised as the basis of democracy. However, the way in which the third sector now utilises voluntary action as part of state economic sectors represents Foucault's (2010) theory of governmentality whereby the values of civil society are overtaken by economic rationalities which people internalise to govern themselves as citizens of a neoliberal state. The extent to which time banks, as part of the third sector function to colonise voluntary action is explored and is termed 'third sectorisation.' This is specifically considered in relation to the gendered dimension, due to the fact that women make up the majority of third sector workers and volunteers. Further, the critiques of Žižek (2009), and Marx and Engels (2010) which theorises that activities such as time banks serve to perpetuate inequality by making the system bearable, which denies people a collective perspective as a group actively excluded by the societal structure, are considered in exploring the role of the third sector. The fourth chapter, then analyses the literature relating to time banks and how they have developed from more critical forms of created currency, such as Local Exchange Trading Schemes (LETS), into a more politically accepted organisation as a third sector 'complementary currency.' This chapter argues that time banks are predominantly researched in terms of how best to implement them, rather than why and on whose terms they are being implemented, and thus this research uniquely adds to the literature by exploring these positions. The fifth chapter outlines the critical realist feminist methodology utilised in order to gain in-depth data evidencing how and why a time bank are used in practice. This literature situates time banks within a wider debate about how society is structured in relation to inequality, rather than focussing on their potential to build social capital and resilience through stimulated

reciprocity which does not meet their aim of alleviating social exclusion through redefining work.

Following this, the analysis and discussion present the data from observation and conversation over 12 months as an active participant researcher, excerpts from the reflexive research diary, and 30 semi-structured interviews. This data provides unique and in-depth evidence relating to time banks which informs the final concluding chapter. This chapter argues that time banks focus in a limited manner on social capital building in the bonding rather than bridging form, which serves to maintain the status quo of social exclusion by perpetuating a hierarchy of capitals. This means that time banks are a means to build resilience to the unequal status quo, which accounts for positive research findings, but despite their radical mechanism and political concerns, on a macro level they do not provide resistance that would address the structural causes of social exclusion. The other significant observations of this chapter are that time banks provide a simulated environment in which the excluded are enabled to participate in society in a simulated fashion, and that this actually accounts for a redefining of voluntary action, rather than their original aim to redefine work and value. This section concludes with a summary of the important areas for further investigation based upon the research of this thesis. Whilst other studies have focussed on time banks' propensity to build social capital, social cohesion, this research uniquely takes an in-depth qualitative critical feminist realist approach to theorising why and how they exist.

2. Social Exclusion; Definitions, Political Interventions and its Maintenance through Forms of Capital

'The Ragged Trousered Philanthropists' (Tressel, 1987)

Tressel narrated a perceptual shift in his book by using a Marxist position to define the poor as the philanthropists in society because it is their work which creates wealth for the owners of capital. Social exclusion is a term which has the potential to do the same; it can provide a means to understand poverty by examining the ways in which the wealthy and powerful create and maintain structures that sustain inequality, rather than attributing it to the individual actions of the poor. As discussed in the introduction, time banks are a contemporary intervention seeking to alleviate social exclusion by redefining work and value through implementing a time-based currency facilitated exchange system. Chapter four will discuss the mechanism of time banks in detail, but first it is necessary to analyse the concept of social exclusion in order to properly define the problem that time banks seek to address. This chapter discusses the complexity of the social exclusion terminology, and how this has been used within political discourse from New Labour to the Conservative and Liberal Democrat Coalition Government. Secondly, this chapter theorises social exclusion in relation to poverty and the ways in which the new terminology can either focus on the structural process of exclusion or obscure the structural causes of inequality within our economic system. The fact that this inequality is disproportionately applied to women means that social exclusion, and the interventions to address it, must be viewed through a feminist lense. Here I use Levitas's (2005) categories of political responses to social exclusion, SID, MUD and RED, to theorise the nature of time banks' use of social exclusion as a concept. Levitas's analysis is useful because her categories demonstrate the discriminatory nature of the social exclusion policies which tend to focus on formal work as a route to inclusion, or an exposition of flawed individual characteristics, and these categories variously apply to time banks in the different ways that they are used. Lastly, the contemporary approach to alleviating social exclusion through social capital, as advocated by time banks, is critiqued in relation to social capital theorists, the most significant of which were, Bourdieu

(1984) and Putnam (2001). As time banks seek to address social exclusion through redefining work and value, this section meets the aim of understanding how time banks define social exclusion.

2.1 The New Poor: Definitions and Uses of Social Exclusion

Social Exclusion came to the political and social policy forefront during the New Labour era in 1997 when the Social Exclusion Unit (SEU) was formed. In answering a question about the government's definition of social exclusion, then Prime Minister Tony Blair (In Hansard, 1997) stated:

Social exclusion can be broadly defined as covering those people who do not have the means, material and otherwise, to participate in social, economic, political and cultural life.

In contrast to poverty which concerns the lack of material means to participate, social exclusion widened the scope to encompass other barriers to full participation in the facets of life as a citizen, such as socialising with friends and family, exchange relations, exercising democratic rights and participating in the collective acts which make up citizenship of a group. Citizenship here refers to all the aspects of life which contribute to being a full member of British society, the Rawlsian (1971) conception of citizens as free and equal, and reasonable and rational in co-existing with one another within a fair society. Therefore in utilising social exclusion, policy makers should focus not only on alleviating material poverty, but also on other factors which deny a person full citizenship by negatively impacting freedom, equality and fairness. Winlow & Hall (2013, p21) define social exclusion as a multifaceted process which acts against people to define and maintain their position in society:

The phrase 'social exclusion' represents a process that actively *excludes* rather than simply marginalises the poor [...] Here, not only poverty or unemployment are at stake but the inability of the 'socially excluded' to access ostensibly 'normal' and routine services and aspects of our shared cultural life.

Here it is used as a way to reconceptualise, and linguistically signal the complex process of exclusion which can be a cause of poverty, but also focuses on the active exclusionary practices of the 'included' which work to sustain the exclusion by denying people access to the means by which to change their situation. This emphasis on exclusionary practices, rather than lack of material means, attempts to conceptualise the ways in which society creates and maintains barriers that

deny the socially excluded full access to apparently free routine public services which could improve their situation, such as education (see Bourdieu & Passeron, 1977), and cultural life (see Bagnall, 1999). Whilst the political definition opens up the focus to a multitude of factors negatively affecting people's inclusion, it fails to explicitly take into account the process of exclusion by the excluders which is emphasised in Winlow & Hall's (2013) definition. Thus social exclusion as a definition for the condition of those who cannot fully participate in society, and how this position is maintained by more than just lack of money, has the potential to provide a complex conceptualisation of the social processes which foster inequality however, it could also work to divert attention from the problem of unequal distribution of material means if it does not encompass a focus on how people are socially excluded as an active process.

Despite a consensus amongst Western politicians to tackle social exclusion, 'EU leaders have pledged to bring at least 20 million people out of poverty and social exclusion by 2020' (European Commission, n.d.), the causes of social exclusion, and thus the ideologies upon which social exclusion is addressed, differ. The Right of politics, and the Coalition Government, tended to focus on the individual causes of poverty and social exclusion; 'the nature of the life you lead and the choices that you make have a significant bearing on whether you live in poverty' (Duncan Smith quoted in Lansey, 2011). Whereas the Left has traditionally attempted, to some extent, to address the structural and collective causes of poverty and social exclusion. For example, New Labour's Sure Start programme targeted child poverty via a universal early years public service provision, which was beginning to demonstrate positive effects on child poverty and social exclusion before it was withdrawn by the Coalition Government (Department for Education, 2012). However, the neoliberal era has marked a homogenising of the powerful political elite that has resulted in a framing of social exclusion on some individual and some external levels, but overall a refusal to discuss the fact that the current economic system creates and maintains social exclusion as an integral feature necessary for its continuation. As will be discussed later in this chapter, this is demonstrated by Levitas's (1995) analysis of government responses to poverty and social exclusion which tend to focus on integration into formal work which is discriminatory, and does not address the causes of social exclusion as

many people are denied access to formal employment for example, due to caring responsibilities. As Winlow and Hall (2013, p17) argue:

The inability of the current political and economic conjuncture to encourage individuals to see their interests in relation to others of a similar socioeconomic position suggests that we now occupy an era of post-political biopolitics.

Here Winlow and Hall highlight the manner in which social exclusion as a political term could detract from socio-economic classifications which have traditionally, to some extent, enabled people identification with a disenfranchised group through which to pose a political challenge for example, working class movements. Social exclusion, as opposed to 'poverty' or 'working class', defines people as less part of a marginalised group, and more as individuals experiencing barriers to participation in a social structure which does not require change. It is thus important that in understanding social exclusion this thesis provides evidence for how people experience and perceive social exclusion, as the new terminology may contribute to a further depoliticisation, and thus disempowerment, of disenfranchised groups.

2.2 Contemporary Context of Social Exclusion

Significantly, the number of people in society who are unable to fully participate due to lack of monetary means and other factors, is increasing. Pantazis et. al. (2006, p53) state:

[...] All three sets of poverty measurement methods used in PSE Survey produce similar poverty rates. It seems clear that approximately a quarter of the population of Britain was living in poverty at the beginning of the millennium.

Further, in the latest Poverty and Social Exclusion survey it was found that this number has increased to 33% of the UK population living in poverty, despite the fact that the overall size of the economy has doubled (University of York, 2014). A key indicator of future poverty and social exclusion is child poverty, and child poverty under the Coalition Government rose (Child Poverty Action Group, n.d.). As the people bearing the majority of responsibility for children this also represents the trend known as the 'Feminisation of Poverty' in which women are disproportionately affected by poverty and social exclusion due to inadequate welfare provision, unequal wages, lower paid jobs and discrimination (Millar, 2010; Lister, 2004; Lupton, 2003). The devalued status of unpaid informal work, which

time banks aim to address in redefining work and value, is a contributory factor to the feminisation of poverty and will be discussed later in the chapter. Further, research demonstrates that structural, rather than individual, causes are more likely to explain feminised poverty, and this demonstrates the need for social exclusion policies to address structural causes (Barcena-Martin & Moro-Egido, 2013). In the government's own State of the Nation report from 2010 (HM Government, 2010) they show that Income inequality in the UK is now at its highest level since comparable statistics began in 1961, that social mobility in Britain is worse than in the USA, France, Germany, Spain, Sweden, Canada, Finland and Denmark, and that a higher proportion of children grow up in workless households in the UK than in any other EU country. Thus social exclusion is a persistent and increasingly significant facet of our social make-up in Britain which disproportionately affects women. It is therefore important in understanding interventions such as time banks which seek to alleviate social exclusion, to consider how they address it in terms of Feminist and structural perspectives. This research will uniquely add to the literature in examining time banks from a critical feminist perspective which considers their potential to address the social exclusion which disproportionately affects women.

2.3 Causes of Social Exclusion

If social exclusion concerns a multitude of factors which prevent some people from participating as full citizens of the UK, and as this milieu is the new focus of political concern, it is important to clarify the underlying major cause of social exclusion. The argument herein is that social exclusion is caused by poverty which is an integral feature of an unregulated capitalist economic system which requires certain levels of inequality and relative poverty. In *The Communist Manifesto* Marx and Engels (2010, p14) argued:

In proportion as the bourgeoisie, i.e., capital, is developed, in the same proportion is the proletariat, the modern working class, developed — a class of labourers, who live only so long as they find work, and who find work only so long as their labour increases capital. These labourers, who must sell themselves piecemeal, are a commodity, like every other article of commerce, and are consequently exposed to all the vicissitudes of competition, to all the fluctuations of the market.

This theory poses that people are used by the capitalist economic system in the same way as commodities; that is they are expendable if the economic system no longer requires their efforts. In such a system poverty and social exclusion are necessary because they create competition of labour with which to drive down the costs of creating capital. As Tormey (2004) argues in trying to define capitalism, it is a particular type of market specifically concerned with labour. Thus, in a capitalist society maximising labour value is key to the success of the system, and thus labour costs must be kept low, which is often done by political means through exploiting less powerful classes. Time banks therefore, attack the central tenet of capitalism by trying to establish new value for those devalued by the system in which they are subservient to profit for the powerful. Marx & Engels' theory that people are in a state of constant insecurity created by the capitalist labour system holds true today. Contemporary poverty researchers evidence the permeability of the inclusion/exclusion line arguing that social exclusion is not a permanent state. Rather, it is a space that people move in and out of, and it is a constant threat to those on the borders (Goulden, 2010). Social exclusion is thus a position created by the capitalist system which requires a reserve army of unemployed labour, and perpetuated by a value system which defines inclusion as paid formal work. This economic system needs inequities for the purposes of competition, which build capital surpluses for the owners of capital, and despite other factors resulting from, and contributing to social exclusion, the integral relative poverty of the capitalist economic system is the main driver of social exclusion. Thus any examination of social exclusion, and any interventions directed at addressing social exclusion must be critical in order to take into account the underlying structural factor of the economic system, which unregulated, creates certain levels of poverty and social exclusion.

Politically as well as academically however, social exclusion literature often departs too far from addressing the pertinent issues. In the academic literature there is what Winlow & Hall (2011, p3) call, the '[...] growing assortment of empirical studies that endlessly describe the realities of marginality [...]'. Whilst a detailed understanding of the experiences and effects of social exclusion is enlightening, it is also vitally important to retain a focus on the underlying structural causes so that inequality may be addressed. For example, understanding the

ways in which time banks could alleviate social exclusion by increasing a person's wellbeing and health through increased social contact and activity, whilst significant, will not provide a long-term solution to social exclusion without considering the poverty that creates a situation whereby people are isolated and unable to participate in social activity. Further, government policies have also utilised social exclusion discourse to concentrate too heavily on the multitude of social factors which produce social exclusion, without simultaneously tackling income inequality and poverty which cause social exclusion. Tony Blair (2006) for example, sometimes focussed on the characteristics of the excluded leading to their exclusion (a MUD perspective), rather than the material basis of exclusion which can cause people to behave in certain ways (which would be a RED perspective). The problem herein may be demonstrated by returning to Townsend's (1979) older definition of poverty:

Individuals, families and groups in the population can be said to be in poverty when they lack resources to obtain the type of diet, participate in the activities and have the living conditions and amenities which are customary, or at least widely encouraged and approved, in the societies in which they belong.

Townsend's definition, like 'social exclusion', addresses the ability to participate in society however, it only takes into account what the impoverished *lack* to take part. Blair's (1997) definition of social exclusion begins to encompass other factors, presumably structural and societal factors, which act to prevent full participation. However, there remains a focus on what the excluded lack which, in moving away from poverty terminology, may obscure a simultaneous need to focus on a deficiency of material means. As this literature demonstrates, social exclusion is a term that has surpassed poverty discourse. However, without retaining a focus on poverty, social exclusion often leads to examinations of a multitude of exclusionary facets which can facilitate an avoidance of structural analyses. There remains an absence of understanding inequality through collective and relational examination, which could provide a means to alleviate inequality through a construction of a fair and equal societal structure. Byrne (2005) argues that in its most useful sense, social exclusion describes a process which focuses on the actions of the excluders and the complex results. Byrne (2005) describes this as the 'strong definition' of social exclusion, and argues that when talking about social exclusion the gaze needs to look up at the excluders

rather than down at the excluded. Arguably, social exclusion is a useful concept when it looks both ways but maintains an understanding that inequality and poverty cause social exclusion, and that research concerning the socially excluded should present their experience of *being* excluded as a process done to them by others, rather than being excluded as a self-created position. Social exclusion as a concept therefore has more potential than 'poverty' to signpost the multifaceted process of exclusion that divides our society. However, this is only the case if researchers maintain a structural perspective and a drive to understand the characteristics of *excluding* rather than simply exclusion. An analysis of a time bank then, in relation to its potential to radically address social exclusion must sustain a critical view with the knowledge that social exclusion alleviation must be coupled with a political opposition to the structures and processes of exclusion.

The argument herein is that our neoliberal capitalist economic structure requires a level of poverty in order to serve the needs of capital growth for the owners of capital, and that this inherent structural inequality is the cause of social exclusion. In 2004 however, a report for the Social Exclusion Unit (SEU) found that low pay was the principle cause of social exclusion (Bradshaw et. al., 2004). Whilst the SEU here recognised that the conditions of waged work drive the problem, they do not discuss the fact that this is an inherent part of the current economic system. Further, this finding is based upon Social Inclusion Discourse (SID) which, as will be discussed in regards to Levitas (2005) later in this chapter, focusses on alleviating social exclusion through inclusion in paid work, but in doing so is limited and discriminatory through a continued devaluing of informal unpaid work. However, despite not fully realising the cause of the problem, the low pay evidence clearly demonstrates that measures aimed at tackling social exclusion should, as Byrne (2005) states, 'look up' to the excluders, rather than 'look down' on the excluded; for example by enforcing a living wage onto companies rather than encouraging the socially excluded to look for more work. Based upon extensive research of 'poor areas' Lupton (2003) argues that poverty is produced by macro and structural changes which have driven the increase in income inequality since the 1970s, and that the effect of this poverty is high levels of drug use, mental health issues, stress, family and relationship strain etc. In short, this demonstrates that the factors that contribute to social exclusion are structurally

created, rather than individual characteristics determining social exclusion. In analysing the features of geographically poor areas, in 'Poverty Street', Lupton (2003, p220) concludes:

Ultimately, we will not bring an end to the problems of 'Poverty Street' either by reducing residential segregation or by improving management and services, unless we are also prepared to challenge seriously the inequalities in our economy and our society that are the real causes of relative poverty and of social exclusion.

Thus whilst social exclusion is a multifaceted issue, at its heart it is driven by an economic system which perpetuates inequality and relative poverty, and in line with the argument herein, Lupton concludes that there is a necessity for any measure aimed at reducing social exclusion to also address the wider structural economic causes. As such, time banks must address these issues if they are to really tackle social exclusion, and as an intervention which concerns itself with concepts of work, money, value, relations of exchange and social capital, they may indeed have this radical potential. This potential is not explored in the existing literature although Gregory (2012b; 2014) does express that there is a 'possibility' of the social capital from time banks to be of value to wider society, and the need for future research on this possibility. Thus the data herein, which addresses how and why people use time banks in relation to this potential, will offer a unique contribution to the literature.

2.4 Social Exclusion in Contemporary Politics

In contrast to the strong definition of social exclusion which 'looks up' at the excluders, Byrne (2005) defines 'weak social exclusion' as the emphasis on the individual characteristics of people in society with the lowest resources, and how these can be remedied by non-monetary measures. The weak focus on individually deficient characteristics is also aligned with Levitas's (2005) definition of Moral Underclass Discourse (MUD), which categorises policy responses to social exclusion. The weak definition serves to divert attention from the structural economic causes of social exclusion, and it is in this sense which politicians often use the term. For example, when the Coalition Government came to power, the Social Exclusion Task Force (which succeeded the SEU) was disbanded, and its functions were taken over by the Office for Civil Society (Barrett, 2010). As will be discussed in the following chapter, the Office for Civil Society incorporated the

Office for the third sector and is now the major government body responsible for addressing social exclusion. For the Coalition Government this meant that the Office for Civil Society was responsible for the Big Society policies which were aimed at social exclusion. These moves appear to have removed social exclusion from the public and state arena, weak or otherwise, and the Coalition Government instead began referring to 'social justice' (McNeil, 2012). For example 'Helping to reduce poverty and improve social justice' (Duncan Smith, 2014). Although, as discussed, social exclusion as a term in the weak sense has the potential to obscure the structural economic causes, in the strong sense it has the potential to address the structural actions of the excluders. 'Social Justice' however, is highly subjective and is in danger of completely disregarding the wider causes of inequality by focussing on how individuals achieve their own social justice, which for the SID-aligned Coalition Government meant inclusion in paid work. As McNeil (2012) argues:

The Coalition government embraced tackling entrenched poverty as part of its reform agenda on coming to power in 2010, distinguishing itself from the previous government on the grounds of its aim to improve life chances and incentives to work, rather than 'increasing a reliance on the state' by compensating for levels of low pay and unemployment.

Thus social justice, as the successor of social exclusion, was for the Coalition Government based on the propensity of those experiencing poverty to be incentivised into paid work, without a questioning of the barriers to paid work, or the discriminatory nature of paid work as a route to inclusion. HM Government (2010, p6) state:

'The Coalition Government is committed to building a fairer society, where opportunity is more equally distributed. In Britain today, too many people are held back because of poverty, family background and other factors. We will dismantle these barriers and take action to ensure that everyone has the best possible chance to fulfil their potential and leave poverty behind.'

The government here speaks of dismantling the barriers to leaving poverty, but in posing more evenly distributed opportunity, as opposed to money, social justice and the big society are oriented to social inclusion via paid work. The danger is that this new terminology obscures even further the structural economic cause of poverty and social exclusion, and absolves the state of collective responsibility to enact macro level redistributive policies which could support improvement. Time

banks, as discussed have been supported by successive governments as a means to address social exclusion, and thus their radical and somewhat redistributive aims of redefining work and value would appear to be in conflict with the state's approach to inclusion. What requires examination then, which this case study of a time bank provides, is evidence of how the tensions between definitions of inequality and social exclusion and the approaches to address it play out, through the experiences of those concerned.

2.5 Levitas' Taxonomy of Political Responses to Social Exclusion

The approach taken by Byrne (2005, p3) to analyse social exclusion as a concept is based on a realist assertion that there are three basic and real political positions which form the bases of ideologies;

[...] classical liberalism with its foundation in possessive individualism, democratic socialism with its foundation in solidarity, and conservatism with its foundation in the pre-modern conception of an appropriate status-based social order.

The position of this thesis is aligned with this realist argument that there are real structures within society which work beyond the individual to impact and influence their lived experience and opportunities (see Bhaskar, 1989). It follows that whichever political ideology is most powerful in the present society will influence the levels of, and nature of social exclusion. These political positions also correlate with Levitas's (2005) exposition of the political responses to social exclusion. Here it is informative to use what I will call Levitas' (2005) taxonomy of social inclusion policies, as this gives a framework through which to conceptualise how time banks fit within UK social policy in relation to social exclusion. Levitas is in agreement with other theorists herein that there are so-called weak and strong definitions of social exclusion. In fact, Levitas (2005, p3), without denying the realist position of structural inequalities, bases her argument on discourse analysis, and thus the expressed and interpretive, nature of social exclusion;

At best, the idea of discourse underlines the fact that the matrix of concepts through which we understand the world and act in it profoundly affects those actions and thus the world itself, without denying the material character of social relations.

Further, as well as recognising the structural material realities as the underlying cause of social exclusion, Levitas (2005, p6) also argues for the illusory linguistic nature of social exclusion in political terminology;

I am deeply sceptical of the effects of discourses of exclusion and integration, which so easily obscure rather than illuminate patterns of inequality, and which do not question the nature of the society in which people are to be included.

As previously stated, social exclusion, whilst a useful definition in the strong sense due to the focus on structural excluding and its effects, also has the potential to obscure the material basis of inequality in society which can be conceptualised when one takes a critical realist approach.

Thus Levitas' (2005) view of social exclusion is congruent with the realist argument herein. What is useful then, is to explore her taxonomy of policy responses to social exclusion, what these mean and how they apply to time banks. Levitas proposes three models of social inclusion policy based around discourses that are SID, RED and MUD. MUD is moral underclass discourse, which assumes the cause of social exclusion is due to deficient individual characteristics, which also correlates to Byrne's (2005) definition of conservatism as a belief in a pre-modern status based hierarchy. SID is social integration discourse, which assumes the cause of social exclusion to be through exclusion from formal paid work, and that this is dually the responsibility of individuals and the state to provide adequate means to enter paid employment for example, by providing employment skills programmes. SID is a response which can be categorised as classical liberalism, possessive individualism, and neoliberal, because of its emphasis on the individual creating their own inclusion through the freedom to enter paid work by developing and selling their individual skills. RED is a redistributive discourse, and social democratic approach, which recognises the inherent inequality in the system and the need for redistribution of wealth from the top percentage, to the most excluded percentage of the population. In characterising New Labour's approach to social exclusion, Levitas (2005, p194) states:

In general, during the first Blair government the SEU showed more concern for moral conformity and social order than with ending poverty. The repeated recognition of poverty as a factor in the genesis of social problems (RED) is overridden by concerns with employability (SID), and with solutions that focus on behaviour rather than material circumstances (MUD).

Here Levitas uses the taxonomy to identify the ways in which New Labour used discourses relating to social exclusion which ignored the structural causes, and

focussed instead on individual behaviours, and including socially excluded people in formal work. In doing this New Labour directed attention to changing people's individual characteristics and behaviours in order to make them more employable or 'work-ready', without a corresponding consideration of the economic structure that created their position. Levitas' taxonomy enables the seemingly liberal and progressive activity of targeting social exclusion to be analysed in a more nuanced manner that demonstrates the underlying ideologies behind actions. Further, Seyfang (2004b), argues that time banks may provide a means to encompass informal work within the government's SID focus, thus co-opting the state's focus in order to move it towards more RED practices. However, the extent to which this may occur within the power structures requires empirical evidence which this thesis will provide. Levitas's taxonomy enables an analysis of interventions into social exclusion, such as time banks, in order to demonstrate how an ideologically unfounded response perpetuates social exclusion by treating the symptoms rather than the cause.

Levitas also demonstrates how SID, which is focussed on formal work as a route to inclusion, not only ignores the causes of social exclusion, but performs a gendered discourse of social inclusion that is essentially sexist. As previously discussed, women are disproportionately affected by poverty and social exclusion due to their position in society which attributes to them the major responsibility for dependents (Innes & Scott, 2003). As will be addressed in detail in the next section, perpetuating a narrative of social inclusion based upon paid formal work continues to ignore the structural causes that come from the neoliberal economic system, which continues to devalue the work done by women in the community such as caring. In line with Levitas (2005), Gibson-Graham's (1996) analysis of economic practices poses the need for redistributive wealth activities in order to alleviate the discrimination and social exclusion experienced by women. They argue that this can be done by promoting a more diverse economic landscape. More recently, Amanatidou et. al. (2015) also suggest, specifically in relation to time banks in the Greek context, that a decentring of economic practices may have the potential for radical change. Thus time banks, as a diverse economic practice, have the potential to address social exclusion from a RED basis which may have positive effects. However, the ideologically conservative SID, 'with its

foundation in the pre-modern conception of an appropriate status-based social order' (Byrne, 2005), not only fails to address the causes of social exclusion, but perpetuates the problem by applying the solution in a gender-discriminatory fashion. The tension and the potential for time banks, as will be discussed in chapter four, is that they specifically seek to redefine work, and in doing so they could be categorised as RED however, they could also be aligned with SID in their relation to state support, and as such the data from this study enables an analysis of the extent to which time banks could address social exclusion by categorising them as RED or SID.

Whilst government support of time banks may intend to utilise them as a tool for making the socially excluded 'work ready' (SID), the aims of time banks to redefine work and value offer a more RED, and indeed feminist, potential by valuing people for their efforts in society outside of formal work. Gibson-Graham (1996, pp175-176) define activities such as time banking as 'diverse economic practices', and they argue that decentring economic discourse from capitalist centric discourse to one which raises the value of a multiplicity of economic practices, could indeed lead to a more redistributive political landscape:

Rather than simply working for a reinvigorated but more equitable capitalism, redistributive politics may conceivably contribute to a diverse economic landscape in which noncapitalist class processes are engendered by and coexist with capitalist class processes, and in which "unsustainable" economic developments give rise to sustainable growth as well as non-growth.

Gibson-Graham argue that the occurrence of, and recognition of, a multiplicity of economic practices will produce more equitable and sustainable societies.

However, as will be discussed in chapter four, time banks aim to complement the state and the capitalist economic structure, diversifying exchange practices.

Therefore, the argument of Gibson-Graham would be that time banks, by providing diverse economic practices stimulate society to become more equitable and redistributive by existing and thus shifting power from capitalist economic practice. This is in line with stance taken by time bank proponents (see Cahn, 2000), that time banks' existence within the current economic structure will motivate change, without the need for active and direct political opposition.

However, the social exclusion literature (Byrne, 2005; Winlow & Hall, 2011; Levitas, 2005) substantiates a scepticism towards this possibility, and thus the

evidence herein uniquely contributes to theorising the role of time banks in UK society, and how they may or may not contribute to alleviating social exclusion by stimulating RED. As Winlow & Hall (2013) assert, it would seem that a real political climate of RED would need to be forcefully advocated for through specific political organisation and action. Assuming that time banks will motivate RED policies, without specifically articulating and fighting for this as a policy response to social exclusion, is unlikely given the evidence herein regarding the political manipulation of such terms for the ideologically unchanged aims of governments. In similarity to the ways in which the work of women in the home is exploited, at their expense, to support the economic system, it follows that diverse economic practices could be similarly exploited. It is thus beneficial to utilise Levitas' taxonomy of SID, RED and MUD to analyse empirical evidence from time banks when assessing their potential to alleviate social exclusion.

2.6 Formal Work as Social Inclusion

Despite the fact that inequality inherent in the capitalist economic system is the major structural cause of social exclusion, governments have successively focussed on formal work as a measure to address social exclusion. Entering into formal work is a protective factor for many against social exclusion, although even this is being progressively eroded by our economic system for which in-work poverty has been steadily rising for at least a decade (Aldridge et. al., 2012). Regardless, the defining feature of inclusion in our current society is still formal paid work; upon meeting someone we are not only asked *who we are*, but also *what we do*, and the legitimate answer to this question is always connected to formal employment. In Oakley's (1974) research into the position of women working domestically in the home as housewives taking care of children, she evidences the women's shame associated with answering the question 'what do you do?' with 'I'm just a housewife'. Housework, informal work within the home, is often termed 'reproductive labour' because it serves to reproduce 'productive labour', paid formal work, by doing all the things which sustain a workforce prior to, and during, that work. The fact of reproductive labour, and its devalued status, demonstrates the gender discriminatory nature of SID responses to social exclusion whilst women are still culturally and socially held responsible for the

majority of such work. Utilising formal work as the key indicator of social inclusion has discriminatory implications. Under the current system, those who are currently worst afflicted by poverty and social exclusion tend to be lone parents, single pensioners, and couples with one child (Townsend et. al., 2006). Again, this is due to barriers to formal work for these groups, and the lack of adequate welfare redistribution of wealth (RED) for those with caring responsibilities. One of the major reasons why women disproportionately experience poverty and social exclusion, is because women are responsible for a majority of informal work in society such as caring work, which prevents them from fully participating in formal work (Innes & Scott, 2003). Levitas (2005, p26) argues:

The essential point is that the emphasis on paid work as the primary means of social integration and the privileging of paid work over unpaid work has significant and gendered repercussions for citizenship status itself. Levitas makes the point that equating formal work with social inclusion, given the gender skew in responsibility for informal work, provides an essentially sexist measure for addressing social exclusion. As Innes and Scott (2003, p3.1) highlight, during New Labour's term in office, 'Waged labour is also seen as being about fulfilling individual potential, being active, and offering self-respect and social inclusion'. Formal work is politically and socially valued as the defining feature of inclusion, citizenship and participation, and thus informal work is, by comparison, devalued. Further, the Coalition Government often used the rhetoric, 'making work pay'; Duncan Smith (quoted in BBC, 2013) said that the government 'is modernising the welfare system so that work always pays', again centralising the value of paid work (SID) but also with the insinuation that people are taking advantage of the welfare system (MUD). The pertinent questions here then, especially in light of the feminisation of poverty, are why is there a system in which work does not pay, how is 'work' defined, and how much will it be paid? Thus, the aim of time banks to redefine work and value, has real potential to alleviate social exclusion when work is the defining feature of inclusion, and therefore the data herein relating to how people understand work, and view their time bank participation will uniquely add to the literature and provide a means through which to analyse their ability to address social exclusion.

In a report on social exclusion policies for the IPPR (McNeil, 2012, p19), which included data from key policy makers, a participant stated:

The main problem is...that the link between employment and inclusion...has proved not to be a very strong one. We have seen a remarkable increase in employment in Europe and in the UK over the past ten years...yet that hasn't done anything to significantly reduce poverty rates or rates of multiple disadvantage.

Just as with the doubling of the economy (University of York, 2014), an increase in employment shows little progress in addressing social exclusion, and this is because it does not address the relationship between poverty and economic structure. Despite utilising the terminology of social exclusion, government definitions, and hence solutions, are often weak (to use Byrne's term), and focus entirely on temporarily remedying the situation for *some* by moving them into formal employment (SID). As Winlow and Hall (2013, p10) observe, governments believe that social exclusion can be addressed by focussing attention on:

What works in encouraging the poor to be more enthusiastic in their search for work.

The tension in the potential of time banks here is that they could represent the manifestation of these SID policies in providing an opportunity to stimulate work-readiness and job searches, but they may also promote a redefinition of work which would mean something entirely different (RED). What requires consideration in relation to time banks, is whether or not they reinforce this weak SID definition of, and response to, social exclusion.

Time banks, as will be discussed in chapter four, aim to redefine work and to attribute value to unpaid work such as the reproductive labour of mostly women. This would be a radical departure from the MUD and SID policies and strategies of current and previous UK governments. Despite a policy focus on paid work as the means for social inclusion, and general view that increasingly work is becoming formalised, Williams (2007) provides evidence that demonstrates this is not the case; informal work is not decreasing. Further, Williams and Windebank (2003a) argued that informal work *is* important (which includes unpaid and reproductive work), not least because it is the most prevalent form of work that people in the UK undertake. Their research also demonstrates that many people conduct this work out of necessity rather than choice, due to the economic conditions they find themselves in. However, this is not to say that only the socially excluded engage in informal unpaid work, rather that they do it more out of necessity and with less choice (see Williams, 2010). Thus informal work is a significant facet of society,

and in lieu of paid work, it is the means by which society, especially the socially excluded, sustains itself in a context where paid employment is privileged to the exclusion of all else. As Gallie & Paugam (2000, p257) state:

When a large part of the population shares the same unfavourable conditions, familial solidarity does not arise from a logic of compensation nor from the logic of emancipation – it becomes a collective fight against poverty. Reciprocity in the exchanges is then functional. In order to face adversity, everyone gives and gives back, therefore, everyone gives and receives. This is why we are more likely to find examples of lasting familial solidarity in these regions where unemployment and hardship are higher, because it is based on a reciprocity imposed by the need to resist collectively.

Socially excluded populations then, conduct work which prevents the collapse of the capitalist system, by using their efforts to survive in a system which exploits labour and requires a 'reserve army' of labour in order to keep costs down and profit up. Resistance remains to be proven, but the reciprocity of people doing things for one another which they could not monetarily afford, undoubtedly provides a form of resilience. Resilience is defined by Holling (1973, p14) as:

[a] measure of the persistence of systems and of their ability to absorb change and disturbance and still maintain the same relationships between populations or state variables.

Thus resilience is concerned with sustaining the status quo, inequitable or not, rather than changing it. Further, alternative forms of currency fit within a resilience context, and are often researched positively in relation to their propensity to foster resilience. It is argued that they insulate communities to the external shocks of the economic system (Graugaard, 2009), which the socially excluded are less able to bear given their lack of resources. In contrast to a MUD discourse of the socially excluded as making 'bad choices', evidence suggests that socially excluded people are engaged in conducting undervalued but necessary unpaid work as means to make their situation collectively bearable; working to alleviate their own social exclusion in lieu of policies to address the structural causes. Further, Levitas (2005, p8) evidences the monetary value of such work for example, mothering, stating that in 1997 it was estimated to be worth at least as much as £341 billion, or as much as £738 billion to the UK economy (that is 120 per cent of GDP). This again strengthens the argument herein, that social exclusion is caused by poverty which is an inherent factor of an unregulated capitalist economic system, rather than deficient and lazy individuals, because these individuals are working to sustain society but they are not valued. Further, without examining the

definition of work, and through utilising MUD and SID politically based policies, the state perpetuates the exploitation of female-majority unpaid work which is necessary for society as a whole, and the resilience of those experiencing disadvantage. Whilst time banks could support a SID position of the government, they could also provide a feminist RED response to social exclusion by including, and thus valuing, previously excluded forms of socially useful activity as work. It is therefore necessary in theorising the impact of time banks on social exclusion, to examine empirical data concerning how time bank members perceive of, and experience work and their time bank activity.

2.7 Social Exclusion and Forms of Capital

There is thus no political impetus towards RED policies to address social exclusion. The favoured SID policies cannot fully address the problem because the definition of work is not inclusive enough to value and encompass all socially valuable activity. MUD policies do not address the structural causes of social exclusion. Thus, governments wishing to have an impact on social exclusion, need to supplement these strategies in some way. One way that the state seeks to do this, is to look to increase other forms of capital such as social capital, as opposed to economic capital. Social exclusion as a term enables this diversification because, as discussed, it attempts to encompass a multitude of factors, not simply poverty. In the explanation and implementation of social exclusion strategies Blair (In Halpern, 2005) identified social capital as the 'magic ingredient' needed to get things done, and argued that it should be invested in like skills and buildings. The current Prime Minister David Cameron (In BBC, 2013) said that his initiatives would help "brilliant social capital entrepreneurs with dreams bigger than their budgets". Consequently, social capital, in political terms is viewed as a way to alleviate social exclusion without the need for redistribution of economic capital. Essentially, in employing social capital, politicians recognise that there is valuable activity in society which is not stimulated by, nor valued by, economic capital, and they wish to utilise this activity to alleviate the problems of social exclusion. There is no consensus on a definition of social capital, and the major theorists concerned, Putnam (2001) and Bourdieu (1984) will be discussed herein, but at this stage it is enough to say that social capital is a non-monetary resource, that

people can draw upon via social connections and relationships to provide resilience to unfavourable social conditions. Further, there is not space within the confines of this thesis to consider the history of social capital, which has been done extensively in time banking theses elsewhere (see Gregory, 2012b; Panther, 2012). Rather the theoretical conceptions of social capital which characterise the significant features, that is the material underpinnings (Bourdieu, 1984), and the state's use of Putnam's (2001) conception to reinforce a communitarian agenda (Etzioni, 1995), will be considered. This approach was adopted because it is not the existence and prevalence of capital per se which is of significance to this research, rather the way in which it can be adopted as a conceptual vehicle for redefining work.

The focus on social capital is however, aligned with MUD policies due to the underlying assumption that the socially excluded *lack* something which could improve their situation. It is implied that the socially excluded lack social capital or the ability to use it, and that this causes social exclusion, rather than a process of social *excluding* through structural impediments. As will be discussed in chapter four, one of the four central aims of time banks, in addressing social exclusion, is to stimulate social capital by valuing and investing in the bonds between families, communities and people. Although the literature cannot pinpoint precisely how and in what exact contexts, overall social capital seems to have a positive effect on a number of important societal domains; education, health, wellbeing and crime etc. (see Field, 2008). In regard to social capital and the time bank system, the former Chief Executive of time banking UK (Simon, 2009) stated:

Over time, we have found that people in time banks begin to identify issues of mutual concern and to use the reservoir of social capital they have at their disposal to protect the social environment for themselves and for future generations. Only then, when their confidence has grown and they have learned about their rights and responsibilities as citizens, are they in a position to co-produce with local authorities long term solutions to social problems.

Here, Simon argues that time banks help people to use their social capital to address collective social problems and preserve the status quo; protect the social environment rather than to develop it. In line with this, Coleman (1988) argued that social capital was in effect functional for society; it stimulates the necessary reciprocity by providing a social sheen. In another part of the quoted text, Simon

refers to Putnam (2001), and indeed social capital in the sense of time banks is aligned to Putnam's definition of social capital. Putnam argues that social groups and networks which meet regularly, build trust and well-being, and that this is a form of capital of value to overall societal health. Therefore, constructing social capital, which is an aim of time banks, is concerned with building social groups and networks in order to reduce social exclusion by valuing the activity which creates and sustains them. In the quote, Simon utilises the Communitarian and New Labour language of rights and responsibilities in a MUD manner to paternalistically suggest that the socially excluded need to learn how to develop social capital to protect their social environment. Again, this focus is one of resilience to a social environment which actively excludes them rather than resistance. Further, Simon states that through time banking people can use this social capital to work with the government to alleviate social problems. However, as will be discussed in chapters three and four, working with the government in this manner provides potential for further exploitation of the activity of the disenfranchised. Thus, 'social capital', like 'social exclusion', is used politically and indeed in time banks, in ways which may obscure the structural cause of social exclusion, and perpetuate a MUD-based solution through co-opting the communal resilience work of the socially excluded.

It is worth noting at this point, the similarity of this use of social capital to Communitarianism, and indeed the similarity of the Coalition Government's Big Society policies to Communitarianism. The Communitarian agenda is a movement devised by Etzioni (1995) who argued that the problems of society, the causes of social exclusion and its effects, are due to individualism which has led to a focus on the rights rather than responsibilities of citizens;

What America needs now is a major social movement dedicated to enhancing social responsibilities, public and private morality, and the public interest. We need you, your friends, your neighbours, and others we can reach to join with one another to forge a communitarian movement.
(Etzioni, 1995, p20)

Principally, Etzioni argued for the value of social capital, the value of the non-primary economic activities and relationships that constitute a resource with which to create a stable society. The language of rights and responsibilities is now integral to how the Labour party defines itself (Labour, n.d.), and the Big Society

policies of the Coalition Government, such as voluntary national service, localised power, 'children first' in divorce proceedings and a reduction in the lobbying power of special interest groups, also follow the Communitarian agenda. It is an agenda however, which by placing emphasis on the responsibilities of citizens, diverts attention from the structural causes of poverty, which have diminished the rights of socially excluded citizens. Consequently, whilst civic responsibilities may be important for alleviating social problems, without RED policies which work to reinstate the rights of those experiencing the worst effects of such social problems, Communitarian policies become MUD policies focussed on the individual deficiencies of certain groups. Etzioni (1995, p247) argues: 'Without stronger moral voices, public authorities are overburdened and markets don't work'. Thus Communitarianism, which influences government policy, takes a very similar stance to that of time banks, which is that social capital needs to be stimulated in some way so that social problems do not inhibit the smooth running of the economy and thus, current structure of society. In this sense social exclusion and social capital become ways of obfuscating the cause of societal problems, by focussing on the responsibilities of communities to undertake unpaid informal work, which provides resilience and ensures the continuation of the current economic system, without the right to be valued equally for that work. What requires consideration then, in conceptualising social exclusion and action to address it, is empirical evidence which establishes how social exclusion interventions such as time banks work in practice, and whether or not responsibilities take precedence over rights in addressing social problems in this way.

2.8 Putnam and Bourdieu: Social Capital

It is important here to dissect the concept of social capital, and how it is applied to time banks. As will be addressed in detail in chapter four, time banks continually promote the significance of social capital in terms of investing in the bonds between, people, families and communities, for the wellbeing of society. There are however, in Putnam's (2001, p23) conception, two forms of social capital, 'bonding' and 'bridging;' 'bonding social capital constitutes a kind of sociological superglue, whereas bridging social capital provides a sociological WD-40.'

Bonding social capital connects people together and fosters resilience to difficult collective and individual life events, often connecting people with others of the same social class. Bridging social capital, identifies the ways that people use diverse social connections to improve their social conditions by for example, gaining better employment. Bonding social capital therefore maintains the social status quo, but can also serve to exclude group outsiders and thus affect negatively their social inclusion. A type of negative bonding social capital could be that of exclusive men's groups, 'old boys clubs', which retain powerful and well-paying jobs for a small subsection of society. Bridging social capital however, has the potential to improve the conditions for those who can capitalise on the value present in a diverse social network. Bonding social capital then, could alleviate the effects of social exclusion by making the conditions of social exclusion more bearable through shared resources, whereas bridging social capital has the potential to reduce social exclusion for those with access to a diverse social network. It is asserted however, that neither version of social capital addresses the root cause of social exclusion and as such it can do little on its own to improve overall conditions. For example, in research with working class women Gosling (2008) demonstrated the ways in which social capital is in fact a poor proxy for truly alleviating and reducing social exclusion, because socially excluded people have social capital, it is just that social capital's power is limited by their socially excluded position. Gosling (2008) argued that social capital in this context enables people to 'get by' (bonding), rather than 'get on' (bridging). Therefore, social capital has different potentials based upon the material value of the social connections one has. Bonding social capital enables people to 'get by', foster resilience and ameliorate some of the worst effects of social exclusion, and bridging capital may enable people to 'get on', but neither addresses the overall cause of social exclusion. Thus, at best, it is possible that time banks could foster social capital which reduces the worst effects of social exclusion, which is enhanced if they create a diverse mix of people. The extent to which either type of social capital is fostered will be explored in the analysis of this research, in order to theorise how time banks aim to address social exclusion, conservatively or radically.

Putnam (2001), however does not directly address the economic context of social capital, and in theorising social exclusion it is useful to consider a Bourdieusian conception which does take into account economic factors. Bourdieu & Wacquant (1992, p119) define social capital as:

Social capital is the sum of resources, actual or virtual, that accrue to an individual or a group by virtue of possessing a durable network of more or less institutionalized relationships of mutual acquaintance and recognition. For Bourdieu social capital is also explicitly about the conversion between forms of capital; the ways in which social capital is influenced by, and influences for example, economic capital. Bourdieu defines capital (& Wacquant, 1992, p118) as follows:

Capital is accumulated labour (in its materialized form or its 'incorporated', embodied form) which, when appropriated on a private, i.e. exclusive, basis by agents or groups of agents, enables them to appropriate social energy in the form of reified living labor.

Forms of capital then, are ways of expressing, creating and harnessing the value of social energy, which in the current economic system can be appropriated and accumulated by individuals, social excluders, for their own benefit. Bourdieu argues that forms of capital have different use and exchange values which are culturally determined. For example, Bourdieu's (1984) concept of cultural capital argues that individuals form a habitus, dispositions of taste and choice, which determine aspects of culture as of higher and lower value, in ways which are intricately and symbiotically linked to protecting the status of those with high amounts of economic capital. Essentially wealthy individuals develop cultural tastes which maintain their economic status by creating groups of people 'like them', this then affords them bonding and bridging social capital which can be easily translated into economic value. Habitus demonstrates the way in which social capital is limited by economic positions, which influence cultural practices; influenced and mediated by the objective and subjective:

[...] the slightest "reaction" of an individual to another is pregnant with the whole history of these persons and of their relationship. (Bourdieu & Wacquant, 1992, p124)

The structure affects what is perceived as individual, and forms the basis for advocating RED policies as opposed to MUD or SID, because such actions can never fully redress the balance, even if individuals acquire economic capital. Thus economic material reality influences habitus, which limits the potential of social capital. In order to *get on* one must have the right mix of capitals, but in order for

social exclusion to diminish overall, we must redistribute value to all forms of activity and capital.

What is also significant about social capital is that it is a more feminised form of capital. Social capital has its basis in relational social connections, and is thus often perpetuated by the unpaid informal work of women providing care and 'neighbourliness'. Social capital was first used by Hanifan (1920, p130) to describe 'those tangible substances [that] count for most in the daily lives of people', and the 'cultivation of goodwill, fellowship, sympathy and social intercourse among those that 'make up a social unit'; the aspects of reproductive labour which have been culturally assigned to women. Field (2008) recognises that the gendered aspect of social capital is missing from all major accounts. It is patently missing from Bourdieu and Putnam's definitions, although Putnam (2001, p95) does describe women as the most 'avid social capitalists'. In fact, it is through recognising the work of creating social capital, and its value for societal wellbeing, that there could be a language and means to revalue the contribution of women to society; to value the estimated 120% of GDP that women contribute to the economy via mothering (Levitas, 1995). Social capital could be a RED way to address social exclusion through redefining work by considering the process of exclusion ideologically. Thus, a focus on social capital has the potential to address the root causes of social exclusion and feminised poverty, if, as time banks state they aim to do, it is a way of attributing real value to the undervalued activities which sustain society. However, if social capital is solely utilised to create bonding or bridging social capitals, then Bourdieu's concept of habitus may explain how the efficacy of this is limited through values unevenly distributed because of the effect of other forms of capital. Further, if governments seek to alleviate social exclusion through supplementing ineffective and discriminatory SID and MUD policies with social capital stimulation, then there is the negative potential to further exploit the efforts of women, by requiring this activity as a social responsibility without valuing it to ensure rights.

Field (2008, p83) states:

So it is possible to see social capital as both an asset in its own right which is unequally distributed, and as a mechanism which can promote further inequality.

Social capital works then like a multiplier; it multiplies the capital you have. If you lack economic capital in a culture which prioritises it above all else for inclusion, an increase in other capitals may only serve to maintain the status quo of social exclusion, rather than to reduce it. It may also be true that economically poorer people accumulate social capital out of necessity, and it acts as a form of bonding capital for resilience. Whereas wealthier people have wider opportunity to invest in bridging social capital which multiplies their existing higher balance of capitals; given their advantaged starting point, they also have more choice of which social capital to invest in. The evidence herein provides an argument against MUD policies which characterise the poor as lacking in social capital, and that it is this deficiency which creates their societal position. Time banks then, as a general community collective have the potential to address the causes of social exclusion if they utilise social capital to redefine work; that is making the work of social capital which often falls to women, economically rewarded. What is necessary then, is to examine how social capital is being conceptualised and used in time banks, and how this relates to structural accounts of social exclusion, and the role of habitus which is economically influenced and influencing.

2.9 Summary

Social exclusion is thus a terminology which has the potential to express the multifaceted process and results of inequality in our society, by focussing on the exclusionary actions of those with the power to change things. Understanding and addressing social exclusion is imperative at present due to its increasing occurrence, and its unequal distribution which is discriminatory to women. The basis of social exclusion however, is poverty caused by unregulated capitalism which requires a certain level of 'reserve labour' and competition for wages, and thus structurally causes social exclusion. Policy makers and academics who focus on the individual characteristics of those experiencing social exclusion may alleviate it in some respects but in the long run it serves to maintain a certain level, rather than eradicating it. Levitas' typology of responses to social exclusion demonstrate that most policies aimed at social exclusion focus on integrating people into paid formal employment (SID), whereas policies to redistribute wealth (RED), which could eliminate social exclusion, are lacking. Time banks however,

in their aim to redefine work, and value social capital, offer a potentially radical solution to social exclusion.

Whilst time banks may conserve levels of social exclusion through fostering bonding social capital (Putnam, 2001), if they foster a diverse social context they may enable bridging social capital through which members could alleviate their social exclusion. Their aim to redefine work through valuing social capital has radical potential to address the root causes of exclusion, which is inherent in the flawed economic value system. It is this aspect which also affords time banks a feminist opportunity to begin to value the informal unpaid work which they, in the majority, undertake. However, if social capital is stimulated, rather than revalued, it is at risk of further exploiting women and the socially excluded. In analysing how time banks approach social capital it is also informative to utilise Bourdieu's (1984) theory of capitals in order to critically assess how an underlying hierarchy of material and cultural capital may serve to inhibit social capital. To understand whether or not social exclusion is being addressed in ways which have this radical beneficial potential, it is necessary to provide empirical evidence relating to current interventions, such as time banks, which seek to address social exclusion, thus this research will uniquely contribute to this literature through the in-depth study herein. The next chapter positions time banks within a context of voluntary action and the third sector, in order to understand the status quo from which they attempt to address social exclusion.

3. The Third Sector: Solving Social Exclusion by Socialising the Private Sector or Privatising the Social Sector?

The goal of 'civil society strengthening' in development policy can thus be pursued either in a neo-liberal sense of building civic institutions to complement (or hold to account) states and markets, or in a Gramscian sense of building civic capacities to think differently, to challenge assumptions and norms, and to articulate new ideas and visions. (Institute of Development Studies, n.d)

In the UK, time banks work within the societal and economic structure as part of the third sector. The third sector, as it is presently defined, is the area of society which has developed from voluntary action into a more formalised structure which bears a relationship to the other economic sectors; public and private. Voluntary action is an important sphere of UK society in which the diverse needs of the population are met by the activities of citizens. Gramsci (1971) theorised a space of civil society where citizens conduct this action, as the place in which the counter-hegemonic struggles of the socially excluded could challenge and alter the inequitable hegemonies of the state by changing ideas. As Callinicos (2010) describes, Gramsci theorised 'passive revolution', as a means to alter the hegemony without the need for a more bloody Marxist revolution. Thus civil society, as a sphere in which counter-hegemonic voices can be heard, provides a basis for alleviating social exclusion through democratic action. The first section of this chapter examines the development of the third sector from voluntary action, in order to present an understanding of the context in which time banks work to address social exclusion. In light of the duality expressed in the opening quote, this section examines the extent to which neoliberal rationalities have been applied to this activity in order to strengthen the economic and social status quo, as opposed to the extent to which it challenges an inequality with the opportunity for dissent. The second part of this chapter addresses the feminist nature of the third sector, as a space in which work and interests which concern, in the majority, women, are central to its form and function. Further, as a sector with growing prominence in the UK, the argument herein, is that there is the potential for a feminist counter-hegemonic political critique of the economic and social structure in which social exclusion is increasing. Thus time banks as an organisation that form part of the third sector have the radical potential to fulfil a feminist manifestation of Gibson-Graham's (1996) vision for a multiplicity of exchange

practices, which destabilise the inequality promoted by a society in which capitalist exchange practices dominate. The final section of this chapter problematizes this potential on the basis of the contemporary political context of the third sector. I argue that the rise of third sector formations such as social enterprise, appear to represent a more Foucauldian disciplinary state activity associated with neoliberal economic rationality and governmentality, which permeates individual subjectivities with economically internalised controlling rationalities. Importantly, this section explores the paradoxes and tensions inherent within the structure that time banks exist, the duality of radical yet exploitative potential which demonstrate the need for empirical evidence relating to the activities of third sector organisations, which this thesis provides.

3.1 Origins of the Third Sector: Voluntary Action

In the UK, activities and organisations now commonly referred to as the third sector, were formerly defined as voluntary action, and in theorising the third sector it is necessary to examine these origins. In 1948 voluntary action was deemed significant enough for the government to commission a report into the means, methods and breadth of such activity in the UK. *Voluntary Action: A Report on Methods of Social Advance* (Beveridge, 1948) was Lord Beveridge's third report, the first being the famous Beveridge report which argued for, and secured, extensive welfare reforms in the UK so that all citizens could access healthcare, amongst other services, regardless of income. This third report sought to document voluntary action in the UK, and to understand its contribution to 'social advance' alongside the new responsibilities of the state. Whilst this is aligned to the Communitarian argument for rights and responsibilities, Beveridge's report was more equal in the emphasis on both sides. Beveridge argued that there was a moral duty for state to provide equitable social services, *and* for individuals to act independently of the state in order to create a good society. The aim of the report was to deliver evidence for how the government could best support voluntary action to ensure the future of what Beveridge termed 'social advance.' Beveridge (1948, p8) defines voluntary action thusly:

The term 'Voluntary Action' as used here, means private action, that is to say action not under the directions of any authority wielding the power of the state. A study of Voluntary Action, without further limitation, would be as

wide as life itself, covering all the undirected activities of individual citizens in their homes as well as outside their homes. This study is confined to Voluntary Action for a public purpose- for social advance. Its theme is Voluntary Action outside each citizen's home for improving the conditions of life for him and his fellows.

Voluntary action was conceptualised as non-state directed action outside of the home, undertaken for the purpose of public, rather than individual and private, social advance; 'for improving the conditions of life for him and his fellows'. Thus at this time, the government was interested in the autonomous activities of citizens and how this contributed to the state of society. Improving the conditions of life however, is subjective, and when they improve for one group they may, as a result, worsen for another. For example, Beveridge focusses on actions outside of the home, and due to the fact that at this time those with the opportunity to conduct unpaid work outside of the home would be wealthy, and in the majority male, this action was likely to be biased towards the areas of interest to men and wealthy individuals. The majority of mutual aid and philanthropic groups in the report concern, and are constituted of men, and the most established women's organisation in the report clearly concerns wealthy women as it has the purpose to, '[...] emphasize the new character of country women as citizens with interests outside their homes' (Beveridge, 1948, p135). Thus rather than linearly and progressively providing social advance, some action may have impacted negatively on the value of women and the poor who were less able to contribute to society in this recognised way; to live up to their responsibilities. Indeed, defining the mode of social advance as voluntary action outside of the home, at this time had both sexist and classist repercussions; social advance may be the aim, but is not necessarily always the outcome if the means for social advance reflects structural inequalities which shape peoples' lives. Further, the report makes a distinction in voluntary action between mutual aid and philanthropy; mutual aid is described as the way in which people help one another to guard against misfortune, whereas philanthropy is defined as motivated by a feeling that makes the materially comfortable feel uncomfortable if their 'fellow men are suffering'. Not only is the ability to engage in voluntary action for social advance already constrained by gender and class, but there is a distinction between those who are motivated by a collective position of risk, and those who are motivated by a feeling of benevolence to those who are suffering. In these terms working class voluntary

action is rational self-interest, whereas middle/upper class voluntary action is benevolent selflessness. This hierarchical distinction between the modes of voluntary action is also clear from the section of the report dedicated to philanthropists of note, without a corresponding chapter on those engaged in mutual aid. The report therefore takes a somewhat uncritical approach to voluntary action, which, as with the conception of work discussed in the previous chapter, can be discriminatory. However, in valuing voluntary action as a citizen led means for social advance, as well as asserting the need for the state to provide equally for all people, the report demonstrates a drive for an equitable and inclusive society.

Beveridge's (1948) report focussed on the ways in which voluntary action was the space where people worked to improve the conditions of life for all people in society; a space in which social exclusion was addressed. Beveridge argued that this voluntary action drew attention to inequities in society, and provided examples of how these inequities could be alleviated. This activity then stimulated the state to provide for all members of society in a more structured and equitable manner, for example, by providing education for all children, and social security which aimed to meet the basic needs of every family at times of 'earning and not earning alike' (Beveridge, 1948, p225). Voluntary action was thus an important factor in developing an equitable society which actively includes rather than excludes citizens. Gramsci (1971) defined this activity as 'civil society.' Civil society for Gramsci was the space in which a country could be democratic and ruled by consent, because it is the public sphere of political struggle where citizens have the opportunity to challenge the dominant ideology of the powerful. That is, civil society is the space in which citizens can act counter-hegemonically to change ideas and beliefs in order to make society more representative of the interests and needs of the people. Beveridge's characterisation of voluntary action as the autonomous activity of citizens which motivates social change to better address the needs of all people in society, demonstrates Gramsci's theory that civil society is necessary for rule by consent; democracy. The work of Beveridge and Gramsci establishes the importance of voluntary action as a facet of civil society which legitimates a country as democratic, and has the potential to alleviate social exclusion through questioning inequitable structures.

Voluntary activity and civil society are necessary for democracy and social advance, but due to their challenging nature there is a tension in the extent and ways in which the state will co-operate. Beveridge (1948) documents that in 1911 the British state aligned itself with voluntary action in a supportive and positive relationship however, in 1946 the state created a divide between state provided public services and voluntary action which left the voluntary sector in financial disarray. Civil society and the state have a co-dependent relationship, in which the state requires civil society's existence for legitimacy, and civil society requires the state for the advance and mainstreaming of counter-hegemonic ideas, thus there is the continual push and pull of a tumultuous but necessary association. As Gramsci (1971) observes, political society rules through force, and civil society rules through consent; there is a dialectical relationship between the two with voluntary action being the praxis through which the two engage. However, Beveridge (1948, pp64-65) noted that voluntary associations often eschewed an overt political nature:

It was not uncommon for the rules of the early friendly societies to prohibit both religious and political discussion at their meetings.'

'Apart from any special provision in their rules, the conditions on which in 1846 the friendly societies were freed from the brand of sedition formally excluded them from politics.

Of the three largest working class movements, trade unions, consumers' co-operation and friendly societies, the last alone retains to-day this character of transcending party differences for a common purpose, and is without any party affiliations.

Thus in spite of the political issues addressed such as health, education, welfare etc., the voluntary activity of friendly societies were upheld as transcendental in their paradoxical position of common purpose but non-political attachment.

Whereas trade unions and consumers' co-operation, which politically vie for civil rights in relation to production, were separately categorised. The tension here may be that voluntary action helps to mitigate the flaws of a political system that does not apply resources equitably, but an overt political motive would destabilise hegemonic powers by exposing those flaws as ideologically and politically created. Consequently, political society tolerates voluntary action in order to mitigate failings, whilst voluntary actors use this space to address these failings whilst

eschewing an overt political nature because it would be detrimental to their survival. For example, voluntary action with an overt political nature, such as that of trade union activity, has been repeatedly attacked and diminished by the hegemonic discourse and legislation of the state; trade union membership in the UK is now less than half its peak of 13 million members in 1979 (Department for Innovation & Skills, 2014). Therefore, non-overt political voluntary action enables the survival and ability of some counter-hegemonic activity to shape government policy regardless of the political party, at times when the state wishes to cooperate, yet this also contributes to voluntary action's vulnerability at times of state non-cooperation. As will be discussed in chapter four, this has implications for the complementary, as opposed to alternative, nature of time banks, and how they function in relation to the state to address social exclusion.

Thirty years after Beveridge's (1948) report, the government commissioned the Wolfenden Report (1978, p28) on *The Future of Voluntary Organisations*. This report focussed on the ways in which voluntary action should be a sector for complementing, supplementing and extending other economic sectors, whilst maintaining the public sector as the primary site of service provision;

Ideally, it may be suggested, the voluntary and informal systems should exist in a symbiotic relationship (Wolfenden, 1978, p28).

In the years between the reports there had been a consolidation of the position of the public sector as the primary site of social provision, which forms the basis of an equitable society in redistributing wealth for the inclusion of all, yet there was still an awareness of the important role of voluntary, and as included by Wolfenden, informal, action. Here the voluntary sector was positioned as a significant intermediary between the informal, public and private sectors to ensure a functional provision of goods and services. Wolfenden, in recognising the voluntary sector's historical provenance for improving and expanding state services, argued that the voluntary sector's role was to be supported within, but separate from, the structure of the state, so that this activity would continue as the Beveridgian autonomous action of civil society which was beneficial to the overall structure of society. The impact of the voluntary sector that Wolfenden (1978) foresaw was the reinforcement of informal systems of social support, which like Beveridge (1948) he argued for the importance of, and the bridging of gaps

between informal and statutory services. However, as previously argued, the non-overt political status of the voluntary sector as part of a relationship with the state, is a weakness which enables its structure and size to be governed. For example, following the Wolfenden report Margaret Thatcher became the Conservative Prime Minister of the UK, and she utilised the sector as a way to relieve the state from direct responsibility for some public service provision. As Harris et. al. (2001, p3) observe:

The idea of a mixed economy of welfare was a key plank in the Thatcherite project of rolling back the frontiers of the state: an attempt to reduce the scale of government activity and to change its role from the direct provision of services to the planning, monitoring and regulating of services provided by other 'sectors.'

Essentially Thatcher's ideology of free market capitalism with restrained government spending as the means to govern society, led her to reposition public service provision within other sectors, such as the informal and voluntary sectors, where they could be managed, but not provided, by the state. Therefore, within this new political ideology, voluntary activity became a means to distance the state from redistributive public service provision which had been developed through the counter-hegemonic action of civil society as a method to reduce social exclusion and inequality. Further, as a neoliberal politician Thatcher introduced market principles to the voluntary sector by requiring them to compete with private sector businesses to bid for service provision contracts, which were brokered and managed by the government. This thesis uses Harvey's (2005, p2) definition of neoliberalism as an ideology which proposes that social advance can be achieved through free market capitalism:

Neoliberalism is in the first instance a theory of political and economic practices that proposes that human well-being can best be advanced by liberating individual entrepreneurial freedoms and skills within an institutional framework characterized by strong private property rights, free markets and free trade.

Thus under the neoliberal governance of Thatcher, the non-overt political nature, voluntary action was able to be ideologically altered over time, from a space in which competing interests could vie for dominance, to action which could be managed in order to support free market capitalism by providing unprofitable but necessary services. In contrast to Beveridge (1948) and Gramsci's (1971) view of voluntary *action* as a means and opportunity to advance society in the interests of the people, rule through consent, the voluntary *sector*, following Wolfenden, was

repositioned as part of the rule through force defined by Gramsci's as 'political society'. It is clear here, with the rolling back of state provision, that the autonomous actions of citizens, which were once a right as part of a democratic state, became more of a responsibility of citizens in order to maintain a non-disruptive level of inequality.

3.2 The Formalised Feminised Sector

Before addressing the development of the voluntary sector into the third sector it is necessary to address the gendered aspect of this activity and sector. Despite the gender bias in the original configuration of voluntary action as activity outside of the home, Beveridge (1948, p264) did recognise the value of the unpaid informal work of women in the home:

The housewife's job, with a large family, is frankly impossible, and will remain so, unless some of what has now to be done separately in every home—washing all clothes, cooking every meal, being in charge of every child for every moment when it is not in school—can be done communally outside the home. This is part of the general change in the direction of reforming effort which is long overdue, from improving conditions and giving more leisure to the paid worker in the factory or home, to improving conditions and giving more leisure to the unpaid worker in the home. This was one of the ideas underlying the proposal of my Report on Social Insurance to recognise housewives as a special class of unpaid workers, members of a team rather than dependents on their husbands.

Beveridge's articulation of the equal nature of what is still predominantly women's work, as part of a team rather than unproductive dependents, and his argument that the state should work to rectify this imbalance, is radical even by today's standards. Further, in proposing the undervalued status of the work of women as the basis for his Report on Social Insurance which motivated the formation of the welfare state, Beveridge also understood the inequitable definition of 'work' to be the cause of social exclusion and poverty which, as demonstrated in chapter two, disproportionately affects women. Thus as with time banks, investigations into voluntary action found definitions and values attributed to work to be a significant factor in the inequitable distribution of wealth in society, and its consequent negative effects.

Folbre and Nelson (2000) show that the percentages of all women in America in 1870 who were homemakers was 70.2% with 29.8% in paid employment, yet in

2000 these figures were reversed, meaning 70.5% of women were in paid employment, and 29.5 were homemakers. If we assume, based on a substantial body of research, that the 70.5% women in paid formal work are still responsible for the majority of unpaid informal work, then this work must be impacted by their participation in formal work. Correspondingly, during a similar period of time Folbre & Nelson (2000) show that the professional care industries more than quadrupled from 4%-19.2%. This indicates that the informal work of 'homemaking' is necessary work for society, and when women no longer accept unpaid responsibility for it, it still requires somebody to do it. Some of this culturally feminised work, as a result of the welfare reforms in the UK, is now undertaken in the public sector. However, even within the public sector this work is still done in the majority by women (Skills Third Sector, 2013), and whilst this work has become somewhat formalised and paid it is still a sector of low economic value with salaries below average and the majority of management roles, thus well paying positions, conducted by men (EY, 2014). Further, since the Wolfenden (1978) report, and Thatcher's positioning of voluntary action as a state managed subordinate for providing public services, the voluntary sector has also expanded to become a more formalised, and still feminised sector (two thirds of voluntary sector employees were female, compared to just over one third of private sector employees (Skills Third Sector, 2013)), of unpaid and sometimes paid work. In 2011 there were 732,000 paid employees in the voluntary sector, and, in contrast to the public and private sectors, this was the only sector in which paid employment was growing in 2011 (Skills Third Sector, 2013). The majority of voluntary sector workers however, are unpaid volunteers; an estimated 19.8 million volunteering at least once a year in the UK (Skills Third Sector, 2013), and as with the paid employees, unpaid volunteers were in the majority female. Thus, the lesser valued public and voluntary sectors represent a paid and unpaid majority female workforce, which is in contrast to the highly valued male dominated private sector. Therefore, as a result of Gramscian civil society counter-hegemonic struggles, which have at times exposed the need and worth of unpaid work, the prevailing hegemony continues to exploit women's labour. Therefore, in the UK, the public and voluntary sectors have become the arenas in which women's contributions to society are recognised and attributed *some* value within

the current configuration of work and value; a formalised feminised sector based upon the addressing of social exclusion through social integration discourse (SID).

The voluntary sector is hence the space in which the value of women's work and their position in society is negotiated. It is a Gramscian civil society space in which women can advance their political struggle for equality, and thus work against social exclusion. Accordingly, the radical potential of time banks to address social exclusion is strengthened by their position within this sphere. However, as previously discussed, the non-overt political nature of this may at times enable, and at times inhibit the progress of this feminist struggle. For example, at the time of the Beveridge (1948) report into voluntary action, the unpaid voluntary sector was originally the primary site of public service provision, but by the time of the Wolfenden (1978) report this provision had been made predominantly public sector paid work. Despite the way that the voluntary sector may represent a feminist sphere for redressing the gender imbalance in work and value, its non-overt political stance still exposes it to the hegemonic rule of political society. For instance, the Coalition Government's Big Society policies ideologically attempted to reinstate this work as the unpaid responsibility of society by creating a 'norm of giving' (Cabinet Office, 2011), which, without challenging the gendered construction of work is in danger of perpetuating or worsening social exclusion. As Beck (2000, p142) argues:

Women will be the first, women fear. The inclination to go out to work has been rising among West German women, and it has at least not been declining among East German women (90 percent of whom had a job in the days of GDR). So for women, is 'forwards civil labour' just Orwellian Newspeak for 'back to charitable works', the latest way of pushing women out of an increasingly competitive labour market into activity from which no one can really make a living? Are they to be fobbed off with 'shadow wages' for odd jobs more in keeping with their biology: childcare, floor-sweeping or community welfare?

Here Beck recognises that in strained economic times the state call for civil labour, Communitarian responsibilities and Big Society activity, is a discriminatory discourse utilising culturally gendered definitions of work to protect the power and patriarchal configuration of capitalist societies. Thus in inhabiting a non-overt political position, the voluntary activity in society which provides a counter-hegemonic challenge and is the space in which the position of the socially excluded, and thus women, can be demonstrated, is vulnerable to the same

exploitative economic ideology as women's informal work in the home; it can be co-opted and devalued by culturally positioning it as a responsibility which is in a separate sphere from paid work.

The danger in the Thatcherite, and Big Society, move to use voluntary action to deliver, or make-up for, a lack of public service provision, is that it creates a paradox of requiring more from those worst affected by inequality in society, whilst simultaneously disadvantaging them further in exploiting their labour. Voluntary activity in this manner is constrained, and the opportunity for civil society as space where people can vie for dominance, advance counter-hegemonic causes, is diminished. For example, if voluntary activity demonstrates the need for, and benefit of, free access to education for all children, and the state accepts this but requires it to be run by volunteers, its value is diminished, as is the propensity of the unpaid volunteers to continue to advance the needs of the disenfranchised. If the state believes in the value of voluntary activity for creating a just and equal society, evidence would suggest that a 'giving norm' can be created by raising living standards for all. An analysis of volunteer levels (Skills Third Sector, 2013) shows that volunteering rises during times of economic stability, and falls during times of economic crash, which demonstrates that when people can afford to give their time they do. In a Joseph Rowntree Foundation investigation (Boyle et. al. 2006, p14) into co-production, a concept which will be addressed in relation to time banks in the following chapter, they conclude:

The official objective of 'full employment' – an overemphasis on paid employment for everyone of working age – threatens to undermine the vital work that people outside paid work are doing in their own neighbourhoods. Some kind of reciprocal relationship between users and organisations seems to be able to broaden the social reach of the projects, and time banks are an effective – though not the only – way of valuing their contribution. The benefits system needs to be able to provide incentives for those outside paid work to get more involved in their neighbourhoods. This new category of 'work' must be rewarded in such a way that participants can earn the basic necessities of life, but this should be done through local intermediary agencies – which may often be properly resourced time banks – which can manage it but defend its informality.

Here the authors recognise the ineffectual nature of SID discourses, which undermine the valuable unpaid and informal work that sustains society. Time banks are conceptualised here as an intermediary into voluntary action through which value can be attributed to these activities so, in line with research evidence,

as to ensure their existence; a somewhat redistributive (RED) narrative. As argued in the first chapter, time banks provide a radical way to address social exclusion through their aim to redefine work, and reattribute value. Congruently, Boyle et. al. (2006) argue here that time banks can be used to revalue work in society which is undermined by an overemphasis on paid work. This is similar to Beveridge's (1948) assertion that women should be classed as part of a team, and time banks aim, and have the potential, to revalue this unpaid work so that is not only continues to occur, as desired by Communitarian and Big Society policies, but also alleviates social exclusion by materially valuing this work. Thus, the voluntary sector is a feminised sector in which the unpaid work of, in the majority, women, is formalised and has the propensity to be valued, and time banks provide a mechanism for achieving this if they also act counter-hegemonically to pursue their political aim of redefining work and value.

3.3 'Third Sectorisation': The Development from the Voluntary Sector to the Third Sector

History shows that the most successful societies are those that harness the energies of voluntary action, giving due recognition to the Third Sector of voluntary and community organisations. (Blair 1999 In Lords Hansard 2003).

It was during New Labour's government that the terminology of the 'third sector' came to prominence. Here the then Prime Minister Tony Blair, voiced the importance of voluntary action as part of the third sector to the success of society.

Ridley-Duff & Bull (2011, p17) define the third sector as follows:

A useful way to define the third sector (and social economy) is that it comprises organisations where 'shares' (of social wealth) are allocated to people in proportion to their needs and activities rather than property (private) or political (public) rights.

Here voluntary action becomes part of an economic structure of society, as another sphere in which goods and services are allocated and exchanged. Alcock & Kendall (2011) assert that the development from diverse voluntary action to a consolidated voluntary sector was strongly influenced by the Wolfenden (1978) report. Thus, despite the fact that the Wolfenden report argued to maintain the centrality of the state in public service provision, the argument for utilising the voluntary sector to extend the informal sector, and support the public sector was the aspect utilised by neoliberal governments wedded to the primacy of the private

sector as a basis for the structure of society. Voluntary action then, was brought within the economic structure as a means to balance the exclusionary effects of unregulated capitalism, and to further a neoliberal ideology by implementing market principles through imposed monetary cost/benefit economic rationales. This position within the economic hierarchy of domains was further consolidated in the 1990s by the New Labour term, 'third sector.' Alcock & Kendall (2011, p456) argue that the New Labour government of 1997 'hyperactively mainstreamed' the political acceptance, and notion of, the third sector. In the above quote Blair advocates for using the energies of voluntary action to create a successful society by giving it 'recognition', and whilst this may represent a mainstreaming of the counter-hegemonic feminist struggle to have this work valued, the language of 'recognition' does not belie a redistributive narrative (RED) in which redefinition could alleviate social exclusion. Thus voluntary action, the sphere of civil society in which counter-hegemonic struggles could be enacted in order to ensure democracy, became a resource of the state in order to manage people's energies in supplementing state public service provision. The 'third sector' became mainstream political terminology for voluntary action, and this activity became at risk of becoming subsumed into a neoliberal conception in which it functions as part of an economic rationality of the ruling elite.

In defining the UK third sector, Pearce (2003) suggests that this 'third system' encompasses social enterprises, voluntary organisations and the family economy. Pearce positions time banks in the third sector between the family economy and social enterprise. Within the third sector time banks inhabit a bridging space between the informal/family economy and the more formalised organisations such as social enterprises. In this capacity, time banks embody the aim of the Wolfenden (1978) report by extending and supplementing public services with the work of the community. Ridley-Duff and Bull (2011) identify the third sector as organisations which mould mutual support and interest into a more formalised shape, beyond friendships and family. Like Beveridge's (1948) definition of voluntary action, the third sector encompasses informal action outside of the home. However, in becoming part of the third sector there is a focus on how this activity can be organised to form part of the neoliberal economically focussed structure of the state, as opposed to autonomous activity for social advance. For

example, in Ridley-Duff & Bull's (2011) definition there is an extension of economic terminology in 'social economy', which, along with other economised terms such as 'sharing economy', are used to describe the third sector. What is noteworthy about Ridley-Duff & Bull's definition, is that the third sector is defined as an economic space in which resources are allocated in proportion to needs and activity rather than private or public rights. The third sector is defined as an economic sector in which resources are shared in an egalitarian manner in proportion with needs and efforts, as opposed presumably to the disproportionate nature of other sectors. This arena, which extends the female dominated informal sphere into a formalised and neoliberal economic sector, and is now tasked with ensuring the services of the welfare state under market principles, still has a more distinctly democratic mode of operating in comparison to other economic sectors. The third sector can thus be seen as the space in which a patriarchal system tries to define and include culturally determined female work, due to conceding under pressure to its value, but within this it has to maintain a more egalitarian structure in order to have a positive effect. I argue that a process of 'third sectorisation' has occurred, in which the politically driven counter-hegemonic action of citizens to establish a more equal society, has been harnessed by a neoliberal state in order to ensure a necessary level of reproductive labour for sustaining the capitalist economic structure. Third sectorisation is a process by which the informal activities, even political activities of civil society, are co-opted into the serving the ruling hegemony through becoming part of the structure of government policies to address social problems, and becoming disciplined by the fickle funding cycle. However, there still may be some challenge inherent within this activity, because it demonstrates the need for different ways of doing things; is the social sector being privatised, or is the private sector being socialised? Due to this tension, it is imperative to analyse empirical evidence from third sector organisations, as this thesis will do in chapters 5 and 6, in order to evidence the realities of such practices.

3.4 The Big Society; Governmentality and the Third Sector

In the Coalition Government's flagship Big Society policies, the third sector was promoted as integral to a more equal British society. As discussed, when the Coalition Government came to power, they integrated the Office of the Third

Sector into the Office for Civil Society, which signified the centrality of the third sector to the way in which the Coalition Government defined civil society. That is that the third sector became the organisational structure of civil society, the space in the Gramscian sense where citizens are active in maintaining rule by consent; the base of democracy. As Sandel (2012, p203) posits:

Democracy does not require perfect equality, but it does require that citizens share a common life. What matters is that people of different backgrounds and social positions encounter one another, that is how we learn to negotiate and abide our differences, and how we come to care for the common good.

Thus the third sector frames this civil society context in which the potential for democracy exists, and for Gramsci (see Callinicos, 2010) the potential for 'passive revolution'; social advance without revolution. At the beginning of the Coalition Government's term, the Minister for Civil Society (In Mair, 2010) stated that the third sector was 'at the centre of our mission to deliver public services and build the Big Society, and that government policy would focus on:

- Making it easier to run a charity, social enterprise or voluntary organisation
- Getting more resources into the sector: strengthening its independence and resilience
- Making it easier for sector organisations to work with the state

As with their New Labour predecessor, the Coalition Government defined the third sector as central to addressing social exclusion, or ensuring social justice. What is significant in these quotes is that, in line with a Thatcherite conception of voluntary action, the third sector is central to Big Society policies in terms of its utility for delivering public services. Further, in the first and third aims, a neoliberal ideology is clear from the anti-regulatory stance. In theorising the third sector, Monzon & Chaves (2008) argue that it is recognised as a way to meet the needs of society where the private and public sectors failed. Thus in recognising the need for the third sector, and emphasising its importance, the failing of neoliberalism to provide a society that is satisfactory even to proponents of neoliberalism is exposed. As Harvey (2005, p16) argues:

Redistributive effects and increasing social inequality have in fact been such a persistent feature of neoliberalization as to be regarded as structural to the whole project.

Redistribution here, refers to the fact that the majority of wealth has been redistributed to a tiny wealthy elite. As evidenced in the previous chapter, social exclusion is a structural problem created by an inequitable economic structure.

However, it is this structure which neoliberals use as the basis for a functioning society. Thus even in recognising the need for the third sector, let alone emphasising its importance, the failing of neoliberalism to provide an system capable of delivering the society even neoliberals want, is evident. This however, is overlooked in the incongruent second and third aims of the Minister for Civil Society, which simultaneously demonstrate the need for a more non-marketised sector, but also the desire for this to be marketised as fully as possible and severed from state funding; they speak of getting more resources into the sector, but in terms of independence and resilience it is likely that these resources are not monetary, and rather that they are in the form of a responsibility for voluntary action. As Lemke (2002, p10) argues:

Neo-liberalism might not work instead of social exclusion and marginalisation processes or political “deficiencies”; on the contrary, relinquishing social securities and political rights might well prove to be its *raison d’être*.

Thus Big Society policies embrace the third sector as part of the neoliberal economic spectrum, in which the activities of civil society can be marketised and brought within a neoliberal ideology. The relevance of time banks to this, as will be discussed in chapter four, is that time banks are a third sector organisation which use economic language and tools with the aim of reducing social exclusion, and thus may represent a neoliberalising process within voluntary activity which is actually detrimental to their stated aim.

Foucault (2010) argued that governmentality produces rationalities in subjects which align internally to the ideology of government. Thus power, does not present as a central force rather, it is enacted within the individual. For example:

Foucault showed that labor power must first be constituted before it can be exploited: that is, that life time must be synthesized into labor time, individuals must be subjugated to the production circle, habits must be formed, and time and space must be organized according to a scheme. (Lemke, 2002, p10-11)

Thus people are socialised into ways of living which constitute the ideology as ‘common sense’, an internalised rational way of being. As will be discussed in the following chapter time banks may perform part of this function as part of the technology of government through the third sector. Further, Brown (2014) argues that neoliberalism as a consequence of its internal logic depoliticises political action, not by design but as a result of how it functions. Brown argues that under

neoliberalism a governmentality is enacted, whereby rationales of 'best practice' and 'efficiency', as part of a neoliberal economic rationality, start to supersede notions of justice or equality.

Thus the neoliberalising of voluntary action over the past thirty years represented by third sectorisation, may demonstrate a depoliticising of citizen's action as it is brought within the economic structure. For example, third sector organisations working with the unemployed now form part of the government's payment by results (PbR) process, in which organisations who place the unemployed in work are judged to be efficient if they are cost effective. Within a neoliberal structure, an organisation which continues to place people in unsatisfactory, insecure and low paid jobs is valued more highly than one which challenges discriminatory structures of employment, and has the potential to improve the overall employment structure based upon a value of equality. In conjunction with a position as a managed sector of the state. Neoliberal economic rationalities then depoliticise the potential of the third sector, because economically measurable factors take precedence over value-based activity. Thus 'third sectorisation' is the neoliberalising of the autonomous voluntary action of civil society, to depoliticise it and harness its energies through subordination as economic sphere under state control. This however, has negative implications for those engaged with this activity for really addressing the political and values-based issue of social exclusion. Further, depoliticisation is an overt goal of those in power; for example the then Minister for Civil Society, Brooks Newmark (In Ricketts, 2014), stated:

We really want to try to keep charities and voluntary groups out of the realm of politics. Some 99.9 per cent do exactly that. When they stray into the realm of politics, that is not what they are about and that is not why people give them money [...] The important thing charities should be doing is sticking to their knitting and doing the best they can to promote their agenda, which should be about helping others.

Whilst Beveridge (1948) documented the often non-overt nature of voluntary action groups, he also demonstrated their ability to further the struggles of the socially excluded by impacting government policy. Altering the orientation of voluntary action through third sectorisation, towards public service provision reliant on, but not statutorily supported by, government departments, not only makes voluntary action governable but also depoliticised in the sense that the power relationship quashes dissent. Further, third sector organisations such as time

banks, which formalise the informal and exploited activity of the socially excluded, are in danger of further exploiting this activity by bringing it within a neoliberal, governed and depoliticised sphere.

In the 1970s the government's Community Development Programme (CDP) was tasked with evidencing the causes of community deprivation. Berthoud, Brown and Cooper (1981, p272) state:

The community development programme (CDP) teams began by operating on the basis of this diagnosis of the problem, but before long were identifying the causes of local poverty as stemming from factors external to the deprived communities, including the structure of the economy and the policies of local and national government and of multi-national companies. As argued in the social exclusion chapter, the causes of deprivation were found to be structural rather than individual. Berthoud et. al. (1981) proposed measures to combat this, such as legal and advice centres, neighbourhood councils, community support groups and projects for children, youth and old people. They argued that these projects were a necessary step for combatting the disadvantages felt locally, but created by inadequacies at a structural level. However, in considering the government response to such findings Berthoud et. al. (1981, p83) state:

The lessons drawn by government from CDP appear to have been largely negative, i.e., a desire to avoid in future programmes which led to confrontation with authority. Thus there is a tension, as previously discussed, in utilising the energies of voluntary action to positively make society more equal, and the inherent critique of government in the need for that action. The neoliberal state, with its structural inequality, requires the informal activities of people to sustain it, but if those activities openly critique the structure, then the power of the state will be used to quash this activity. From within the third sector, these challenges are inherently diminished. Carmel and Harlock (2008, p156) argue that the definition of the third sector as a sector, and its market orientated relationship to government, neutralised all political drives, meaning that if third sector organisations highlight a social issue or inadequacy of the government they are not seen to critique the government, rather it is viewed as their role in working *with* the government to address these issues under the direction of the state;

We argue that the discursive construction of VCOs as the third sector is embedded in a system of governance that tends to institute them as

technocratic and generic service providers. In doing so, it renders their specific social origins, ethos and goals absent, as if these are politically and socially irrelevant to their activities and role in relation to the state.

In line with Brown (2014), Carmel and Harlock argue that the third sectorisation of voluntary action removes the counter-hegemonic civil society space and renders their action part of the hegemony, and governable. Significantly, Carmel & Harlock, argue that this process of third sectorisation brings private action into the realm of governance, no longer a sphere of rule by consent, but more political society of rule by force. Yet the force is obscured by the seeming support of civil society. Essentially third sectorisation redefines civil society as an associational sphere constituting a recognised and inferior part of the neoliberal economic structure, in which the value-led energies of the people can be harnessed to balance the worst effects of free market capitalism on society.

In Foucault's (2010) terms, the activity of the third sector becomes part of the art of contemporary government; a 'governmentality' in which people internalise an economic rationality and start to self-discipline and self-govern through applying neoliberal ideology to all action. It is in this context that individuals may no longer involve themselves in voluntary action to make their needs and values represented, rather they may involve themselves because it makes economic sense; a 'rational choice' in a neoliberal hegemony. To make a comparison with an example from Beveridge (1948), voluntary action, he argued, provided a catalyst for free access to secondary education for all children on the basis this would ensure a happier childhood and a more close-knit society (Barber, 2014). In announcing the new Education Bill in parliament, the President of the Board of Education (UK Parliament, 1944) stated:

An educational system by itself, cannot fashion the whole future structure of a country, but it can make better citizens. Plato said: The principle which our laws have in view is to make the citizens as happy and harmonious as possible. Such is the modest aim of this Bill which provides a new framework for promoting the natural growth and development not only of children, but of national policy itself towards education in the years to come. In 1944 free compulsory secondary education for all UK children was argued for, on the basis of values such as happiness, harmonious society, growth and development of children. If fought for in a contemporary election, under a neoliberal rationale, it is not unlikely that free access to education would be rationalised in terms of its ability to ensure a more productive and higher earning

workforce. In fact, when the Coalition Government extended compulsory secondary education to age 17, the former Education Secretary Alan Johnson (In Politics, n.d.) argued that today's young people must be equipped to meet the demands of the workforce, and the Deputy Prime Minister announced a scheme in which charities and businesses bid for contracts of up to £2,200 for every young person they help into education and training. Clearly, an economic rationale took precedence over values, at least in ensuring the basis for the argument. This is not to say that third sector organisations work wholly based on neoliberal economic rationales, but that this is the power and cultural structure in which third sector organisations function. Thus empirical data about the motivations and activities of third sector organisations, such as that of time banks, is necessary in order to theorise the ways in which social exclusion is being addressed in this neoliberal era. Time banks, as will be discussed in the following chapter, fit well within the third sector as an initiative which formalises informal activity, and what needs to be explored empirically is how this configuration renders this seemingly counter-hegemonic civil society action governable, and or, depoliticised.

3.5 Chasing the Funding; Governmentality at Work

Whilst state spending on health and education as a proportion of GDP has marginally risen over the last 20 years, there has been the same reduction in spending on other and general public services (ONS, 2015). It is likely that initially, due to the intense political prominence of health and education, other and general public services are the areas in which the third sector is expected to raise funds and deliver services. In 2001 Harris et. al. argued that in such a system the voluntary sector takes on the shape of the government departments that they are used to provide services for, and that their differences are eroded by reliance on grants. Harris et. al. (2001) also predicted that such homogenising developments would mean that governments would ultimately partner with private organisations rather than third sector organisations, as they would fail to offer anything different. The third sector, whilst linked to direct and indirect state funding, may have extended and recreated government structures in order to spread governance into this sector. This lack of autonomy may have created a disciplinary dependence upon the state through funding, which has superseded counter-hegemonic

struggles, values, with a requirement to evidence efficiency. Governmentality via funding and restructuring, furthers the neoliberal economic rationale into civil society and informal action, through third sectorisation which alters the meaning and form of such action. However, as almost predicted by Harris et. al. (2001) the government is now making moves to partner with an even more business-like sphere of the third sector, that is social enterprise. Indeed, the Localism Act (Local Government Association, 2013) directs charities to engage with technologies for giving, to apply business models and to encourage business links, something which time banks are proactively engaging with. Whilst these policy moves appear to take charities out of their precarious and disciplinary funding relationship with government, what actually may be occurring is a *more* disciplinary, yet power diffuse, intervention of government into the third sector than ever before. The third sector could now become a complete reserve army market for ailing existing markets, motivated by neoliberal rationales as opposed to values. Ultimately these neoliberal moves, and the governmentality in relation to structure and funding, has pushed public service provision away from state responsibility onto third sector organisations, and by creating a context in which the prevailing common sense requires cost-efficiency, there is an imperative on third sector organisations to chase funding and provide value for money. In investigating how such rationalities and funding systems impact upon third sector organisations, this thesis explores the activities of time banks in relation to how and why they are motivated to do certain things.

3.6 Homo Economicus: Economising the Informal

Through third sectorisation, consumerist orientations are increasingly brought into the informal sector and demonstrate Foucault's (2010) theory of homo economicus. Foucault's homo economicus describes the way in which neoliberal ideology, through governmentality, creates citizens who manage their own actions through economic rationality. Foucault (2010, p296) argues:

So, homo economicus and civil society belong to the same ensemble of the technology of liberal governmentality. Here Foucault poses that individualised economic rationalities work within the space of civil society where citizens are perceived to freely associate, in order to

extend the reach of government ideology in ways which are obscure and viewed as autonomous. Further, Lemke (2002, p4) explains:

Governmentality is introduced by Foucault to study the "autonomous" individual's capacity for self-control and how this is linked to forms of political rule and economic exploitation.

Thus whilst neoliberalism renders all state activity as economic, as in the example of education, homo economicus extends the neoliberal application of economic rationality as common sense, to individual bodies. For example, in relation to education, individuals will invest in their 'human capital' so that the input of education has a likelihood of generating further capital in the future via a job or business that is as a result of the economic investment in education. Whilst many people have engaged with education to improve their conditions of life, there is a subtle difference between this and a specifically economic calculation of capital in, for capital out. This homo economicus common sense means that a rational education choice is that which leads more directly to higher paying jobs, and those which do not make such 'rational choices' for example, by pursuing a low odds high capital return education in art, are viewed as responsible for their own difficult conditions of life. As with Brown's (2014) argument that neoliberalism indirectly leads to a pursuit of 'best practice' and efficiency over values, homo economicus leads to an individual pursuit of bio-economic efficiency and profitability, the individual as a site of enterprise, as opposed to living up to certain values or ideals. Where in voluntary action there was the potential for collective values and democracy to contribute to civil society rule by consent, in third sector action there are individualised opportunities/responsibilities to invest in your own human capital for a return on investment. Alcock & Kendall (2011) explain this when they argue that the ideologies underpinning the third sector are consumerist orientations with quasi-market solutions to public service provision, as well as a hierarchical civil order approach towards citizenship stewarded by third sector action. As voluntary action changes in this way, and is drawn within the economic sectors under diffuse government power, it is difficult to see how the autonomous action that Beveridge (1948) described, or the bridging action which Wolfenden (1978) characterised as vitally important to the uniqueness and value of the sector, can be retained. What needs to be evidenced now is the extent to which this rationality is pervading third sector activity and how it is manifest, because, as previously discussed, the third sector still has radical potential in a feminist sense to alter the private sector and

the state. Thus this research examines the ways in which time bank members conceptualise their third sector activity in terms of values and economic rationalities.

3.7 Social Enterprise as an Exemplar of Governmentality in the Third Sector Creating Homo Economicus

Not only does the definition of the third sector specifically extend to include social enterprises, but social enterprise has explicitly been adopted as a generic name for third sector organisations working in partnerships. (Carmel & Harlock, 2008)

A clear example of the neoliberal and homo economicus rationality pervading the Third Sector is that of social enterprise, and as recognised in the above quote, social enterprise is increasingly being used to define third sector activity. Doherty et. al. (2009, p54) define social enterprise as follows:

While academics continue to debate the meaning of 'social enterprise' (SE), there is an emerging consensus that it is broadly along the lines of a double bottom-line focus on social mission and money (revenue), an entrepreneurial culture and a greater utilization of for-profit approaches to management and markets.

Thus social enterprise is the ultimate manifestation of third sectorisation. Social enterprises have an explicit economic rationale and private sector form, a focus on the monetary bottom line, which is equal to or supersedes a 'social mission'.

Therefore, 'social mission', or social advance in Beveridge's (1948) terms, must now be rationalised by economic utility. Social enterprise not only forms a growing part of the third sector, but is also one of the fastest growing areas of the economy (Ridely-Duff & Bull, 2011), and it is the configuration of voluntary activity that the government promotes under Big Society policies. Upon the creation of Big Society Capital the Prime Minister David Cameron (in Social Enterprise UK, n.d.) stated:

The setting up of the world's first social investment bank is to be wholly applauded, and will provide much needed finance to social enterprises and charitable organisations. The capital is likely to be in high demand as traditional pots of funding become more difficult to secure as a result of the economic downturn.

In line with a neoliberal ideology, Cameron places capital at the centre of the issue and argues that due to the economic downturn, traditional funding will decrease (i.e. state funding and philanthropy). However, money will be made available for social *investment*. The government previously stated that they wanted to create a 'giving norm' (Cabinet Office, 2011), but the ideology driving current policy means

that this is manifest as an 'investment norm.' A homo economicus rationality means that giving would not make sense. However, investing for future capital return is acceptable. Further, governing the actions of civil society through third sectorisation, in terms of economic rationality and capital investment for return, as embodied in social enterprise, provides a rationale for additionally reducing public service provision and even charitable donations, and individualising the causes of social exclusion as bad investment (MUD).

There is however, the continuing tension in social enterprise that it could represent a socialising of the private sector, as opposed to this privatising of the social sector. Indeed, Read (2009) critiques Foucault in arguing that his conceptions of governmentality and homo economicus were never fully developed into a study with which to provide empirical evidence for the concepts. Ridley-Duff & Bull (2011, p73) theorise: 'In short, social enterprise creates bridging *social capital* between economic sectors' and they reference Etzioni's (1995) Communitarian Agenda as defining a space for social entrepreneurship which has the power to reform society (Ridley-Duff & Bull, 2011, p57). Social enterprise in this capacity could be an intermediary economic area in which values are brought into the private economic sector. In line with the argument herein of the feminist potential of the third sector, social enterprise may be the way in which businesses are modified to address the needs of the socially excluded. However, Ridley-Duff & Bull (2011, p45) argue that the social side of such enterprise is subordinate to the rational legal side:

Contracts typically embed new forms of management control and governance that are considerably less 'empowering' than the rhetoric accompanying them. The increased formalisation (visioning, mission statements, audit), and the outcome-driven character of measurement (targets, service-level agreements and competition), represent a cultural shift in the direction of a legal-rational society based on knowledge derived from a positivist philosophical outlook.

Thus, as with the tension between the radical potential of time banks to address social exclusion, and their propensity to be co-opted, through social enterprise a rhetoric of value may be attributed to social activities and social advance, whilst a third sectorisation process of neoliberal and disciplinary exploitation harnesses their energy in a governable and economic context. The analysis of empirical data herein, provides evidence through which to theorise how neoliberal and homo

economic rationales occur within third sector organisations, such as time banks, and may serve to depoliticise radical action

3.8 Critiques of Voluntary Action, Charity and the Third Sector

At the Randian core of neoliberalism is the perverse ethos that in reality it is the poor who exploit the rich and not the other way round; therefore it cannot be fair to expect the wealth-producing elite to pay for the poor. (Winlow & Hall, 2013, p94)

This neoliberal extension of the idea that the rich should not pay for the poor appears to have extended so that social enterprise is supported over traditional philanthropy or giving. Prime Minister David Cameron (Cameron, 2013) thus argues that social enterprise uses the 'power of finance' to address persistent social problems:

We've got a great idea here that can transform our societies, by using the power of finance to tackle the most difficult social problems. Problems that have frustrated government after government, country after country, generation after generation. Issues like drug abuse, youth unemployment, homelessness and even global poverty. The potential for social investment is that big. So I want to make it a success in Britain and I want to sell it all over the world.

Social issues in this context are ideologically constructed to be a problem of a lack of access to free market capitalism, rather than a consequence of its structural inequalities. In proposing a social investment market, this response to social problems is consistent with neoliberal ideology that free economic markets will ensure the best functioning society, as is the assertion that, if successful, the model will be *sold* all over the world. The philosophy underpinning this ideology is that in redistributing wealth through monetary giving, you perpetuate the situation of social exclusion. This sentiment that even charitable giving may be detrimental is currently widely expressed. For example, in Duneier's (Photograph in Duneier, 2001, p130) ethnography of street vendors he observed this public sign: 'When You Give Money to the Homeless, You Help to Keep Them Homeless.' Charity and voluntary action have now become so intertwined with neoliberal capitalist economic rationales that *just* giving to charity is now positioned as irrational. As 'social entrepreneur' Wahhab (Meade, 2014) states in the article *Philanthropy is Dead*: 'I want to know I am spending my money wisely and with the right person.' Thus under neoliberalism it is increasingly unacceptable for the rich to merely give to the poor, and the third sector provides an economic sector through which to

alleviate the inadequacies of neoliberalism, whilst simultaneously confirming its existence through the perpetuation of economic rationality. The neoliberal third sector upturns the philanthropic motive of voluntary action, and promotes individual responsabilisation of the poor which is clearly articulated by the homo economicus understanding that there should be no money for nothing. Time banks, as a system which monetises informal activity, fits within this logic and thus requires further investigation.

Slavoj Zizek (2009, p3) agrees, charity is bad and sustains poverty:

The worst slave owners were those who were kind to their slaves and so prevented the core of the system being realised by those who suffered from it, and understood by those who contemplated it. Charity degrades and demoralises. It is immoral to use private property in order to alleviate the horrible evils that result from the institution of private property.

For Zizek, in a Marxist vein, charity enables the capitalist system to continue because it ameliorates its worst effects, and is immoral because it perpetuates the exploitative system which creates the problem. Zizek (2009) argues that the most radical aim of today's third sector is 'global capitalism with a human face'.

Certainly social enterprise could fit this definition with its double-bottom line of social mission and profitability; capitalism tempered a little by humanity. Taken to the nth degree, Zizek's argument is that we should let the catastrophic social effects of free market capitalism play out undisturbed by mutual aid or philanthropic motive so that we can be rid of such an inequitable system. Zizek then, is at odds with Gramsci's (1971) notion of passive revolution, theorising that only total system change will address the issues. Sharpe & Boucher (2010, p225) state:

Perhaps our deepest criticism of Zizek's work is that, from the true premise that what is needed is a set of alternatives to the present neoliberal order and its accelerating crises, Zizek infers that what is needed is an absolute break with everything that exists. For Zizek, and despite his professed Marxism, there are no dialectical contradictions at the very heart of capitalism, as Marx thought. Instead, there are marginalised groups who belong only liminally to the world order, as the alleged *sinthomes* of global capital: the disenfranchised people of the favelas, the long term unemployed and so on.

Here they recognise the problem, apart from the uncomfortable human conditions of such an apocalyptic revolution, is that as argued, the rise of the third sector, however neoliberal and disciplinary, may represent a socialising of the private

sector. What if the human face could grow into a human body, and eradicate the inadequacies of capitalism through a feminist revolution of care-based and cooperative egalitarian exchange relations? In documenting the historical development of state welfare, Lund (2002) writes that the development of the charitable and voluntary sector has religious roots and is founded upon notions of reciprocity; what is given will be returned at another time when the receiver is more fortunate. Despite their economic configuration, and position within the third sector, time banks also operate on this premise, that reciprocity is necessary for inclusion in society. Thus time banks, as opposed to charity, or the more neoliberal social enterprise, may represent a way to alter exchange relations that moves them away from inequitable capitalist exchange without perpetuating it as Zizek suggests. However, for this to be the case, time banks would need to maintain activity in line with their original aims of redefining work and value in society, so that the inequitable structures of social exclusion are overtly challenged and addressed. This thesis investigates the ways in which a time bank practically applies these aims, and thus evidences the ways in which they embody radical action and the potential to 'humanise', and feminise the capitalist economic structure.

3.9 Depoliticization

The protesters should beware not only of enemies, but also of false friends who pretend to support them, but are already working hard to dilute the protest. In the same way we get coffee without caffeine, beer without alcohol, ice-cream without fat, they will try to make the protests into a harmless moralistic gesture. (Zizek, 2012)

Here Zizek theorises the nature of the anti-capitalist Occupy protest and how an ever all-encompassing capitalism can subsume protest into its machine; in demonstrating its diversity it depoliticises its opposite. Radical values become absorbed into capitalism as a cultural form of expression, and allowing the dissent confirms the democratic nature of capitalism without requiring action to address the counter-hegemonic protests. Thus whilst third sector enterprises such as time banks may represent radical feminist action, its enactment within the third sector, as a neoliberal economic sector, could foreclose this potential whilst harnessing it for its ability to temper capitalism caused social problems, and utilising it as a narrative of progressive and egalitarian politics. It is important therefore, to provide evidence for how third sector organisations such as time banks are utilised and

conceived of, because this will provide further insight, and evidence into the paradoxical reality of their existence as counter-hegemonic action working within the structure of the state.

3.10 Summary

The third sector, in which time banks are situated, developed from the autonomous voluntary action of individuals trying to improve the conditions of society by creating a Gramscian civil society space in which counter-hegemonic struggles could be enacted; the potential for 'passive revolution.' Beveridge (1948) recognised the importance and value of this sphere of social life for creating an equitable society, and provided evidence to government of the ways in which they could structurally facilitate this activity without interfering in it. Regressively, following the Wolfenden report (1978), Prime Minister Margaret Thatcher utilised a neoliberal rationale to bring voluntary action within the economic structure of the state, as a voluntary sector with an imperative to provide public services through contractual and managed arrangements with the state. However, it is within this sector that a majority of women, who disproportionately experience social exclusion, work in paid and unpaid capacities, and it is a sphere which has the potential to raise the value of culturally constrained 'women's work' in society. The potential is that as the third sector becomes valued and formalised it could represent a feminist revolution in exchange relations and redistribution of wealth. However, the literature suggests that a process of third sectorisation may inhibit the potential benefits and co-opt the energies of what once was value-led counter-hegemonic action, by imbuing it with economic rationalities, in line with Foucault's (2010) theories of governmentality and homo economicus. There is thus a tension and a lack of empirical evidence concerning how much the private sector is being socialised, or the social sector is being privatised through this process of third sectorisation. The critique of Zizek (2009) is that third sector is actually counter-productive to solving social exclusion because it perpetuates the exclusionary system of capitalism. Indeed, theorists argue that this may be the *raison d'être* of neoliberalism. However, this denies the original and radical potential of such action as counter-hegemonic 'passive revolution', posed in the aims of time banks to redefine work and value. Whilst third sector activity and social enterprise may

extend exploitative rationalities in order to require more from those with the least, it may also provide that civil society sphere of rule by consent which could alter the neoliberal state. In order to theorise how these tensions occur this thesis provides empirical evidence of how a third sector enterprise, a time bank, works in practice. The following chapter addresses the time banking literature and currency context, and their radical potential as a communistic time-based exchange system.

4. Time Banks

'What is the robbing of a bank compared to the founding of a bank?' (Brecht, 1928)

In a similarly critical vein to Zizek (2009), Brecht here challenges common sense assumptions to draw attention to the fundamental inequality in our economic system. This is particularly pertinent in an era where financial institutions are believed to have caused the biggest financial crash in history (Cabral, 2013). As discussed in chapter one, inequality and social exclusion are rising, and as a consequence, people, and indeed governments via the third sector, are increasingly turning to 'alternative economic practices' for resilience and resistance (Cha, 2012; Pfafjar, Sgro & Wagner, 2012; Lietaer, 2001; Theret 2013). As argued in the previous chapter, a process of third sectorisation has led to a tension between the rise to prominence of the comparably egalitarian and feminised but formalised work of alternative economic practices, and the ways in which the state controls this activity under a neoliberal ideology. This control works in the Foucauldian sense of governmentality and homo economicus, whereby institutions and individuals follow neoliberal rationales which present as 'common sense', and supersede values with economic efficiencies. This has implications for the potential of such activities because whilst they may represent a free domain of counter-hegemonic struggles which have the possibility of addressing the structural cause of social exclusion through redistributive practices (RED), third sectorisation appears to threaten this by individualising the causes (MUD) as irrational economic behaviour. An example of alternative economic practice is that of community currencies, such as time banks, which are:

An agreement to use something else than legal tender (i.e. national money) as a medium of exchange, with the purpose to link unmet needs with otherwise unused resources. (Lietaer & Hallsmith, 2006, p2)

Due to increasingly constrained mainstream economic opportunities, it is reasonable that people are creating and using other ways of exchanging goods, services and meeting needs. What is perplexing is that, as with the critique of neoliberal ideology inherent in third sector activities, time banks are also inherently structurally critical in the way that they challenge constructions of work and money, yet the mainstream political system is advocating for and supporting such

practices. Arguably, in line with Zizek's (2009) assertion, the state is further harnessing the energies of the socially excluded, as in Big Society rhetoric, to sustain the current system. Something further borne out by the analysis of social capital whereby Bourdieu's (1984) theory holds in demonstrating that the interplay of capitals serves to maintain the position of the powerful. However, the inherent critique remains, and the prospect for counter-hegemonic, particularly feminist, struggles, are present in the potential for time banks to be used to address social exclusion through structural challenge. This chapter then, scrutinizes the current time banking literature to explore these tensions. As will be discussed, this is necessary because whilst some of the literature recognises the radical potential of time banks this is not explored empirically (see Gregory, 2014), and there is a focus on social capital which, as argued, does not address the causes of social exclusion.

4.1 The Conceptual Framework of Time Banking: The Problem

The founder of time banking Edgar Cahn (2000) stated that the time bank model was created in response to social problems, i.e. family breakdown & juvenile delinquency, that he viewed as caused by deficiencies in the markets, money and the economic system in general. He argued that the current solutions to these issues, i.e. welfare programmes, were exacerbating problems by perpetuating a conception of welfare recipients solely in terms of what they lack. Consistent with the argument herein concerning the causes of social exclusion and the potential for RED policies as opposed to SID and MUD policies, Cahn argued that the current economic system does not value all the activities in society which enable both society and the economy to function, such as the unpaid informal work of women. In this regard, Cahn (in Kelly, 2007) argues:

This (time banking) looks beyond traditional economics to contend that we must develop a new set of values based on families, communities and civil society, and which places value on raising children, keeping families together, taking care of elderly people, and making the planet sustainable - all deemed worthless in the market economy, but essential to enable our communities to thrive.

Here Cahn stresses the ignorance of the market economy to, and worth of, what he defines as the 'core economy' (Cahn, 2000). The core economy is also referred to as the non-market economy, unpaid work, and the informal economy, that is the

work done within society such as raising children, which is unwaged and thus not defined as formal work. This thesis will use the terms 'informal unpaid work' and 'informal economy' to refer to the activities of the 'core economy', as whilst the centrality and importance of it is accepted, 'core' may not accurately describe the relationship between the economic spheres. Further, despite the pejorative associations of 'informal work', it accurately describes the nature and importance of this activity in terming it 'work', as well as clearly defining it in comparison to the more valued 'formal work' which is highly valued and carried out in the mainstream economy. Cahn's argument, in agreement with the sentiments of Beveridge (1948) on women's work in the home, is that the informal economy is neglected by the market economy, but that there is a symbiotic relationship with both being essential to each other, and thus the informal economy should be valued in order for it to function properly in a supportive capacity. Therefore, what is posed by the concept of time banking is actually a critique of the neoliberal logic which exploitatively and discriminately values formal profit-making work over other valuable activities in society such as informal work. Further, as will be addressed in this chapter, the literature shows that time bank membership is majority female, and a feminist critique is present in the demonstration of the ways in which capitalism exploits the 'reproductive labour' of women. As Gibson-Graham (1996, p64) state:

As workers in the domestic economy, women have often been theorized as engaged in a nonclass process of "reproducing" the capitalist workforce – feeding, clothing, nurturing, cleaning – performing a socially necessary (if hugely undervalued) function.

What is significant is that time banks offer a radical feminist critique of capitalism which even goes beyond the critique of Marx, who it is argued overlooked the exploitation of reproductive labour (see Federici, 2008). Thus at the heart of the development of time banks is a critical ethos which attempts to address the structural roots of social exclusion, such as poverty caused by an unequal economic system which exploits the informal work of a predominantly female population.

4.2 Time Bank Backers

Time banks pose a critique of the dominant state structure, and therefore the fact that they receive support from the government, as previously argued, may

represent a shift in policies towards RED through a feminist redefining of work and value. As previously discussed New Labour brought social exclusion to the political fore and it was through the Social Exclusion Unit (SEU) that they initially supported time banks (E.S.R.C, n.d.);

As a nation we're rich in many things, but perhaps our greatest wealth lies in the talent, the character and idealism of the millions of people who make their communities work. Everyone – however rich or poor – has time to give... Let us give generously, in the two currencies of time and money. (Blair In NEF, 2001, p2)

Here, in the language of time banks, Blair defines time as a currency, and asks citizens to give generously. As previously argued, without a parallel redistribution of material wealth, requiring people to give their time may alleviate the symptoms of social exclusion, but it ultimately perpetuates inequality because of the unequal value system which exploits the time of those who give. This support for time banking however, as a means to address social exclusion, was continued by the Coalition Government. In The Giving White paper (Cabinet Office 2011, p28) the government stated their aim to encourage people who have not given time before, to do so, and to stimulate more giving from those who already give, by supporting innovative community action models such as time banking;

We will be using £400,000 of funding from government and NESTA to pump prime the development and testing of the Spice community time credits approach in England; a further £400,000 will be brought in from local authority areas and other partners over the course of the 24-month project. The approach will be tested in three areas of England – King's Lynn and West Norfolk, Lewisham, and Wiltshire – with a view to developing a further three elsewhere in the country. If these are successful, we want to see a range of approaches replicated up and down the country.

Successive governments have therefore supported time banks, and are actively engaged in funding and stimulating time bank growth. The Spice time bank model supported here is one adopted by the time bank studied, and implements the P2A (person to agency) time bank structure where members exchange their time credits with the time bank for rewards, rather than necessarily exchanging with one another (P2P). The danger inherent in this paradox of a potentially radical organisation being supported by the state which enforces the structures it challenges, is that the critics may be confirmed (Zizek, 2009, Brown, 2014), and that third sectorisation serves to depoliticise even critical projects through co-opting their activity.

The Giving White paper (Cabinet Office, 2011) was part of a major Coalition Government policy proposal and as such, time banks have become part of their flagship Big Society policies. In defining 'The Big Society' the government (HM Government, n.d, p1) stated:

We want to give citizens, communities and local government the power and information they need to come together, solve the problems they face and build the Britain they want. We want society – the families, networks, neighbourhoods and communities that form the fabric of so much of our everyday lives – to be bigger and stronger than ever before. Only when people and communities are given more power and take more responsibility can we achieve fairness and opportunity for all.

Again, the language of communitarianism is utilised via emphasis on the responsibilities of communities, and there is a clear focus on the majority female informal work, social capital work, as the key to addressing social exclusion. The value of this work is there however, only in rhetoric because there is no associated talk of rights and redistributed wealth. This policy informed the Localism Bill which represents a shift from central, to local responsibility for alleviating social problems, within which time banks have a place as a third sector organisation concerned with facilitating those responsibilities in order to tackle social exclusion at a local community level. What is necessary here is to understand what this policy shift means. Pressman & Wildavsky (1984, pxxiii) argue that policies are presented as a broad statement of intention, aims and objectives, however:

Policies imply theories. Whether stated explicitly or not, policies point to a chain of causation between initial conditions and future consequences. If X then Y.

What is implied then, by Big Society policies and the Localism Bill, is that the chain of causation for social exclusion lies with the socially excluded communities, a clear moral underclass discourse (MUD). For example, in following up the Giving White Paper the government stated (Cabinet Office, 2012, p8):

Giving, whether time or money, is hardest in communities with low levels of financial and social capital, with less tradition of working together to help themselves. It is in these areas where the biggest impact can be felt.

The policy is based upon the theory that social exclusion and the concomitant problems, are caused by individual people who lack the means and ability to work together (MUD), as opposed to structural inequality which shapes the behaviour of individuals. As previously addressed in looking at resilience and informal work, it is simply false to state that poorer communities lack social capital, and do not work to help each other get by in the conditions they find themselves in (Williams &

Windebank, 2003a; Gosling, 2008). Thus, what is demonstrated, is that the state supports time banks. However, they support them on the ideological basis that social exclusion is caused by individual deficiencies which result in a lack of ability to engage in mainstream economic practices. There is therefore something within the time bank mechanism, that despite their radical aims, enables them to be utilised as part of a moral underclass discourse (MUD) focussed on addressing social exclusion at an individual level, which will be further theorised in chapters six and seven, based upon the data of this research.

4.3 The Conceptual Framework of Timebanking: The Solution is 'Co-production'

How then, in practice, might the government co-opt the critical and radical potential of time banks to a neoliberal and conservative support of the status quo, in which social exclusion is perceived as an individual failing? The solution that time banks pose to the problem of social exclusion is to use the concept of 'co-production' to realise their core aims. In relation to time banking 'co-production' is defined here (Cahn, 2000, p31):

Co-production is a construct: a framework designed to realize four core values. [...] *an asset perspective, redefining work, reciprocity and social capital.* [italics original].

Co-production in time banking is thus the means by which to redefine people in terms of what they have rather than what they lack (*asset perspective*). Secondly, it requires that unpaid informal work is valued and important (*redefining work*). Thirdly, it means perceiving that services cannot occur without those they serve, and as such those people should be valued for their contribution (*reciprocity*). Fourthly, it concerns valuing and investing in the bonds between families, communities, people (*social capital*). The centrality of the concept of co-production to time banks is evident in the information time banks present on their promotional material and websites. Time banks then, believe that social exclusion can be alleviated by co-production, which redefines and revalues work, views all people as assets and contributory to the whole, and values social networks and the work that goes into creating them. The potential, and the value in this definition of co-production, is not in the conservative use of social capital which has previously characterised MUD responses to social exclusion, in assuming socially excluded

groups lack social capital. Nor is it in the stimulation of reciprocity in a resilience context, because again this is based upon a MUD assumption that reciprocity is lacking. Rather, it is in the redefining of work which enables the unpaid informal work of socially excluded groups to be prioritised for recognition and value. As Seyfang (2004b, p21) argues:

The people who use time banks certainly see them as more than simple volunteering projects – for members, there is a clear message that the time bank offers them a space for revaluing their work (perhaps giving it value for the first time) [...].

Thus time banks are radical because they argue for a more communistic perception of citizens as equal and interdependent through redefining work and value. Further, it advocates for a redefinition of unpaid informal work, which is feminist, and goes further than the 'wages for housework' counter-hegemonic struggle of the 1970s (Weeks, 2011). Thus the concept of co-production in time banking clearly delineates their feminist capitalist critique; that the current economic system does not value those not engaged in productive labour (asset perspective), that it does not value the reproductive and largely female labour (redefining work), that it does not value people equally for their contribution (reciprocity), and that it is not conducive to functional and valuable social relationships (social capital). As Cahn (In NEF, 2001, p3) states:

Market economics values what is scarce – not the real work of society, which is caring, loving, being a citizen, a neighbour and a human being. That work will, I hope, never be so scarce that the market value goes high, so we have to find a way of rewarding contributions to it.

This is critical, it works against SID and MUD responses to social exclusion, and provides a means to enact a RED response. The problem however, is that time banks wish to be complementary to the mainstream economic system, to supplement and support it (Cahn, 2000), and this is not congruent with their aims. In similarity to the manner in which charity can perpetuate the inequitable system, and third sectorisation could facilitate depoliticisation, and co-opt the counter-hegemonic potential of civil society. Time banks recognise the structural cause of the problems, yet seek to stimulate activity to alleviate the unpalatable conditions of exclusion by merely complementing an inequitable system.

Despite this, within co-production there remains redistributive potential. In researching time banks, socially excluded young people and co-production Cahn & Gray (2005, p36) state:

We must send another message to youth: we value you for what you are, who you are, and what you can do right now for others.

In aim time banks maintain that they are concerned with valuing people equally; valuing citizens, no matter their status, for their contribution to society. This positive potential of co-production in time banking is the aspect which Coote (2011) argues may enable the best motives of Big Society policy to be realised, and Gregory (2010) argues could improve public service provision. However, these endorsements are tentative, and this is due to the way in which co-production can be co-opted by the public sector and third sectorisation. For example, in a report for the Local Authorities and Research Councils' Initiative (LARCI) Barker (2010, p2) states:

Co-production is essentially about the delivery of public services being shared between the service provider and the recipient. Therefore, co-production is nothing new – essentially all services involve some involvement of service users. What makes this issue topical in the current financial crisis is the expectation that effective user and community involvement may help to improve outputs, service quality and outcomes and reduce costs for local government.

Here, Barker defines co-production as something which already occurs, 'naturally' as it were, in the process of service provision between provider and recipient, and as something which can reduce costs. Further, Phil Hope MP, a previous Minister of State for Care Services, stated (Hope, 2009):

Co-production changes all this. It makes the system more efficient, more effective and more responsive to community needs. More importantly, it makes social care altogether more humane, more trustworthy, more valued – and altogether more transforming for those who use it.

Again, co-production is promoted in terms of efficiency and cost effectiveness as a means to realise values such as humane and trustworthy treatment. This neoliberal governmentality, as argued, is based upon a flawed rationale that free markets and business processes will deliver social justice, and as such this narrative reduces the radical and progressive potential of co-production and time banks to achieve their aims.

However, what is also present in these government narratives is the value of people's contribution. Barker, (2010) believes user involvement will improve

services, and Hope (2009) argues that co-production would transform services for those who use them. In actuality, if co-production does improve services, this demonstrates the value of service recipients, and may provide argument and evidence for more RED-based policies. If participation in time banking demonstrates the value of people, social capital, informal work etc. then it can provide a critical opposition to social exclusion policies narrowly based on MUD and SID. In a report funded by NESTA, Boyle and Harris (2010, p11) argue that co-production provides a critique of existing approaches to public service reform. In defining co-production, they state:

Co-production means delivering public services in an equal and reciprocal relationship between professionals, people using services, their families and their neighbours. Where activities are co-produced in this way, both services and neighbourhoods become far more effective agents of change. Boyle and Harris also argue that 'giving something back', co-production, is essential otherwise the talents of the community waste away, and their argument is, paternalistically, that people should give for their own good. However, this argument is not used within other sections of our society. Take for example, the disproportionately large salaries of CEOs, lawyers, or bankers. The common argument is that these people must be paid these salaries or they will take their talents elsewhere, not that they should give their talents for the good of society and their own good, so that their skills do not go to waste. In the same vein, Boyle and Harris (2010) argue, as do time banks, that since the 'bank bail-out' which followed the financial crisis, we need 'more for less', but more for less is required from those with the least in society in focussing on socially excluded groups. Further, proportionately less is required from those with the most who are simply obligated to continuing working for pay. What is not articulated, is that when time banks and co-production are used in terms of public service provision, and people are valued in time credits, then people are not valued equally; rather *some* value is given, but this value is diminished by existing within an unchallenged neoliberal capitalist context. Arguing that young people are valued equally because they are 'recognised' when they contribute to the public services that they disproportionately need due to their socially excluded position, is like proposing that slaves were valued equally because the value and importance of their efforts was 'recognised' and they benefitted from the opportunity to work. Herein lies the tension between the radical and conservative potentials of time banks. The

critique and mechanism that they present can be utilised and perceived in conflicting ways, and as such, it is necessary to conduct critical research with participants of time banks, as this thesis does, in order to provide evidence for how they function in practice.

4.4 Redefining Work: How Time Banks Seek to Alleviate Social Exclusion

One of the core aims of time banks is to redefine work, and as argued, it is this aspect which affords time banks real potential to redress social exclusion, as it is the area in which discriminatory social structures enact social exclusion and inclusion. As Gregory (2012b) found in his time bank research, in exploring the potential of time banks there is a need to theorise time banks in relation to redefining work. In demonstrating that work is obscured as a social construct, which is actually open to redefinition, Gorz (2010, p147-8) states:

Work, as we understand it, isn't an anthropological category. It's a concept invented at the end of the eighteenth century. Hannah Arendt reminds us that in ancient Greece, labour referred to those activities needed to support life. There was neither dignity nor nobility to such activities: they were necessities [...] Work was reserved for slaves and women. It was regarded as the opposite of freedom. It was confined to the private, domestic sphere. The concept of work is historically fluid, and socially constructed. It is only in recent history that work has come to be narrowly defined as regular paid employment outside of the home (see Edgell, 2012). Previous conceptions, such as those from England in the pre-industrial era, defined work as activities done in and around the home which sustained a family and its immediate community (see Oakley, 1974). In this conception the activities which sustained life, reproductive labour, were at least classified as constructive work rather than, as is the case today, devalued as an economic burden which denies women full social inclusion (see large families as a financial burden BBC, 2010). Marx (1881) argued that in pre-industrial societies people were organized more co-operatively and equitably because land was communal, and produce was shared between the communities; essentially all work done to sustain the community, raising children, growing food, making shelter etc. was visible as important work. Oakley (1974) suggests that in the modern era the capitalist system required more mobile labour outside of the home and thus family structures altered and labour was divided along gendered lines. Women became solely responsible for less-visible labour inside the home,

and labour outside of the home became defined as work. The non-profit making work of reproductive labour was consigned to women in a society subsequently structured around productive labour as highly valued; the activities of women inside the home became devalued and less defined as work. In a Marxist Feminist exposition of work, Weeks (2011, p9) argues:

To say that work is organized by gender is to observe that it is a site where, at a minimum, we can find gender enforced, performed, and recreated.

The capitalist system therefore, utilises an ideology which pervades identity in order to exploit people on the basis of gender, via work, to maximise capital. To this end Weeks (2011) argues that this serves to create functionalist subjects for capitalism alone; the division of labour by gender serves a capitalist function of making individuals into subjects of capitalism. Oakley (1974, p157) describes this coercion and exploitation of women as follows:

The myth of the division of labour by sex describes the relegation of women to a domestic role in the family group as natural, universal and necessary. It states that women are naturally housewives in all societies, and that women need to assume the role for society to survive.

This oppression of women into powerless roles, which support and benefit the unequal accumulation of power and wealth for men is evident from the feminisation of poverty literature (Millar, 2010; Lister, 2004; Lupton, 2003), and offers an explanation as to why some socially valuable work is not valued; the need for exploitation. This ideologically created role not only limits women by making them responsible for informal work without pay, but it also results in the compounding powerlessness created by limiting their access to becoming, or practicing equally, as educators, lawmakers, politicians, money earners etc. Therefore, the capitalist economic system not only ideologically defines valuable work as paid formal work, but also creates gendered identities exploitatively linked to this definition.

In defining work in the contemporary era Wright Mills (1951, p229) refers to the effect of the capitalist economic system:

One type of work, or one particular job, is contrasted with another type, experienced or imagined, within the present world of work; judgements are rarely made about the world of work as presently organized as against some other way of organizing it.

Wright Mills argues that capitalism obscures the social construction of the concept of work, and maintains a superiority of work as productive labour for profit. He highlights the focus in society on types of work as opposed to the ability to conceive of structuring work differently. This inability to think of work as a social construct is present in the ineffective methods to address social exclusion via social inclusion discourse (SID). Work could in fact be maintained as the defining feature of inclusion if it were an egalitarian concept which encompassed all socially useful contributions, as time banks in fact, state they aim to promote. To give a broader definition of what 'work' might be, and how it may be categorised, Williams (2007, p13), drawing upon the work of Polanyi and Giddens (1997) amongst others, defines 'work' as the production and delivery of goods and services via the market (private sector), state (public sector), and/or the community (informal or third sector). Thus there are three sectors in which work is conducted, but goods and services, depending on the sector that they are produced and delivered in, are conceived of differently; for example the service of caring for a child is defined as a service if conducted in the private sector via nurseries and schools, less so in the public sector via foster care, and is not conceived of as a service when conducted in the informal sector via parenting. Therefore, the sector in which work activity is conducted impacts upon its conception as work, and as such, impacts upon its value status within society. Thus time banks, in aiming to redefine work, have the potential to have a progressive effect on the political landscape and social exclusion, by advancing a structural solution to social exclusion. However, the third sector would need to be valued equally in relation to the public and private sectors. Further, as argued in the analysis of the third sector, the way in which time banks operate as part of a more egalitarian and feminised sector, could represent a radical shift in perceptions. This aspect requires research evidence from the perspectives of those involved, to understand how work is being defined and undertaken within the context of time banks, which this thesis will uniquely provide.

4.5 Time Credits as Currency: Building Social Capital to Alleviate Social Exclusion

Money is defined as something which facilitates exchange, acts as a unit of account and stores value. In economic science, and neoliberalism, money is presented as a neutral rational tool through which markets function. Further, as a consequence of the development of money from commodity form, people tend to believe in an inherent value to money based upon a physical reality. Hutchinson et. al. (2002, p55) argue that commodity money (i.e gold), which had use *and* exchange value, still pervades modern thoughts about money:

From this historical fact derives the enduring notion that money is a tangible commodity, and the common illusion that the sophistication of modern banking practice remains based upon the sure foundations of a metallist theory of money.

The common perception is that money has a tangible value based upon a physical reality, and the state and financial institutions do nothing to dispel this fiction as it maintains their control over society. In fact, the modern form of money, which is created by banks issuing loans whereby the interest repaid becomes new money, makes money a commonly agreed fiction and tool of power, controlled by financial institutions and the state. Riegel (1944) argues that creating money in this way, through bank credit, makes money a privilege rather than a right, and as such only the privileged will benefit. Thus the modern form of money, which is created and controlled by capitalist businesses and the state is presented as an objective rational economic tool however, it is an ideological tool, which has a central function in shaping our society; determining inclusion and exclusion. As with work, money is a social construction, and the ways in which money is defined serves the inequitable capitalist economic system.

Time credits work as a form of money, and play a pivotal role in the time bank mechanism for addressing social exclusion. Time credits are used to facilitate exchanges between members, store the value of members' activities between exchanges, and by the time broker to account for member activity. Time credits are a currency through which to redefine work, as work is paid, to define people as assets, assets are valued monetarily, to encourage reciprocity, as economically rational neoliberal subjects do not do something for nothing, and to build social

capital, because it enables the valuing of social capital building activity. Cahn (2000, p9) states:

Money had certain characteristics. Each characteristic produced certain results. If you changed those characteristics, you would change the results. Therefore a new kind of money, if it was to be different from the old kind, could do different things. The new money might not replace the old kind. But I wasn't trying to get rid of money or replace it. I was trying to find a way to complement it.

Cahn here recognises that the way we attribute value through the current economic system is central to producing the undesirable results of social exclusion, and he argues that money, like work, is a social construct through which to organise society. In creating a new form of egalitarian money, communistic even, for valuing peoples' contribution, and appreciating the unpaid and informal work, time banks again pose a radical critique and solution to the current economic system. However, Cahn is clear that time banks seek to complement the current system rather than to provide opposition to it. This is a more conservative aim than that of Gramsci's (See Callinicos, 2010) 'passive revolution.' Thus despite exposing the ideological nature of money and how it is constructed, enabling a discussion of the social properties of money, which is so often obscured by the way money is generally understood, time banks appear to employ a radical solution whilst simultaneously wishing to support and maintain an inequitable system.

In considering how money structures society, Zelizer (1989, p342) argues that money is distinctly social, and that this aspect of it is widely ignored in popular and academic thought;

Culture and social structure mark the quality of money by institutionalizing controls, restrictions, and distinctions in the sources, uses, modes of allocation, and even the quantity of money.

In parallel to the ways in which work is ideologically constructed to serve capital by exploiting the work of women and the socially excluded, Zelizer finds the same true of money. As argued in the second chapter, forms of capital are based upon an economic hierarchy which defines other forms of capital. Consequently, Zelizer argues that culture and structure shape the ways in which money is perceived of and used. In opposition to the neoliberal conception that free markets and capital are a system of rationality which will serve society, the theories of Bourdieu (1984) and Zelizer establish the ways in which social structures restrict experience. For

example, Zelizer's (1989, p369) research clearly demonstrates that money, as a socially constructed tool, controls the lives of women;

Gender marked women's money even when their income was earned. Women's wages were still earmarked as separate and treated differently. A wife's pin money, regardless of its quantity, and even when it brought the family a needed income, remained a less fundamental kind of money than her husband's wages. It was either collectivized or trivialized, merged into the housekeeping fund and thus undifferentiated from collective income or else treated as a supplementary earning designated either for family expenses (a -child's education or a vacation) or for frivolous purposes (clothing or jewellery).

As Weeks (2011) establishes in relation to work, Zelizer shows money as a site where gender is enforced and controlled as a discriminatory structure. The same can also be said about the hierarchy of capitals. If social capital is the domain of women, women as avid social capitalists (Putnam, 2001), social capital is viewed as a lesser form of capital. The resources that predominantly women are able to draw upon through developing social capital are of lower value, illegitimate even, because it is 'unearned income', by which I mean not earned through the valued domain of formal paid work. Thus again, the seemingly objective 'rational economic' tools of neoliberalism are demonstrated to be socially constructed, structured and constrained in ways which are gendered, discriminatory and create social exclusion. What is significant about time banks then, is that they explicitly offer a solution to this process of structural social exclusion by seeking to redefine and alter these constructs, and how this is manifest is investigated in chapters six and seven.

The centrality of money to state power is recognised by Weber (1964, p280):

The modern state has universally assumed the monopoly of regulation of the monetary system by legislation; it has, almost without exception, assumed the monopoly of creating money, at least of the issue of coinage. Indeed, Weber (1964) argues that a monetary system is a precondition for the development of democracy, and thus the structure of the modern state. That is, money enables, potentially, a more democratic system of exchange relations than that of indentured serfs to local lords. Money may represent a widening of possibility for civil society to exist, but the state retains control over exchange relations through money, and money also provides a visual symbol of power. Lietaer (2001, p333) writes:

During a period when nation states were trying to establish their legitimacy, national currencies became an important symbolic tool (with the national flag, the national anthem, etc.). Aristotle considered the power to impose one's currency as a prerogative of empire.

Money is not only a functional tool of exchange, but symbolically it represents the identity of a nation and affirms state power through legal control of exchange.

Money thus works in line with governmentality and the diffuse power exerted through economic rationality in the modern neoliberal state. The symbolic value of money in relation to state power and identity is still opaquely evident today. For example, in the debates concerning Scottish independence The Chancellor of the Exchequer, George Osborne, stated that if Scotland became independent it would not be allowed to use British currency (Johnson, 2014). Here, as with the Euro, the British state fiercely guards the national currency, which undoubtedly has a basis in maintaining British state identity and power. Thus, money is not only a discriminatory tool, but also a symbol of state power, and the creation of money in the form of time credits represents a challenge to that power which will be explored by the data herein.

As North (2010, pp78-79) argues:

The political challenge implicit in alternative currencies is that the 'money' we use is simply a social construction, a collective agreement to accept a certain form of measurement, store of value and unit of exchange. Once we accept that money is not a thing 'out there', external to us, but a social construction, it follows that we can change it: we can make collective agreements to use other forms of money. State-created money is used to discipline working people into selling their labour in what is an unequal exchange relationship. Money created from below, it is claimed, enables needs to be met.

This manipulation of money for different social outcomes is exactly what Cahn (2000) sought to do, and thus time credits, and other forms of created money, pose a challenge and critique to the current neoliberal economic system, and may represent, through their increasing usage, a move to destabilise the structures which create social exclusion. The state however, as previously discussed, is supportive of time banks, and indeed other new forms of currency such as local currencies i.e The Bristol Pound. Through the third sector, the state positively encourages new forms of currency and capital as a means to address social exclusion. This support however, is tentative and only extended whilst they complement, rather than critique or secede, the current economic and social

system. For example, the Bank of England (Navqi & Southgate, 2013) produced an advisory document on local/complementary currencies, which described their benefits to the current system, but also outlined the fact that the Bank of England would limit their expansion if they began to threaten the system. This said, there are currency systems which have received long term state support, such as the Swiss WIR (or wirtshaftsring, 'economic circle'). The WIR is a credit system, or complementary currency, started in 1934 to facilitate the exchange of goods between businesses within Switzerland, and it has been promoted as an example of how to sustain and stabilize an economy (Stodder, 2009). The WIR is completely complementary of the mainstream economic system, and works within a neoliberal economic rationale to support the capitalist work and monetary constructs, rather than seeking to challenge them in any way. One of the other key differences between the WIR and other new currencies, such as time credits, is that there is no tangible monetary form, and therefore a lack of symbolic challenge to state authority. Thus money is socially constructed in a way which serves the inequitable status quo based upon neoliberal ideology, and whilst time credits represent a challenge to that power structure, they currently do so in ways which may serve state interests by sustaining the current economic system, and as such, to an extent, they are tolerated. It may however, also be these factors which force time banks to define themselves as complementary, as with voluntary action, any overt critique of the system may serve to diminish their support and toleration. Despite this, the radical potential of time banks in creating new money is not necessarily foreclosed, and as such this requires empirical evidence which this case study of a time bank will provide.

4.6 Alternative Economic Spaces: Alternative vs. Complementary Currencies

Thus one might represent economic practice as comprising a rich diversity of capitalist and noncapitalist activities and argue that the noncapitalist ones had until now been relatively "invisible" because the concepts and discourses that could make them "visible" have themselves been marginalized and suppressed. (Gibson-Graham, 1996, pxi)

It opens the question of the origins of economic monism and pushes us to consider what it might mean to call an economy "capitalist" when more

hours of labor (over the life course of individuals) are spent in noncapitalist activity. Gibson-Graham, 1996, p131)

As previously indicated, Gibson-Graham argue that the problem of capitalism is in part the way in which we centre capitalist practices in economic and societal discourse. For Gibson-Graham, a recognition of alternative economic spaces opens up the visibility and value of a multiplicity of economic practices, which has the potential to alleviate the discriminatory problems of capitalism. However, in agreement with Zizek (2009), this section argues that the newly embraced multiplicity of economic spaces through government support and the third sector, may only serve to maintain the dominance of capitalism as a basis for societal structure, through further exploiting the energies of the socially excluded to sustain the status quo. To explore this, it is informative to analyse the similarities and differences between Local Exchange Trading Schemes (LETS) and time banks. LETS was introduced to the UK in 1985, prior to time banks by just over a decade, and it is a trading system which enables members to trade goods and services between one another in a similar fashion to time banks with the emphasis on keeping the economic benefit local (North, 2006). Goods and services are exchanged for payment in an agreed and created local currency such as the Totnes 'acorn', Breacon 'beacon' or Manchester 'bobbin' (Seyfang, 2001, p582). There are currently over 225 LETS worldwide, a number which has steadily grown over the last twenty years but is now declining in the UK (DeMeulenaere & Flode, 2012; Cooper, 2013). Members can value their service or good at a level they deem appropriate for example, two hours of gardening could be worth 4 acorns, and a handmade plant pot worth 2 acorns etc. The differentiated value, or pricing, is seemingly the only difference between the LETS and time bank systems. Although LETS schemes also sometimes adopt the ethos of valuing member time equally (Seyfang, 2001). LETS received government support during their start-up phase, and this was given due to their perceived ability to help unemployed people back into employment (SID). Although the membership demographics are a significant difference, in that LETS membership is predominantly middle class (North, 2006), whereas time bank membership is made up of, in the majority, socially excluded people, people on a low income and women (Lasker et. al., 2011; Seyfang, 2009; Panther, J., 2012; Collom 2011). In supporting LETS, the government introduced a benefits disregard for people working in this type of

credit system, which Seyfang (2004b) argued should apply to time banks alongside other regulatory support for their activities. However, the state maintained control over the amount of work people could do in this manner by only applying the benefits and tax disregard for people not using their employment skills (i.e. skills which they use in employment or self-employment). This legislation now also applies to time banks. Further, LETS at their height, were predicted to have had 303 networks and 21,800 members with a value of exchanges at 1.4 million (Williams et. al., 2001), numbers which are very similar to the current membership configuration of time banks. Thus LETS represent a comparative system to time banks in offering an alternative economic space in which to undertake and value work not valued by the capitalist economy. Time banking is referred to in the literature under different terminology, including: 'complementary currency', 'alternative currency', 'alternative economic space' (Leyshon, et. al., 2003; Seyfang, 2009). Time banks inhabit a conceptual space as an economic Other to capitalist practice, yet depending upon who you ask they are either complementary Other, or alternative Other. LETS however, are more commonly described as an alternative currency and not as a complementary currency. LETS tended to originate from middle class communities (North, 2006) who overtly wanted to provide alternative exchange relations in order to oppose and change the current economic organisation. Much of the academic research into LETS has a similar focus to that of time banking research, social capital, social exclusion, unemployment etc. (Hepworth, n.d; Williams et al. 2001a; Williams et. al. 2001b; Smets & Kate, 2008; Seyfang, 2006) however, what is also clear is that the relationship between LETS and the latter factors had a grounding in environmental values and anti-globalisation (North, 2006; Caldwell, 2000). As Caldwell (2000, p14) states:

[...] to dismiss LETS as simply an expression of an alternative lifestyle may ignore the fact that a significant proportion of members are aware of, and wish to promote, the radical potential of these schemes.

Thus LETS, in an entirely comparable system to time banks, offered a forceful critique of the current economic system and its role in creating social exclusion.

The early state support of LETS however, was withdrawn, and North (2006) argues that this support shifted to time banks because they were perceived as less politically threatening. Time banks, as discussed, may present as radical and

alternative to the mainstream economic system, but they promote themselves as complementary; not oppositional in any way (Cahn, 2000). An explanation of this difference, may be that time banks operate as a 'top-down' intervention targeted at socially excluded communities via third sector agencies, thus through third sectorisation, the aspects of LETS which could be utilised for a neoliberally based society have been harnessed, whilst the political critique has been diminished. Whereas LETS groups tend to be 'bottom up', emerging from a community rather than as part of the official third sector. Further, they consciously implemented the system with their political critique at the fore. There is parallel here between the ways in which, as discussed in the preceding chapter, voluntary action was previously a space for counter-hegemonic struggle, but under third sectorisation this energy is brought within state power to maintain the status quo. The potential challenge inherent in LETS then, through promoting individual control over economic relationships, 'green values' and sustainability, aspects which directly impact upon profitability of market economy businesses, is foreclosed by the way in which the government, through the third sector supports the advent of time banks over LETS. Rather than representing a decentralising of capitalist economic practices as Gibson-Graham (1996) suggest, the governmentality present in third sectorisation appears to diminish the radical and oppositional potential of such practices by bringing them within the neoliberal fabric of the state.

In presenting their system as complementary, time banks may survive within the current system, but it is difficult to see how they can achieve their aims of alleviating social exclusion without trying to change such a system through active critique. As Leyshon and Lee (2003, p20) state:

[...] the idea of the social economy as a kind of radical economic alternative is deeply suspect. Indeed, one of the reasons that the state is so interested in the social economy is that it is a vehicle by which social and economic risk can be moved away from the state and on to local communities, which are expected to assume responsibility for the operation of social economy initiatives, often resulting in the self-exploitation of those involved through the allocation of considerable amounts of time and effort and the foregoing of other potential forms of income.

Whilst it can be argued that these alternative economic spaces provide inclusion for those on the margins of a mainstream from which they are actively excluded, it would also seem that their inclusion is only supported in terms of diminishing their

radical potential for critiquing the system, and as such time banks thrive over LETS. Further, as time banks work within the third sector in an era of reducing state provision of public services, this energy, this work of the socially excluded, and predominantly women, without overt political critique has the potential to be exploited. Amin, Cameron & Hudson (2003) argue that government interest in such initiatives is a cost cutting exercise in relation to welfare provision. Indeed, in considering the state focus on building social capital, Field (2008, p136) states: 'So the idea that social capital is a fig leaf for welfare cuts is not entirely groundless.' Despite these dangers, there still remains, even without overt political critique, the potential for time banks, in focussing on redefining work, valuing people as assets and valuing social capital, to affect change through promoting and embodying a counter-hegemonic narrative. In considering the position of initiatives such as time banks, or 'alterity' as they term it, Fuller and Jonas (2003, p57) propose an explanatory model of economic practices which are, 'alternative-oppositional' (representing opposition), 'alternative-additional' (representing another choice) and 'alternative-substitute' (needed when there is no mainstream option). At present it would seem that LETS inhabit an 'alternative oppositional' position, whilst time banks fulfil the 'alternative-additional' category, yet given that alternative economic spaces rise during economic crises they may also simultaneously represent 'alternative-substitute' for those without access to money or work. Time banks, as Cahn (2000) states, aim to support the market-economy by valuing the undervalued informal economy. The danger with this alternative-additional position, as opposed to an alternative oppositional position, is that in supporting an economic system, which increasingly excludes large numbers of the population, time banks may become an alternative-substitute system which maintains the inequity of neoliberalism through providing an economic space for people who have no other choice. An example of an alternative-substitute is credit unions. Credit unions provide banking services for those financially excluded from mainstream financial services. In researching outcomes for credit union clients Byrne et. al. (2010) found that credit unions provided some improved financial outcomes for clients through financial education, however they also state:

It should also be remembered that financial capability is only one strategy, albeit an important one, to tackle the broader problem of financial exclusion. Other approaches must include regulation of the banking sector, the whole

issue of income adequacy, and the removal of barriers to access for true participation in financial services starting with the development of basic bank accounts.

They situate the use of credit unions within a much broader picture of structural inequality which may be overlooked if it is believed that credit unions solve the issue of financial exclusion. The risk is that alternative-additional economic spaces such as time banks can support an inequitable system without working to change it, and as such, serve to maintain social exclusion rather than alleviate it. The alternative currencies of LETS actively articulated their political critique through an almost identical mechanism to time banks but their movement has diminished. Time banks however, use the same critical mechanism but are growing as a complementary currency within the third sector, the tension is that at some point they must represent a critique, if the energies of those involved are not to be exploited, and it requires research evidence, which will be provided herein, to demonstrate whether or not time bank members hold critical views and see their participation as part of a movement for actually addressing the root causes of social exclusion.

4.7 A Review of the Time Bank Literature

It's very rare that we come across somebody who doesn't think it's a good idea. Occasionally somebody will say, well why would a lawyer who can earn £500 a day time bank? Well they probably wouldn't, but there's probably more to it than meets the eye. (Hopley, 2012)

It is now imperative to examine the current academic literature pertaining to time banks. Something which is immediately significant about the time bank literature is that, in parallel to the above anecdotal observation by the former CEO of time banks UK, the vast majority of said research is positive in relation to advocating for time banks. In searching the three major academic sociological databases, attending related conferences and monitoring the field for three years, I have found approximately 32 pieces of academic research which focus on the benefits of time banks and thus how best to implement them, or the challenges to implementation, 3 which present as cautious or undecided, and only 5 which take a more critical approach in relation to time banks. Those that are supportive focus

on the beneficial effects of social capital built by time banks for example, Lasker et. al. (2011, p112) concluded:

The results lend support to previous research on community currencies that documents increased social capital and health benefits.

This represents the dominant approach of time bank research, which tends to focus on demonstrating the benefits and challenges of time banks in terms of social policy. As well as being funded by governments wishing to reduce public service costs, this may be due to that fact that some of researchers are engaged in running time banks (Molnar, 2011; Panther, 2012; Reilly & Cassidy, 2008).

Thus, these researchers may focus on the barriers to implementation, as opposed to critically addressing why social capital may lead to these benefits, and how it may exploit the energies of socially excluded group. For example, Lasker et. Al (2011, p112) also conclude:

Documenting health benefits of time banking will be valuable in seeking financial and organizational support, particularly from medical care organizations, as well as providing an additional motivation for community members to participate.

The motivation is to demonstrated the need for organisational support, as opposed to how and why the beneficial effects are being achieved. Additionally, in line with the argument herein regarding the co-option of the concept of co-production (see Barker, 2010), a significant focus was the potential financial savings for public services as a goal of time banks, as demonstrated here by the conclusions of the Cambridgeshire time bank evaluation (Burgess, 2014, p38):

Looking at the stated aims of the project, the timebanks have been successful in investing in community capacity and in supporting the development of local social capital. [...]One aim of the timebanks is to move people away from a reliance on more costly statutory services. The timebanks are still quite new and this is a long term goal. There is some evidence that the timebanks may achieve this aim over the longer term [...]

Clearly, the focus is on public service savings, as with Thatcher's interest in the third sector, as opposed again, to how and why the beneficial effects are being achieved. A further reason for these supportive findings may be explained by the lack of in-depth member data in the literature, and that research tends to concentrate on data from time bank staff, or questionnaires. However, Gregory (2012b), and Panther (2012) did generate qualitative data from members but this is in relation to a health context for Gregory, and social cohesion analysis for Panther (2012). Further, as they also held roles within time banks, which potentially positioned them in a space of power and authority thus may have

impacted what members did, and said to them. Thus, this research will fill an important research gap in taking a more critical stance in understanding how and why time banks function from a sociological perspective, engaging an in-depth understanding of how people perceive of, and use them, with a focus on time bank member data.

Despite the state support of time banks as part of the third sector strategy to address social exclusion, and the continuing rise in membership, there is currently a paucity of research evidence regarding time banks (Collom, 2011; Reilly & Cassidy, 2008; Boyle & Steward, 2014; see Naughton-Doe, 2014; Glynos & Speed, 2012), specifically in a UK context. Indeed Naughton-Doe (2014) found that she could not conduct a review of time bank research as there was not enough good quality data. Naughton Doe (2014) also concluded that the best way to research time banks was to conduct in-depth studies because questionnaire data had a low response rate and was unreliable. Although, Panther (2012, p112) had a 41% response rate to her questionnaires, she commented on the flaws of this method:

A vivid example of the unreliability of taking the questionnaire data at face value was presented to me by an asylum seeker who was to become one of my key informants. In the questionnaire, she ticked a box saying that she had made many friends through the time bank. Many weeks later, she commented to me that she felt the Steelwear Time Bank staff were her friends, and she really valued their support, but that she did not feel she had really got to know the other members, and had made no friends among them. In fact, when she came to visit me one weekend, she said how much it meant to her because it was the first time a white British person had invited her into their house.

This provides evidence for the need to use in-depth qualitative methods when researching the experiences of time bank members, especially given the large number, in the time bank studied, who have English as a second language.

As part of the literature which addresses time banks in terms of how best they may be implemented, there are a number of think tank papers which consider the strengths and challenges of time banks, but which ultimately advocate for their use (Boyle & Harris, 2010; Boyle et. al., 2008; NEF, 2002). Indeed, Boyle & Harris (2010, p2) in a NESTA funded paper, argue rather uncritically, that co-production via, for example time banks, can represent '[...] the most important revolution in

public services since the Beveridge report.' Prime Minister Cameron (2006) also spoke of revolution:

I believe that this generation could see a revolution in our social economy comparable to the revolution in the commercial economy in the 1980s. That is the revolution that I want to lead... Don't we need the same transformation in the social sphere that we have seen in the economic sphere?

Thus because the transformation in the economic sphere has been neoliberalism, time banks may represent a more explicit widening of neoliberalism into the informal spaces of society; a colonising of civil society through third sectorisation for a superseding of efficiency over values, which ultimately does nothing to diminish social exclusion. Similarly, government funded projects address the strengths and challenges of implementing time banks, rather than questioning why time banks are necessary. For example, research funded by the Department for Health, Help The Aged (Schamer & Simon, 2005), and the Partnership Council (2007) which is funded in part by Nottingham City Council, examined the best ways to initiate time banks with elderly people, without questioning the wider implications. Further, the Countryside Council for Wales (Green, 2011), The European Union (Boyle & Steward, 2014), and the Scottish government (Reilly & Cassidy, 2008) all funded research into how time banks could be implemented to address social exclusion, unemployment and poverty, and this research advocated for their use, even in the face of insecure evidence on their effect. For example, Jacobsohn (2013, p36) argued that a critical methodology was not appropriate because the aim was to find practical ways to implement the time bank:

Therefore, methods of critical analysis are not adequate research tools for this thesis. The objective of time bank leaders and coordinators is to find practical ways to build social networks and community.

Unsurprisingly, given the potential for cost savings, the largest segment of UK government funded time bank research relates to the ways in which time banks can be used to realise savings in the public services budgets (Burgess, 2014; Department of Health 2011; Public Service Management Wales, 2008; Cabinet Office 2011; Joint Improvement Partnership South East, 2010; Councillor Chris Penberthy quoted in The Zebra Collective, 2012). The latest and largest example of this is the Evaluation of the Cambridgeshire Time banks (Burgess, 2014) which was funded by the council. This evaluation used time bank staff data, because

they had difficulty obtaining member data, to conclude that the time bank work of low-income women (half earning under £12,000 and 70% female) could generate public cost savings. They also state the aim for time banks to eventually run for free on these efforts, which at the time was costing £21 per hour of time exchanged for staff and resources. Thus they actively sought for women in the community to work to generate this value, so that public money could be saved. Time banks originally aimed to revalue and redefine people's contribution, but from the focus and results of the state funded research it appears to have become a method for public service savings to be made on the efforts of low income individuals; economic efficiency over values. In order to provide evidence for how time banks work in practice, whether or not they work to provide public services for less monetary cost, or whether there is an oppositional motive in time bank participation, this research will provide data from time bank members and staff about how and why they are involved.

Whilst there are only a small number of academic research papers which address time banks, and much of this research is based upon tentative evidence, they still make recommendations for how time banks should be used (Warne & Lawrence, 2009; Gregory, 2012a; Ozanne, 2010; Valek & Jasikova, 2013; Shah & Samb, 2011; Marks, 2012; Dakin, 2007; Molnar, 2011; Amanatidou et. al., 2015; Bretherton & Pleace, 2014). For example Warne & Lawrence (2009, p1) state 'We have been able to obtain a limited amount of data in relation to the Salford time bank', yet still make recommendations for their use in relation to recruiting socially excluded groups. In line with government sponsored research, another section of academic time bank research focusses on their potential to reduce social exclusion by increasing social capital for the purposes of, or with the coincidence of, public service cost savings (Powell & Dalton 2003; Lashko, 2012; Bretherton & Pleace, 2014; Naughton-Doe, 2012). For example, Bretherton & Pleace (2014, p70) who state the following before continuing to outline how they can be replicated:

While not universally successful nor always operating entirely flawlessly, much of what the Time Bank sought to achieve had been delivered for some of the Broadway clients who engaged with it.

The recommendations of how to implement time banks in the literature are done without examining the ideological structures upon which these cost savings are

made, and with seemingly complete disregard for the original time banking aims and radical potential. The largest portion of UK-based time bank research has been conducted by Seyfang (often with Longhurst). In initial work Seyfang (2002; 2003; 2004) studied the occurrence of time banks and argued for their potential in addressing areas of social exclusion, and sustainability. As with the feminisation of poverty and social exclusion, much of the time bank literature demonstrates that the membership of time banks is made up in the majority of women, and women on a low income (Panther, 2012; Seyfang Smith, 2002; Collom, 2011). Seyfang and Smith (2002) found that 67% of time bank users were women and 58% were from low-income households. They also found that time banking was effective in recruiting people who would not normally be involved in volunteering;

Only 16 per cent of traditional volunteers have an income of under £10,000, whereas nearly four times as many time bank participants do (58%) (Seyfang & Smith, 2002).

Further, Seyfang (2004b, p49) describes the radical potential of time banks:

They represent a response to a radical social democratic understanding of social exclusion and hence exert a collective effort to redefine what is considered 'valuable work', and thus present an alternative to hegemonic paradigms of work and welfare; their greatest potential is as a radical tool for collective social capital building, resulting in more effective social, economic and political citizenship, and hence social inclusion.

This description fits with the initial discussion herein of the time bank aims and their radical potential however, further research from Seyfang (2006a; 2006b) continues to advocate for, and advise policy responses to time banks without consideration of how this may in fact diminish their oppositional potential. More recent papers from Seyfang & Longhurst (2012; 2014, p1) describe time banks thusly:

These are parallel systems of exchange, designed to operate alongside mainstream money, meeting additional sustainability needs.

A description which aligns with the conservative definition of time banks as complementary, which, as argued, may diminish their radical potential. Thus time bank research, demonstrates that they operate on the informal work of women, and reduce their radical aims to the ways in which the model can be best used within the current configuration of the government, and thus research is needed which takes a more critical sociological stance.

Another significant researcher in the time bank field is the USA-based Collom. Collom's (2011; 2008) research focuses on the motivations and demographics of time bank participants, with his initial research, as with Seyfang, detailing how time banks may best work to engage vulnerable populations such as the elderly. Later research however, unlike that of the UK, argues for research into the radical potential of time banks, and the presentation of this in membership make-up. For example, Collom (2011, p1) argues in relation to time banks:

Ultimately, additional alternative social movement cases should be investigated as we will learn more about the people who counter the status quo by making history directly through their everyday lives.

This marks a change in direction for time bank research and may point to the counter-hegemonic potential even from within the third sector and complementarity. Some of Collom's (2011) later findings show that members tend to be highly educated and liberal. These findings are at odds with the UK-based research which finds the majority of time bank members to be socially excluded people on low incomes. Whilst this may reflect differences between UK and American time banks, as the latter are not usually top-down enterprises initiated by government funded programmes, it may also represent the progression of time banks as they realign themselves with their initial aims and politically motivated members get involved. Thus, it is important to conduct UK-based time bank research in order to consider time bank members conceptualisation of their participation.

There is a small section of the literature which takes a more critical stance. USA-based Rice (2014) uses discourse analysis to argue that time banks are counter-hegemonic and resistant to capitalism. This research focuses on the language employed by time banks, and as such would seem to confirm the argument herein that the stated aims of time banks are anti-capitalist, but further research is needed to demonstrate how these aims are evident in time bank participation. In contrast, a less critical study by Jacobsohn (2013, p64), uses an analysis of the 'stories' of time bank coordinators to demonstrate the worth of time brokers to society, without a more critical examination of the context within which they work; 'but no study has found fault with the core principles that are used to form the time bank model.' This is incorrect as Gregory (2012b) considered the weaknesses of Cahn's conception of co-production. Gregory (2012a), although somewhat

promoting the uses of time banks in earlier research, in later research argues more forcefully for how Big Society policies may be co-opting the efforts of time banks in what he terms 'responsibilisation' (Gregory, 2013; Gregory, 2012b). 'Responsibilisation' is aligned with the Communitarian agenda which, as discussed, focuses on the responsibilities of the community on the basis that we have disproportionately focussed on rights. As Lemke (2002, p12) argues:

The strategy of rendering individual subjects "responsible" (and also collectives, such as families, associations, etc.) entails shifting the responsibility for social risks such as illness, unemployment, poverty, etc. and for life in society into the domain for which the individual is responsible and transforming it into a problem of "self-care". One key feature of the neo-liberal rationality is the congruence it endeavours to achieve between a responsible and moral individual and an economic-rational individual.

Governmentality under neoliberalism thus serves to align values with economic rationalities and to impose this upon citizens through 'responsibilisation.' Gregory (2014) thus, begins to debate the concept of time banks and where they may be placed in terms of radical potential, or co-opted to support the status quo. Glynos & Speed (2012), who like Gregory research time banks in a healthcare context, found co-production to be a concept which may not align with that of public services and to have a potentially radical nature. However, their research, as with many others in this field, was limited by a reliance upon data from time bank coordinators and staff rather than members. Panther (2012), a time bank 'insider' as someone who started a time bank, considered the implementation of time banks by paying attention to factors for management however, also placed time banks in a critical context in relation to social capital. Thus, the literature relating to time banks which is more critical, without actively searching out radical potential, found that this was a factor in their findings, and as such provides a basis for more in-depth research with time bank members, actively considering their potential to alleviate some social exclusion.

Finally, it is a short research paper by Williams & Windebank (2000) which begins to place time banks within a workable yet critical context, whereby they could achieve their aims and have real impact upon the structural causes of social exclusion. In analysing interviews with 400 low income participants on the subject of mutual aid, they conclude that time banks have actual potential to address social problems if they enable a redefinition of informal work, and this is attributed

‘real value’ (financial capital) through ‘active citizen credits.’ What is absent from other research in this area, but which Williams & Windebank address, is the way in which time banks might really seek to meet their stated aims of revalue, and how *this* could be applied to policy whilst maintaining a critical and productive stance. What occurs in this limited critical literature relating to time banks, which begins to theorise the position and use of time banks, is a conceptualising of time banks, and the ethos of time banks, in relation to more structural societal contexts affecting social exclusion. However, this research tends to focus on data from time bank staff, or is conducted by researchers who run or work with time bank coordinators and staff, thus there is a lack of critical research in relation to time banks from a member perspective, especially one conducted without a researcher linked to the power structure of the organisation. Further, despite time banks concerning the feminised problem of social exclusion, no research takes a specifically critical feminist approach to understanding time banks. There is thus a need for more UK-based research, with a critical feminist focus on the perceptions and understanding of members, in order to theorise the position of time banks as either a conservative maintainer of the unequal status quo, or a radical motivator for change.

4.8 Summary

This literature positions time banks as a potentially radical feminist tool with which to address social exclusion. This is argued on the basis that time banks propose a challenge to dominant and sexist definitions of work and money, through their aims to utilise the conceptual area of social capital to redefine work and value via the implementation of a community created, and communistic, time-based currency. Demonstrating that the concept of work is central to any analysis of social exclusion, and as such, an analysis of time banks has wider significance. In considering the literature which presents a picture of time banks as an effective tool to alleviate social exclusion I determined that the pertinent questions, in line with Dowling and Harvie’s (2014) analysis of the Big Society, are not if time banks alleviate social exclusion, but how, on whose terms and to what effects? Social exclusion is situated as a malleable concept with the transformative potential to focus the gaze on the actions of the excluders, as well as the conservative and discriminative propensity to ‘look down’ on the actions of the excluded. Therefore,

Levitas' (2005) taxonomy of political responses to social exclusion is applied in order to identify moral underclass discourse (MUD), social inclusion discourse (SID) and/or redistributive discourse (RED). It is contended, that the social capital literature has been thoroughly explored elsewhere in relation to time banks (See Panther, 2012; Gregory 2012b), but that Putnam's (2001) work characterises time bank's approach to social exclusion, by arguing that it has value in creating a cohesive and functioning civil society, and that Bourdieu's (1984) economically based understanding may demonstrate the limits of social capital. Thus this work moves on from trying to demonstrate that time banks stimulate social capital, in order to focus on their progressive feminist potential in attempting to redefine work and value; to consider their ability to generate resistance, rather than resilience which does not tackle social exclusion. Further, as time banks sit within the government defined third sector which is concerned with civil society, and is responsible for addressing social exclusion, it is essential to analyse the data with an understanding of that conceptual position. As argued, the third sector represents a 'formalised feminised' sector in which women in the majority work, in paid and unpaid roles. This sector however, has developed from a site of autonomous action (Beveridge, 1948), to a subordinate economic sector of government, responsible for supplementing the public sector; a process of third sectorisation, it is argued, has harnessed and depoliticised the activity of civil society in order to sustain the capitalist economic structure by ensuring a necessary level of unpaid work. This is best described by Foucault's (2010) theories of governmentality and homo economicus, whereby neoliberal rationales have become a pervasive common sense in which people control themselves in line with neoliberal ideology, through an understanding of the 'self as entrepreneur.' It is through this lens that time banks may represent a facilitation of the dominant values, rather than a challenge, because they enable the inclusion of socially excluded people in a process of exchange identifying the self as a form of capital. Further, it is this which stimulates Zizek's (2009) Marxist thesis that charity sustains inequality, but the extent to which this requires a total break from the present order as Zizek suggests, or that time banks signify a Gramscian 'passive revolution' (see Callinicos, 2010) which can effect change and represent a functioning democracy, requires a consideration of empirical evidence which this thesis will provide. Therefore, given this background and its pertinent nature in

relation to Big Society policies and increasing social exclusion, it is necessary to explore these positions through the perspectives and experiences of those involved in time banking. Consequently, the next chapter details the critical feminist realist methodology of the fieldwork, employed in order to meet the aims of defining a time bank, understanding how one works in relation to social exclusion, exploring the third sector as a means to address social exclusion, to assess the relevance of social capital and to analyse a time bank through the perspectives and experiences of those involved, in order to reconceptualise the role of time banks.

5. Methodology

The overall aim of this research is to critically explore the role of time banks in the UK, in order to analyse the role they play in initiatives aimed at tackling social exclusion. In meeting this aim, the objectives are:

- To define time banks
- To understand how time banks work in relation to social exclusion
- To assess the relevance of social capital to time banks
- To explore the third sector as context for addressing social exclusion
- To analyse a time bank through the perspectives and experiences of those involved
- To reconceptualise the role of time banks

As a result of the literature it is framed by a tension between the radical potential of time banks in addressing structural issues pertaining to social exclusion, and the potential for co-option to serve an inequitable status quo within a third sector aligned to neoliberal ideology. In order to do this, a critical feminist realist position is taken, and thus it is recognised that an in-depth qualitative approach is best suited to hearing the perspectives and experiences of time bank members which concern, in the majority, women who may be experiencing social exclusion.

Further, it is these perspectives which have been under-researched in the current literature. This chapter presents the methodology of this research, which underpins the methods utilised to meet these aims and objectives. It discusses the underlying philosophy of the research, critical feminist realist, as well as the methods of data collection and analysis. Ethical considerations are explored and there is a discussion of reflexivity in relation to the research process. Potential limitations of the research are considered towards the end of the chapter, and technical information such as interview guides, consent forms and information forms have been included in the appendices.

5.1 Epistemology and Ontology

It is important in any scientific work to state the nature of the beliefs that underpin the research, so that this is explicit to readers and users of any evidence generated. This research is grounded in the philosophy of realism, that is based upon the ontological position that, '[...] things do exist independently of ideas about them, independently of how they are perceived [...]' (O'Reilly, 2009, p166).

The literature review provides evidence for the perspective that structures and external forces exist within society, which act upon people *outside* of their individual perspective and action (see Bhaskar, 1989). For example, there are structures within our society such as gender, class and race which act upon individuals to affect their power, influence, affluence, security and opportunity, regardless of how they perceive it (Skeggs; 2004; Willis, 1978; O'Reilly, 2009; Thomas, 1993; Hammersley, 1992; Gosling, 2008; Bagnall, 1999). Social exclusion is a significant example of the ways in which societal structures act upon individuals to shape their lives. This research therefore takes the ontological position that there is a wider 'reality' which can be observed above and beyond the moments of interaction and experience between individuals. Thus it moves past the problems of relativity in postmodern interpretivism which foreclose the potential of collective positions within society to critique such oppressive structures.

A critical realist position is thus important in research that seeks to understand discriminatory and exclusionary structures in society, because it provides a lens through which those structures can be exposed, and therefore opposed. As O'Reilly (2009, p167) argues:

I therefore call for a reflexive-realist position. This I believe is a more ethical position than the defeatism of postmodernism (postmodern ethnographies) and the narcissism of some contemporary ethnography.

The compelling argument being, that a solely post-modern methodology can lead to research which is unable to address the inequality experienced by participants who are socially excluded, and that this is less ethical than a realist approach.

Hammersley (1992), argues that ethnography lies on a spectrum between 'naïve realism' (a form of positivism) and relativism, and as such calls for a position of 'subtle realism' which is sensitive to the complexities of 'real life'. Where naïve realism takes the position that there is an objective reality 'out there' to be discovered, subtle realism acknowledges that we are subjective beings, and that this influences research, but does not neutralise the ability to generate generally useful data about the social world. Thus, a position of subtle realism is similar to that of reflexive realism, in that the subjective position of the researcher must be recognised in the research process in order to acknowledge their inescapable influence on the research process. Further, a critical realist position explicitly

recognises the perspective and impact of the researcher in the field, and takes into account a wider constructed reality. Critical realism also prioritises a focus on the unequal socially constructed structures in the social order, and how changes may be implemented to transform the status quo. Critical realism then, recognises the subjectivity of the researcher but maintains social scientific enquiry with a purpose to address inequality. Consequently, due to the evidence of inequitable social structures which act upon individuals to mediate their opportunity to be socially included, there is an ethical imperative for social scientific research with ethical purpose (O'Reilly, 2009; Mason, 2002; Hammersley, 1998), this research thus adopts a critical realist position, with sensitivity to the complexities of that 'reality' and a reflexive eye on the researcher's position.

In theorising time bank participation and the tension between their radical potential and conservative possibility to maintain the status quo, the social 'reality' that this research seeks to investigate is that of a time bank. In order to attempt to understand the complexity of this experience, and thus generate evidence pertaining to questions not addressed by the current literature, requires knowledge of how people use and conceive of time bank participation on a day-to-day basis. An in-depth qualitative approach is best suited to understanding this 'reality' because in this context, where powerful ideologies may influence understandings of the situation, there is a need to generate first-hand data in order to ensure a close analysis of people's lived time bank experience. The need for this approach is confirmed in the literature, for example, where Naughton-Doe (2014) finds survey data unreliable for researching time banks. Specifically, alongside semi-structured interviews, an ethnographic approach was selected because this enables research to focus on the everyday experiences of participants and how meaning is ascribed to actions, and is aligned with the research philosophy that the social world, or social 'reality' can be known or understood through experience of it (Mason, 2002). The approach herein is also based upon an 'interpretivist' philosophy (Mason, 2002) which, in line with realism, poses that social reality can be interpreted to identify the underlying social forces not immediately understood by social actors. It was also conducted with a critical realist awareness that data is not objectively and passively 'discovered', especially due to the researcher's integrated position within the field, and as such data was 'generated' rather than

uncovered (Mason, 2002; O'Reilly, 2009). This is not to say that the researcher has created the data rather, it is a position which explicitly perceives the researcher's role in the research. Thus, epistemologically, this research follows the idea that the social reality of time banks can be understood through interpretation of the field, founded upon an ontological base of critical realism.

5.2 Critical Ethnography

Evidence shows the strengths and validity of a qualitative approach for understanding meaning within context. It is also appropriate for providing in-depth, quality research data, which is less discriminatory than more quantitative methods in relation to the less powerful within society (Mason, 2002; O'Reilly, 2009; Hammersley, 1998; Bryman, 2008; Oakley, 1974; Becker, 1971; Van Maanen, 1988). Therefore, because the majority of time bank participants are categorised as 'socially excluded', of low socio-economic background and/or female (Lasker et. al., 2011; Seyfang & Smith 2002), it was important to utilise a qualitative and feminist approach as it has better potential to access and 'hear' the voices of possibly disempowered participants. For example, in this research context the literature demonstrates a lack of responsiveness to less engaged approaches such as postal or email surveys (see Burgess, 2014). Indeed, when a request for participants for this research was sent out via email, to approximately all 150 members, only 4 people responded. However, Panther (2012) had a relatively high response rate to her questionnaire, but admits that this may have been due to the threat of closure at the time bank, therefore it is argued that respondents may have felt less able to be critical. Thus, an in-depth qualitative approach was important for this research in being inclusive to potential participants who could be excluded by more quantitative, or less in-depth, methods, and therefore for meeting the aim and objectives of understanding a time bank through people's perspective and experiences. Ethnography is an approach grounded within the social 'reality' which it seeks to understand, rather than being abstracted from it, and as such has the ability to generate multifaceted and rich data from participants who may not engage with other methodologies. As Vered (2000, p2-3) states:

[Ethnography] makes it difficult, if not impossible, for fieldworkers to regard the people with whom they are conducting research merely as one-dimensional research subjects.

The ethnographic approach is one which aims to represent the intricacy of research participants' experience, and this is most appropriate for generating data relating to the multidimensional and possibly ideologically structured experiences of time bank members. In relation to quantitative methods ethnography is critiqued as lacking precision, being subjective and unable to control variables in order to identify causal relationships, yet Hammersley (1998) argues that even quantitative research can be critiqued in this way due to the inevitable subjectivity of researchers, and the lack of objective reality in the social world. Further, the social world is complex and through comparison over time ethnographies can 'trace patterns of relationships among social phenomena in context in a way that neither experiments nor social surveys can do' (Hammersley, 1998, p11). Thus whilst ethnography may lack the extent of objectivity of positivist or quantitative methods, it is more appropriate for generating data in the context of understanding the social reality of time banks.

A further criticism of ethnography, indeed social sciences in general, is that some research lacks relevance (Hammersley, 1998; Hammersley, 1992; O'Reilly, 2009; Mason, 2002; Van Maanen, 1988); 'Relatively less work has been directed at understanding how, why, for whom, where, and with what consequences ethnographies are written' (Van Maanen, 1988, p139). As such, academics often call for ethnography to have significance in society (Hammersley, 1998; O'Reilly, 2009; Mason, 2002; Van Maanen, 1988). In addition to this there are growing public and academic movements advocating for social science with social relevance and application. Critical ethnography is a form of ethnography which actively seeks to address disadvantage present within society, and it aims to conduct research of social relevance and importance. Thomas (1994, pvii) defines critical ethnography thusly:

Critical ethnography is a way of applying a subversive worldview to the conventional logic of cultural inquiry. It does not stand in opposition to conventional ethnography. Rather, it offers a more direct style of thinking about the relationships among knowledge, society and political action. The central premise is that one can be both scientific and critical, and that ethnographic description offers a powerful means of critiquing culture and the role of research within it.

Critical ethnography, then, is a method aligned to a critical realist feminist position

by using ethnography to directly engage with political change as a result of social scientific research. On the basis of the literature, review critical ethnography is appropriate for this research due to the structural inequalities felt by those involved, and the potential for their energies to be co-opted and exploited by the state use of time bank participation within the third sector. An example of critical ethnography is Willis's (1978) influential study into why, in the context of a free education system, working class boys seemed destined to get working class jobs. Willis used critical ethnography to study the experiences and understandings of everyday life from the boys' perspective, whilst interpreting this and seeking to improve their situation via political engagement. A key distinction between ethnography and critical ethnography is that 'Conventional ethnography describes what is; critical ethnography asks what it could be (Thomas, 1993, p4).' Thus Critical ethnography aims to constructively address disadvantage in society through researching and analysing people's lived experience.

Hammersley (1992), however, argues that critical ethnography is an unnecessary sub-category of ethnography, and that critical ethnography can become stultified and constrained by the connection with Marxism. In response, critical ethnography need not be directly related to critical theory or Marxism (Thomas, 1993), rather it is ethnography which actively seeks to recognise and act upon political aims. As such, *critical* ethnographic methods address the criticism of *ethnography* made by many, including Hammersley (1992, 1998), that it should be of relevance and use to society. As O'Reilly (2009, p65) states:

Critical ethnography tries to explain why certain people fail to reach their goals, or fail to get their feelings known, have their rights acknowledged, their achievements recognised.

Critical ethnography is therefore an approach concerning how people live their lives from their perspective, with the purpose of understanding structural disadvantages present in society, and providing evidence to address such inequality. Critical ethnography is congruent with the aims of this research in understanding the structurally disadvantaged experiences of socially excluded people, for the purpose of potentially having a positive impact. Whilst other methods, which are outlined in the following sections have been utilised, the research is informed by a critical ethnographic approach in that an in-depth qualitative case-study has been conducted, which generates data pertaining to

how time bank members and staff perceive their involvement, and how this might challenge discriminatory structures in society.

5.3 Selection of Case

An integral part of ethnography is that people's behaviour is studied in their everyday context (Hammersley, 1998; Mason, 2002; O'Reilly, 2008), rather than under structured experimental settings. Accordingly, this research was conducted in a time bank over 12 months during the day-to-day activities. It is recognised that ethnographies, largely due to time constraints and the ability to process data, focus on a small number of cases, or just one case (Hammersley, 1998). Whilst this may be viewed as limiting, it can also be argued that due to the aims of this research, one in-depth case study is the means by which to generate necessarily detailed data. Thus one time bank was selected in order to provide an in-depth case-study through which to gain thorough insight into the usage, and understanding of time bank participation. In the initial stages of the research, a number of time banks within a reasonable geographic area for travel were contacted, and engaged in an introductory discussion about their time banks and the proposed research. These time banks varied in size, aims, premises, years of establishment etc. The time bank selected had been running for approximately one year at the time of initial contact, had obtained funding for 5 years, and worked within the context of an established community centre premises. The chosen case also had a reasonably large membership of approximately 150 members. This time bank was selected because it was reasonable to expect that it would continue to exist for the duration of the research due to the extended funding. Further, the time bank did not have restrictions on membership, people were not for example, referred by mental health services, which enabled the research to focus on members from various social groups who joined voluntarily. It was also an appropriate case because the multi-purpose premises provided numerous opportunities for non-contrived observation, as well as more private interviews. The time bank is situated in a medium to large UK city close to the city centre, which provides access for residents from many parts of the city. More specific details of the selected time bank are not given in order to protect the anonymity of research participants.

As stated, the selected time bank has a current membership (December 2013) of approximately 150. This is larger than most UK time banks and this may have an effect on how the time bank works, further, it may also have an effect on members' views given that the large membership could provide relatively more opportunities for activity, or might foster a less close-knit group. However, this is the nature of this particular time bank, and the large size of the time bank makes it a productive time bank to study because the opportunity to engage with a number of different members is increased. This time bank is based within an active community centre within the premises of a working church. The community activities however, are not linked to religious practice and the centre houses a number of diverse projects including playgroups, OAP lunches, mental health and a community café, as well as renting out rooms to other activities. The fact that this time bank has an active central meeting space may not be typical of all time banks, as some time banks operate from small premises and have a negligible amount of group meetings, thus this would need to be taken into account for comparisons. However, time banks which work within the third sector, and have significant funding, tend to be run in this way from a central community space, or existing organisation. This time bank was initially set up independently by the church in January 2013, but now receives funding from the Big Lottery Fund (since June 2013). This funding has been granted for five years and involves various stipulations which are explored in the following chapter, including evaluation reports, to work with 900 members of the community building skills and integration, and to eventually run without funding. Being in operation for 12 months is not atypical of many time banks as they are a new practice in the UK. Funding for five years however, is fairly atypical as most time banks run on short-term funding and the effects of this would have to be considered in comparative research. However, it is also a reason for selecting this time bank as it enabled a more secure long-term period of fieldwork. Thus, the selected case may not be generalizable to all time banks, but it has a number of features which make it a viable research setting through which to generate a large and detailed amount of data on a wide range of time bank participants, over a medium to long period of time.

5.4 Methods

Observation and Conversational Interviewing

'What people say they do is not always the same as what they actually do.'

(O'Reilly, 2009, P141)

The core focus of the research was to generate data pertaining to the social 'reality' of time banks through an understanding of how members conduct and perceive of their participation. Based on a critical ethnographic approach this research also sought to understand the experience of groups whose interpretation of their experience may be subject to powerfully disadvantaging ideologies. As such, the target participants may not always express the meaning of their actions in a questionnaire or even interview situation; as O'Reilly (2009) states in the latter quote, how people verbalise their activity may not depict the 'reality' of action. Thus, observation and conversational interviewing were employed as methods suitable to generating more reliable data. Further, due to the potential demographics of the participants of the research, it was important to utilise methods which were informal and thus are less biased by power, actual or perceived. Indeed Oakley (1974) has argued that a more informal method is better suited to hearing the opinions of women, because they are more used to giving information in this way. Becker (1971) has argued that 'conversational interviews' give greater depth of information, and values the input of the participant due to the breakdown of power hierarchies. The depth of information generated in this way is something echoed by other researchers in the field (O'Reilly, 2009; Van Maanen, 1988; Oakley, 1974). In practice conversational interviews, and active observation and conversation seemed 'natural' activities to do, and as such fitted into the daily context of the time bank, whilst observing and taking part in many activities with a wide variety of members. It is considered that observing and conducting conversational interviews during time bank activity generates rich and in-depth data unique from that of other methods used within this field, therefore it was most suited to the critical realist feminist position in generating data from which to draw detailed conclusions based upon the experiences and perceptions of participants.

In seeking to observe and converse with members in an informal everyday manner, I chose to adopt an active participant researcher role. As an active participant I became a member of the time bank, which not only gave me access

to a breadth of activity and information, but also gave me personal insight into the process and experience. Gregory (2012b), in reflecting upon his role as a researcher within a time bank, suggests that time credits could be used to more effectively facilitate research with participants. Consequently, in selecting to be an active participant I was able to earn time credits, which ensured that I respected the mechanism of the group and the equality of our time. I used my experience as an English Language teacher to gain a position within the time bank. This was a skill in demand due to the number of members and users of the community centre for whom English is a second language. Whilst the need for this skill was a fortunate coincidence, it is not assumed that a researcher could not have gained access in other ways, because the centre is open to the public. However, this position did give me a regular and in-demand role within the time bank that facilitated ongoing access. In becoming an active participant the reasoning was to generate in-depth experiential data, but also to reduce power imbalances between researcher and participants however, it could be that a role as a teacher maintained that differential. This was a criticism herein of research from Panther (2012), Reilly and Cassidy (2008), and to a lesser extent, Gregory (2012b) however, despite this role I was in no way affiliated to staff or the organisation of the time bank, and I did not for example, work within their offices. In trying to reduce this differential, I valued my time as equal to participants by giving and receiving time credits, and I participated in other activities as a member not in charge of the group. The reflexive research diary includes considerations of how that position may have affected the participant/researcher relationship, but initially it was thought that rather than being detrimental, it was an advantageous position for engaging participants who would not otherwise be accessed as part of this type of research.

In July, prior to becoming more involved in the time bank, I conducted an initial meeting with the time broker where we discussed the time bank for a couple of hours. I had also had telephone conversations with staff in the initial stages of research. Over 12 months I spent approximately 147 hours actively engaged in observing time banking activities and talking with time bank members and staff. In trying to gain an overview of the time bank I tried to take part in a variety of activities including parties, outings and activities based off-site etc., but due to my

assigned role, a significant amount of time was spent in and around the English lessons which occurred four mornings a week. This however, did not confine me to only observing time bank English students, because the lessons took place within the centre and I was able to observe other activities before and after the lessons, and during the break. My role also meant that I had a legitimate reason to be at the time bank on a regular basis and I got to know people by hanging out in the café, and loitering in the lobby without feeling out of place. I actively tried to speak to as many people as possible, just engaging them in informal conversations, or joining conversations with members that I knew. There was no intention for these conversations to be covert research, I almost always introduced myself as a student studying time banks, but some people may not have been aware of my role. However, directly quoted data was not used from any participant without their consent. Whilst the length and amount of time spent in the time bank facilitated contact with a large number of members, it is certain that I did not speak to everyone. I tried to mitigate this issue however, by contacting all members via email to ask for participants. Observations and conversations were recorded in my research diary, and field notes as soon as reasonably possible after observation; I also made short notes discretely on my mobile phone during long periods of observation.

Time Scale for Conducting Research in the Field

An important part of ethnography is the ability to produce in-depth descriptions of cultural phenomena, and this arguably requires a commitment of time to the research setting. Researchers who have produced influential and enlightening data and analysis have spent anywhere from 6 months to 10 years in the field (Willis, 1978; Skeggs, 1997; North, 2006; Oakley, 1974). Van Maanen (1988) argues, based upon seminal ethnographies which have remained relevant over time, that a key part of a good ethnography is being present in the field for a length of time, and that short-lived ethnographies are rather 'thin' in data. Given what was realistic for the scope of PhD research, approximately 12 months was spent actively in the field. Engaging with the time bank over a period of time undoubtedly gave me legitimacy and rapport within the setting, which facilitated insight, access, and recruitment of participants. The length of time spent within the field was also led by the rationale that in becoming a member of the time bank

community, and respecting their values of co-production, I would create a research environment in which all participants felt as comfortable as possible to freely express their views, and to participate without any more self-censorship than normal. Further, it is understood from conversations with participants, particularly female participants who were recent immigrants to the UK, that they would not have come forward to be part of a research study without 'knowing' the researcher. Thus the time scale was necessary to meet the aims of the research, via gaining access to the experiences of a broad range of time bank members, especially those of excluded or disempowered participants who may not have been included in other research in the field.

Field Notes

Fieldwork, at its core, is a long social process of coming to terms with a culture. It is a process that begins before one enters the field and continues long after one leaves it. The working out of understandings may be symbolized by fieldnotes, but the intellectual activities that support such understandings are unlikely to be found in daily records. (Van Maanen, 1988, p117)

As argued by Van Maanen, field notes do not represent the totality of the research experience and the significance of the data however, they are a good place to start to understand the data, and from which to begin the process of interpretation and data analysis. As such, and due to the inductive nature of the research, detailed field notes and a reflexive research diary were kept throughout the process. Initial observations, conversations and thoughts were written up during the fieldwork in the research diary. This was always done in a timely fashion, such as at the end of each day. It was not expected that audio recording would always be practical and possible due to active involvement in activities, but notes were sometimes made using a mobile phone, which were always written up within a few hours. This of course means that some data was not recalled however, it gave the opportunity for more 'natural' (As opposed to a constructed research setting) data to be generated, which could then be triangulated against interview data, documents and literature (Mason, 2002). Due to the inductive and critical ethnographic nature of the research, daily notes enabled an ongoing analysis of important aspects and themes which were further explored via semi-structured interviews, or by going back to the literature, using what O'Reilly (2009) terms an

'iterative-inductive' approach. 'Iterative-inductive' meaning to build theory via a non-linear research strategy of engaging with the complexity of the social world and reflecting, reading and analysing in an ongoing fashion. Due to practicality the field notes are not comprehensively presented in the data analysis or writing-up, rather they have been selected in accordance with the significant themes of the data analysis, and edited into a more formal and accessible, useful even, format.

Reflexive Research Diary

A critique of the ethnographic method recognised by Hammersley (1998) is that it is more open to bias than other methods. This criticism has been effectively argued against, with the evidence highlighting that all forms of science are influenced by human bias (Hammersley, 1998; Mason, 2002; O'Reilly, 2009).

However, an element of research which can, if not eradicate, at least diminish somewhat and open up such bias for the reader to judge, is reflexivity. Reflexivity engages the researcher in an examination of their own thoughts and opinions about the research throughout the process. The aim of this is to reduce, expose and understand biases and how they may have influenced the research.

Sociologists such as Mason (2002), Madison (2004) and O'Reilly (2009) strongly recommend a research approach which is reflexive, because this strengthens the quality of the research and the claims made. Thus throughout the research process I regularly updated a research diary of my actions and thoughts, and tried to consider the implications of things which stood out. This undoubtedly aided the iterative-inductive approach because as an active participant of the group I was also able to analyse my own feelings and experience of time bank participation. The significant aspects of this data are included in the data analysis, and provide a means through which to enrich the data expressed by participants. Van Maanen (1988, pp56-57) however, has critiqued this process by arguing that it is a superficial exercise aimed at presenting the researcher in a better light:

Ironically, the passing mention of a fallibility or two may help to establish the fieldworker's credibility given the enormous pretensions of the realist enterprise.

Here Van Maanen warns against the dangers of engaging in reflexive practice in a superficial manner, but presents no evidence of actual instances. Further, the benefits of such practice outweigh the problems of those using it in a tokenistic

legitimising fashion, as this would presumably be obvious. My own research diary and reflexivity was conducted for the reasons herein, but that is not to say that I was always able to understand possible biases and their effects. Rather, what can be said is that the process provides some insurance against bias, and offers further data through which to judge the validity of claims made. As stated, the reflexive research diary conducted was updated each time I went into the field, as soon as practicably possible afterwards, and gave a brief description of things said, things thought and things observed which seemed important to the researcher. The research diary was analysed throughout the research process in an iterative inductive process.

Semi-Structured Interviews, Sampling and Recruitment

Sampling

The nature of this research means that the sample was not intended to be representative. Rather it was important to engage a range of members in giving their experiences, views and opinions, and as such a form of purposive maximum variation sampling (see Lofland, Snow, Anderson, & Lofland, 2006) was used. This form of sampling seeks to generate data regarding the range of phenomena pertinent to the research, and thus members of different lengths of membership, levels of earning, gender, age, ethnicity, income level, type of group attended etc. were sought. Lincoln & Guba (1985) argue that this type of sampling is typical to qualitative research. These participants were selected after a 'sensitisation' period in the field. That is, once an understanding of how the time bank was working, and what may be important was identified then participants who were potentially representative of the *scope* of the time bank were selected for participation. Further, all paid staff members associated with the time bank were included in the research, and one non-member was included who conducted voluntary activities within the time bank but was not a member.

Recruitment

The recruitment of participants was done by attending a wide variety of time bank activities over the period of fieldwork. Participants who were recruited to do semi-structured interviews were also the participants who form the main focus of the

observation and conversation, but the semi-structured interview setting gave further opportunity to hear their views in an in-depth and focussed manner. At every opportunity potential participants were told of my position as a researcher and interest in taking part was inquired about. If approached most people initially said that they would take part however, when trying to gain informed consent, or in trying to arrange an interview time these participants would be vague or not attend. This is not atypical of research which seeks to work with socially excluded groups (see Gosling, 2008). In respecting that this was probably a polite form of declining participation these participants were not pursued further. Participants then, were potentially those willing to come forward however, it is expected that my active participant role engaged more members in the research process as opposed to other methods used in the literature, such as surveys which yielded poor participation rates (Burgess, 2014). Participants were recruited mostly in face-to-face situations when they attended time bank activities. A few took part in response to an email sent to all members by the time broker. One participant was recruited via a friend who was interviewed. Mostly people seemed reluctant to take part unless I had spoken to them in person, and as such it is concluded that using a qualitative in-depth ethnographic basis facilitated the inclusion of participants whose opinions and data would probably not otherwise have been included. 30 participants were actively involved in the semi-structured interviews which enhanced the data collected from observations and conversations with these members. From the 30 interviews conducted, similar themes were recurring and thus empirical saturation seemed to have been reached. In regards to PhD research Adler & Adler (n.d., p9) advise a participant number of 30, reasoning:

This medium size subject pool offers the advantage of penetrating beyond a very small number of people without imposing the hardship of endless data gathering, especially when researchers are faced with time constraints. Thus, it was decided that 30 participants would be sufficient from which to draw conclusions in relation to the aims of the research, and was realistic given the restrictions on time and resources. The list of core participants, those interviewed, is included in the appendices.

Interview Process

As stated, semi-structured interviews were utilised as part of the iterative-inductive process to gain in-depth and specific data in relation to themes that were emerging from the research process of observation, conversation and literature reviewing. The interviews were engaged in in an ethnographic fashion, opening by asking participants an open-ended question, "So how did you get involved with the time bank?" Interviews took place at a time and place convenient to the participants and were recorded using a digital recorder. The interviews were arranged with participants at a mutually suitable time, and the location of the centre was always suggested as well as the option to conduct the interview in a café more local to the participant; all participants except one chose to be interviewed on the premises of the centre. It was initially thought that this may at times cause problems with staff or other participants overhearing the interviews however, due to the numerous rooms and areas of the centre this rarely happened, and when others did appear they often moved on quickly and did not seem to listen in. Most of the interviews lasted between 45 and 90 minutes, but a few, with either new starters, or people with English as a second language, lasted approximately 30 minutes. Interviews were mostly led by the participants, and further questions were only asked if the participant stopped speaking for a while. Questions were based upon significant factors from the literature, and from the observation and conversation process, but were also guided by what the participant wanted to talk about. Demographic data such as age, employment status, place of residence, family, income level etc. tended to come out naturally during the semi-structured interviews however, in some instances these details were asked at the end to gain an overview of members involved. Over the course of the semi-structured interview amongst other things, I was interested in the activities they undertook and how they perceived of them, did they perceive them as a form of work? Their level of involvement generally with voluntary groups and volunteering. Their perception of time credits and their relationship to money. Their knowledge of, and/or interest in other forms of complementary or alternative currency. How they feel about exchanges which do not use money. What they think about the relationship of the government to activities such as time banks. Why they use the time bank, and where they would go if the time bank no longer existed. As expected from the literature, these topic areas tended to be significant

and were often raised independently by the participants. The semi-structured interviews were thus used an important method to give participants a more focussed time in which they could express their opinions and experiences. Further, as opposed to *only* conducting interviews, I was able to analyse the observation and conversation data alongside in order to give a more 'thick' description of participants' experiences and understandings of their time bank participation.

5.5 Data Analysis

Thematic Analysis

Broadly speaking, ethnography is about exploring, uncovering, and making explicit the detailed interactive and structural fabric of the social settings that social researchers suspect to be sociologically interesting. (O'Reilly, 2009, P14)

The critical ethnographic approach of this research guided the analysis to explore, uncover and make explicit the conditions of social exclusion within a time bank, and the ways in which they aim to address it. Due to the lack of research in this area, and the ethnographic approach, it was concerned with theory-building rather than theory-testing, and as such the data analysis followed an inductive process. Data from the field notes, research diary and semi-structured interviews was analysed to determine key themes which the researcher, based upon literature and time in the field, considered to be 'sociologically interesting' and significant in terms of the aim of the thesis. Determining those themes was done via a process of open coding which was inductive and led by the data generated. NVivo was used to transcribe the semi-structured interviews, and alongside the field notes and research diary, themes were identified and coded. This approach was guided by the literature review which indicated areas of importance, but was also guided by the data. For example, from the literature it was important to understand what social exclusion might be and whether or not time bank members were in the majority socially excluded. In terms of third sectorisation it was important to understand how they understood and conceptualised their involvement in the time bank, was it part of a counter hegemonic struggle? Other codes emerged from the literature such as the homo economicus rationality that members appeared to be applying to their time bank participation.

Segments of transcripts were then attributed to the different codes via NVivo, and the final step of analysis was to identify dominant themes. For example, under the code considering counter-hegemonic struggles, there was a distinct lack of explicit critical political action in participant's perceptions of their time bank involvement. There were however, two exceptions to this, and it was demonstrated through the data that this action was explicitly inhibited by paid members of staff. The sections of transcripts included in the thesis are implemented to provide evidence for the major themes and topics, as well as providing raw data for readers to judge the validity of claims made.

5.6 Ethics

This research followed the ethical guidelines of the British Sociological Association (BSA). Under these guidelines, documentation has been provided to the ethics panel at the University of Salford, and Ethical Approval has been obtained and approved for this project (See Appendices).

Further, ethics were an ongoing consideration throughout the research and were actively explored using the research diary and a reflexive approach, as well as through dialogue with colleagues. This is an approach advocated for by O'Reilly (2009) and Mason (2002). The critical nature of the research was cause for deliberation because critical ethnography seeks to raise the disadvantages experienced by groups, yet an emancipatory approach to research has been convincingly critiqued as either being naïve, or overstating the potential of such research. Consequently, this research was conducted with an awareness of this, and a respect for the complexity and diversity of research participants. I also tried to make it clear to participants that although the research seeks to understand the usage of time banks, the outcome of the research may not be to effect change, nor to effect change in the manner participants may wish. However, as a critical feminist realist piece of research, the aim is to have some impact and this in itself is viewed as an ethical responsibility

Informed Consent

A potential difficulty of conducting ethnographic research is, as Kvale & Brinkman (2009) argue, that participants may not know what data is being recorded, and as such there is a difficulty in ascertaining fully informed consent at all times. To reduce

this risk, participants were informed at all possible instances of my position as a researcher, without it interrupting the 'natural' flow of conversation too much. Possibly, due to the public setting and perceived lack of controversial or private activity or conversation, throughout the 11 months nobody explicitly expressed that they did not want to speak to me, or be involved in the research. However, those from whom I did not gain written informed consent have only been included in passing and with anonymity for example, when a participant spoke to them about a significant theme. Further, as the research always took place in a public setting it is reasonable to expect that participants did not class these actions as private.

Research participants were given information about the study verbally, and via the participant information sheet (**See Appendices**), which they were encouraged to keep, although most did not. Participants were also asked to give written informed consent and this was explained to them, and they were given a consent form (**See Appendices**). Wherever possible I tried to reinforce informed consent in an ongoing fashion, in practice this was mostly done by frequently talking about my role as a researcher observing and trying to understand the setting. Some participants asked questions about the research which I endeavoured to answer as fully as I could, but mostly people did not seem too concerned about the process. One aspect of informed consent which became problematic was that during interviews on one or two occasions, people said, 'confidentially', and proceeded to state what they were saying. These participants had been given consent forms, information sheets, and were aware that they were being recorded (the recording device was on the table). It has therefore been assumed that they meant it to be part of the record, but that they meant to give the information anonymously which it has been. Through respect for the participants who enabled the research to occur, I took informed consent seriously throughout the process.

Anonymity & Confidentiality

Anonymity is ethically important because it protects the data of research participants and respects their privacy. Any data which allows an individual to be identified has been stored on a password protected computer in electronic form, and paper-based data such as consent forms are stored in a locked filing box. Data was anonymised after collection by changing names and removing any personal information by which

a person may be identified. Names of locations have been taken out and exchanged for generic phrases such as 'in this area of town.'

An anonymity issue which arose during data collection is was the use of social media. In order to conduct an ethnographic study of the time bank (be party to activities, events etc.), and to contact, and maintain contact with participants it became necessary to communicate occasionally through social media. In originally conducting a literature review I used my Twitter account to read about time banks, link up with them and follow their activities etc. This Twitter account is a 'professional' one in the sense that it is only used for academic activities, teaching, following research etc., and not particularly for private contacts, but it is made in my real name with my contact details. Further, during the research I set up a Facebook account specifically for communicating with research participants at my research setting. This was necessary because some, but actually very few, participants only communicated via Facebook, and in being an active participant I decided it would be necessary to communicate in this manner however, I did separate this from my personal Facebook account and put in security controls which make it private.

Anonymity also needed to be considered in relation to staff members knowing about participants taking part. On one occasion I was asked to use a record book to log how I spent and earned credits, which could be handed in at some undetermined point for staff to have a look at. I started to complete this book, logging when I had paid participants in credits for their time, but I then realised that this would give staff a record of who had been involved in the research and this was not something that participants had explicitly agreed to. I then stopped completing the book and nobody ever asked to see it. Further, staff members occasionally asked me who I was interviewing, or what people were telling me and I deflected these questions somewhat by answering vaguely. However, I could have probably also answered directly and told them that to protect the anonymity of participants I could not tell them, although this seemed unnecessary and rude in the context. Regardless, most participants did not seem concerned with staff knowing that they were involved, and many told them or emailed them about it. Further, no participant voiced any concerns about conducting the interviews in public spaces in the centre where reasonably a staff member could have walked

by. Thus anonymity was protected as far as possible by the researcher, but it was not seen as hugely important to participants in the field.

Non-Covert Approach

Ethically it is important to state that the nature of this research was non-covert. Not only is covert research often unethical and harmful to participants and the research community in general (O'Reilly, 2009), it was also unnecessary in this context due to the lack of expected sensitivity of this research subject. I negotiated access to the time bank initially through the time broker and time bank members were informed of my position as a researcher. It is noted that although access was negotiated via the time broker, and this turned out to be important in terms of gaining the trust and approval of members, time bank members had the ability to decide to participate independently of the time broker as the time bank studied is a community group open to the public. O'Reilly (2009, p9) argues that:

Gaining access, then, will usually involve explaining about the research overtly and then settling in to a semi-overt role, where participants know what we are doing but don't always have it at the forefront of their minds. Thus whilst participants were informed of my position, they may not have been consciously aware of this at all times, especially due to my role as an active participant. Further, whilst the research was non-covert, in an attempt to reduce any undue influence on participants' opinions, my thoughts on time banks and my understanding of the literature was not expressed. During the research this was a growing concern, because it became apparent from a number of comments by participants, that they thought the research purpose was to prove the worth of the time bank, rather than to research it in a more neutral fashion. At no time did I state to participants that I was there to prove the worth of the time bank, rather, as per my information sheet, I was there to understand how people use and perceive of the time bank. However, participants were aware that I was a member of the time bank, and some knew, through conversations, that I have a history of working within the charitable sector, and as such I believe some made the assumption that my research will develop an endorsement of time banks generally. As I became aware of this I spoke with my supervisor and decided that I would need to make it clearer to participants that my aims for the research may not be the same as theirs, and that my position was to understand time banks from as objective a position as possible. Conversations such as these have now taken place with

some participants, such as the time broker, where I spoke about how my research may not necessarily be useful to their agenda.

Power and Representation

As research concerned with socially excluded groups and/or women who have historically been underrepresented or misrepresented, it is important to consider the implications of power and representation. A critical ethnographic approach, and semi-structured interviews, as opposed to more structured or quantitative approaches have been argued to be more suited to research with such groups (Oakley, 1974); more appropriate for valuing the freedom and input of participants (Mason, 2002). It was also observed during the fieldwork that participants gained something from the research as well the researcher, and as such it potentially respected their needs; for example, a number of participants expressed that they had enjoyed the experience because it had, 'made me think', or had led them to 'learn something about myself.' Given the potential participant demographics, and the exploitation of the energies of such groups it was important that participants did not feel exploited in the process. This was also the reasoning behind exchanging my time for theirs through the earning of, and paying with, time credits.

One issue with semi-structured interviews is that they are heavily dependent on the participants' ability to verbalize their opinions and to recall information and thus it was important to use this method in tandem with the other methods of observation and conversation. This was particularly important in this field as a number of time bank members were learning English, and as such building a relationship with those participants prior to interview served to facilitate communication and data generation, because using other methods would, in all likelihood, have excluded such participants. In regards to conversational interviewing Kvale & Brinkman (2009, p16) state:

The knowledge produced by such research depends on the social relationship of interviewer and interviewee, which rests on the interviewer's ability to create a stage where the subject is free and safe to talk of private events recorded for later public use. This again requires a delicate balance between the interviewer's concern for pursuit of interesting knowledge and ethical respect for the integrity of the interview subject.

The approach taken herein was based upon building relationships with participants prior to the research interview in most instances, and creating a rapport and mutually pleasant exchange throughout the research interview. At times this style may have led participants to disclose more than they would otherwise in a more formal setting however, this was led by the participants, and data not directly relating to the research did not form any major part of this thesis. In this way participants were able to speak to an interested party about what they wanted to talk about, and I was able to gain insight into topics pertinent for the research. Whilst power over representation is still with the researcher, this method hopefully diminished some of this, and attempted to respect the value of participants as well as maintain a concern for addressing inequalities through the critical ethnographic approach.

5.7 Reflections on Reflexivity: The 'Ethnographic Self'

As an active participant researcher I was placed within the field as both a researcher but also in an embodied form within my person, thus it was important to consider the presentation of self, or 'ethnographic self' as Coffey (1999, p10) defines it:

The ethnographer embarks on a progression from ignorant stranger to wise scholar, treading a path through self-alienation to self-enlightenment. The denial of the self has been received as epistemological necessity. At the same time fieldwork has been taken as a context and setting for personal growth. These contrastive aspects of the fieldwork experience have not, as might have been thought, disproven the distance between the self and the field. Instead the dichotomy has been reinforced and maintained.

My experience of the ethnographic self relates to this depiction because in working as an active participant, yet suppressing my own knowledge and opinions, my research persona was a version of the self which was in-part contrived, in-part 'real.' I was also aware that I needed to be as objective as possible, but that I was working on something which contributed to the self, and self-fulfilment. This tension sometimes produced uncertain ways of being, sometimes stressful and anxious, sometimes elated.

In the ethnographic self, aspects of the researcher's appearance and character become part of the research; the researcher becomes a research tool. There are aspects of ourselves which we cannot change for example, race, gender etc., but

there are also aspects which are more fluid and malleable such as opinions or accent. For the unchangeable aspects, O'Reilly (2009) argues that we should, as part of reflexive research, acknowledge possible effects such as how our gender places us perceptually in the eyes of the participants, and if this would affect what they tell us. For example, as a woman from the local community with young children I could be perceived as having, and often did have, things in common with participants. It is likely that these embodied aspects had some effect upon what participants told me, and how they related to me. In this field however, I believe that this was an asset because it may have facilitated better access, and potentially included more female and socially excluded participants in line with the aims of the research. For example, research has argued that epistemologically it may require a female researcher to understand a female perspective (Skeggs, 1997; Oakley, 1974), and as such my embodied female self was advantageous. Given that this research had the potential to, based on the literature review, focus on a majority of female participants of low socio-economic status, a consideration of the ethnographic self and power was important. Feminist researchers have long argued that in a patriarchal society women are adversely affected by power influences in the researcher/participant relationship (Oakley, 1974; Skeggs, 1997; Hammersley, 1998). Further, Skeggs (1997) recognises in detail the adverse impact of class upon research relationships for participants. As a woman of a mixed working and middle class background I potentially did not present as someone of a different status to the participants in terms of affecting responses through power imbalances. However, as an academic researcher there are power imbalances in the relationship (see Hammersley 1998) played out through choosing the topics, guiding the exchanges and withholding some of my own thoughts. Thus my ethnographic self was not neutral in terms of power positionality, but may have been more aligned to, and thus more inclusive of, female participants, which was an asset in this context.

There are also aspects of the 'ethnographic self' which are malleable, and depending on the research one may choose to emphasize or reduce aspects of ourselves. Whilst covert research or severely changing the presentation of self may be unethical, we all perform our 'self' in different ways with different people and in different contexts. Thus the presentation of the 'ethnographic self' is

important to consider, but it is not necessarily separate from the performances of self in other every day contexts. O'Reilly (2009, p10-11) argues that the best approach is to present as both naïve and knowledgeable at different times because:

Knowing too much can fore-close in-depth conversations; knowing too little can appear rude and disinterested.

During this research it was obvious that I had a knowledge of, and an interest in, understanding this type of community activity because I have worked in similar contexts, and I felt it was necessary to communicate this because it gave me a dialogue with staff which I consider to have facilitated access. My experience was not however presented as a personal endorsement of time banks rather, as a reason or motivation for involvement, which was disclosed where appropriate. Whilst this may have affected how people spoke to me, as I was not a person with a position of power in relation to charities or time banks or policy, it is not expected to have had any major impact. Further, due to the lack of sensitivity surrounding the topic, and my distance from paid staff, it is not considered that this would have discouraged participants from expressing negative opinions. Indeed many did express some form of negative opinion or comment. Also, due to long-term engagement, any potential effect of participants trying to please the researcher were reduced. At times, in presenting as naive and suppressing my academic knowledge or opinions, there was an internal conflict regarding whether or not this is misleading participants, and this was considered in the research diary. For example, despite efforts to define myself as neutral, when participants expressed that they thought I was there to prove the worthiness of time banks, there was some anxiety regarding whether or not participants had been misled by my ethnographic self. Thus the ethnographic self is both an important tool in gaining access and generating data, but it is also a multifaceted position which may have effects on the data. For this research, the 'ethnographic self' was considered fully in the reflexive research diary, which was analysed alongside other data.

5.8 Limitations to Design

Quality and Validity

In adhering to high standards of research validity and quality a number of factors were taken into consideration. Firstly, the principle of spending time within the field

(Van Maanen, 1988), integral to an ethnographic approach, was applied in order to guard against misinterpretations of context and meaning, and to attempt to ensure that information given in interviews correlated with observational experience (see O'Reilly, 2009); internal validity. Further, the research diary of observations and thoughts provided another source from which to check internal validity. Data from semi-structured interviews was cross-checked against observations to ensure this validity. Further, this data could have been verified with participant however, due to the critical nature this was not thought to be practical, it could have unnecessarily burdened participants' time, or useful, and other researchers have found participants uninterested in this process (Skeggs, 1997; Gregory, (2012a). The aim of this research is to add to the theoretical debate regarding the research topics herein regarding time banks, and as such it offers a detailed analysis rather than evaluation or hypothesis testing. In considering external validity a reflexive and detailed approach to data generation and analysis were taken, as such it is expected that future users of the research may be able to make comparisons and generalisations based upon the detail of the research therein.

Representativeness and Generalisability

As one case study involving mainly 30 people from a particular time bank representativeness and generalisability are obviously limited. However, as demonstrated by the literature, more quantitative and detached methods of research have not yielded results concerning the understanding of participation from the perspective of participants. Thus, whilst limited, this research adds uniquely to the literature. In terms of representativeness of the case study, the sampling technique used was implemented in order to try to gain a sample representative of the variety of participants. This again however, may not have been achieved, as even over such a period of time I was unable to meet every one of the 150 participants rather, it is probable that I met ones who were more involved. This said, some participants had only exchanged a small number of hours. Again however, it is the depth and quality of data that this thesis is concerned with as opposed to trying to be a representative sample.

Whilst limited by case size, it is expected that generalisations can be made. As Mason (2002, p196) argues generalisation in qualitative research can be:

[...] based on the idea that you can use your detailed and holistic explanation of one setting, or set of processes, to frame relevant questions about others.

There are limits to this generalisation but it is reasonable, given the amount of detail herein, that the data could be compared to other time bank settings in order to build a wider theoretical picture about their occurrence and people's participation in them. Further, as argued by Mason (2002), the contextual and thick descriptions could enable generalisations to be made which favour complexity rather than 'glossing' over difference. This thesis' claim to impact is through the rich and unique data concerning the understandings of time bank members and staff about time bank participation, which has implications for social policy and political critique in terms of third sector organisations and social exclusion. These conclusions can be applied to other settings which share similar conditions and characteristics of existence. The findings of this research are aimed to be of relevance to social policy concerning social exclusion and the third sector, but also to advocates of, and participants in, such activities as time banks, in better understanding their position within UK society. Specifically, the findings of my thesis may offer an explanation of how social exclusion interventions function on a micro level, and the potential effect of this on positions of inequality. Whilst I do not claim that this research is generalizable to a wider population, due to the critical ethnographic and critical realist feminist stance, I do want to present something of significance to social exclusion theory and the use of third sector organisations to address it.

5.9 Summary

This thesis is based upon a critical realist feminist perspective that understands the social world as consisting of individuals interacting with, and being acted upon by socially constructed structures. Further, it is rooted in an interpretivist tradition which believes that the social world can be understood through experience of it. As such, in trying to understand the participation of people in time banks it was important to privilege the lived and expressed experience of people involved with time banks, and to do this effectively required a long-term ethnographic approach.

These perspectives expose the meanings of events and processes and provide rich contextual data. This thesis aimed to generate in[depth and detailed data concerning the participation of a variety of members and staff in one time bank, in order to draw wider conclusions through engagement with the literature, about social exclusion, the third sector and the role of time banks. This is particularly important in an era of worsening inequality and government support of the third sector as a means to address social exclusion. The following chapters therefore, present the analysis and discussion of the empirical data generated by this methodology and methods. It is arranged according to significant themes which emerged from the data and is structured into four organising sections; significant facets of the organisational structure of the time bank in relation to the third sector, the meaning of social exclusion, exchange practices and political activity within the time bank.

6. Analysis and Discussion

Following an ethnographic introduction to the time bank which is utilised to present a rich description of the 'reality' of the time bank, this chapter consists of four sections which emerged from the data through thematic analysis. The data comes from the reflexive research diary used to document ongoing observations and conversations within the 12-month fieldwork period, as well as the semi-structured interviews. To clearly differentiate between discussion of staff and member quotes, staff are defined by an (S) after their name. The first section concerns the organisational structure of the time bank and meets the objective of defining time banks through a comparison with their stated aims and the actuality of the time bank studied, as well as the implications of their third sector position. This section demonstrates that the time bank works to sustain their activities for 'social advance', in Beveridge's (1948) terms, by any means open to them within the current system. This meant first adopting and then rejecting a 'pseudo social enterprise model', and then a time bank P2A model to satisfy their neoliberally-based funding requirements. As with the time bank literature discussed in chapter four, there was a focus on social capital in a conservative and MUD sense of assuming that socially excluded groups do not possess it. This was done via a paternalistic control of the time bank which was not identified in the literature, and it was counter to the feminist potential identified.

The second section meets the aim of understanding time banks in relation to social exclusion. It was found, in line with the literature, that the majority of time bank members could be classified as socially excluded. This social exclusion was impacted upon in different ways by gender, mental illness, ethnicity, unemployment etc. However, members did not define themselves as socially excluded, and staff were surprised by the capabilities of such members. It was also found that social capital as a means to address social exclusion, was limited by other forms of capital, even within the communistic structure of the time bank. This further demonstrated the value of people classified as socially excluded, and provided evidence for the need to utilise RED as opposed to SID or MUD responses to social exclusion. The third section focusses on the exchange practices fostered within the time bank and how staff perpetuated, and members

found respectability in, an SID-based approach to inclusion. Whilst this runs throughout, here in particular, the research meets the aim of analysing the time bank through the perspectives and experiences of those involved. Through the experiences of women there was evidence of a 'responsibilisation' being engendered through the simulated work environment of the time bank, which held positive associations for the women through respectability in a SID context, but also served to harness the energies of activities which could have been oppositional if used to redefine work. Additionally, in contrast to other time banking literature, even the more critical literature (Panther, 2012; Gregory, 2012b), the focus on the concept of work and the time banks' propensity to redefine it, generated data which demonstrates members internalising neoliberal economic rationales and using the time bank to enact them. Further, the paternalistic way in which staff promoted a 'no something for nothing' ethos served to facilitate this process, and maintain a hierarchy of value mediated by cultural capital.

The final section meets the objective of reconceptualising the role of time banks, and concerns the process by which the radical feminist potential of time banks, their inherently critical mechanism, was deradicalised, and indeed depoliticised. This theme emerged from the conceptions and uses of time credits as an explicitly socially constructed currency; members tried to take control and attribute value, and staff restricted this activity. This meant that members felt constrained within the time bank in relation to expressing and enacting political ideas. Thus the original egalitarian configuration of time banks, and their radical feminist aim to redefine work, was inhibited by a third sector context in which voluntary action is no longer rendered as the autonomous democratic activity of civil society, but rather, became a simulated environment in which to marginally include people, in a paternalistic fashion, in "work like" activity. These themes serve to meet the overall aim of critically exploring the role of time banks in the UK in order to analyse initiatives aimed at tackling social exclusion. The unique contribution being that the critical feminist realist methodology directed an in-depth qualitative account of a time bank, which directs me to theorise that the third sector is altering conceptions of voluntary action by assimilating it into dominant definitions of valued work by offering marginal inclusion which sustains the social hierarchy, and

a reserve army of labour that sustains neoliberalism and diminishes democracy through co-opting dissent. As Lemke (2002, p11) argues:

Foucault's discussion of neo-liberal governmentality shows that the so-called "retreat of the state" is in fact a prolongation of government, neo-liberalism is not the end but a transformation of politics, that restructures the power relations in society. What we observe today is not a diminishment or a reduction of state sovereignty and planning capacities but a displacement from formal to informal techniques of government and the appearance of new actors on the scene of government (e.g. NGOs), that indicate fundamental transformations in statehood and a new relation between state and civil society actors.

Time banks then, represent new actors on the scene of government, and indicate a new relation between the state and civil society actors which not only obscures social exclusion by shaping it in terms of SID and MUD, but is also a means by which political action and thus radical feminist potential are controlled in power diffuse ways.

6.1 Ethnographic Introduction to the Time Bank

The time bank is a welcoming place. Despite its inner city location, it is set within moderately sized gardens complete with basketball courts, climbing facilities, vegetable gardens and seated areas. As you approach the building there are usually groups of people using the grounds in various ways, gardening, chatting, eating food, and as you enter the building it is almost always bustling with activity in its multitude of small and large rooms. At the heart of the building is a café serving donated food made into appetizing meals for £2.50 or one time credit. As Martin, a time bank member from Slovakia, says, 'One is lunch [sic]. Lunch is good from the cafe.' He eats there 'two or three times a week' because it is 'only one credit for a meal and a cup of tea.' When open, the café is usually busy, and full of people eating and talking.

Once a month the large hall is filled with people attending a mental health social café; they make crafts, eat, listen to music and take things from the clothes swap stall. Here, Razia, who described herself as having a 'developmental condition', explained how she first came to the mental health social café:

[...] it were another girl that were asking me to come to the mental health cafe social and to come to the time bank. C is somebody that I met in an autism asperger group, and they kept saying why don't you come to the

mental health social cafe at the time bank. But I think I didn't realise that the cafe was a social event, I didn't realise what it was. I thought that cafe meant cafe, and I came like as a one off to come to a swap shop. Then there were all these activities and nice people so I kept coming back. I didn't realise that it was going to be an activity place. I thought it was just going to be a cafe and somebody serving tea.[sic]

At the same time as the activities in the cafe begin, the students from the English classes are just finishing their lessons. Over 40 students from across the world chat with friends outside the building, hurry home, or stop for lunch in the café. Time bank members such as Chris from Yemen, clear away the refreshments from the classes, tidy the rooms and take the attendance lists to Saira(S) who is the member of paid staff responsible for the classes. They do this four times a week and for Saskia, who earns time credits administrating the lessons, she does it because, 'I want to get the experience and getting more experience and after that maybe, when I apply for the job its going to be a help [sic].'

Friendly staff flit around the building always stopping to greet people that they know. There are five members of paid staff concerned with the time bank, Jenny(S) the time broker, Saira(S) the Asian people's development worker, James(S) who is the monitoring and evaluation officer, Helen(S) a manager at the centre, and Keith(S) the director. Everyone here seems to know someone, as Chris articulated:

Yes, I've made a lot of friends now, because before I didn't have friends, like English friends. Maybe I just had one from my country, but now I have a lot. Now I can, when I go I see somebody and I do with them some time banking and then they know me and I know them [sic].

When the lunchtime activities finish, new members arrive and attend a welcome meeting in one of the smaller upstairs rooms. The time broker, Jenny(S), takes people's details and tells them about the 'earning' and 'spending' opportunities available that week. This meeting is attended by a small group of people, sometimes those present come with a support worker, and they discuss 'entry-level earning opportunities' such as litter picking. In another, slightly larger upstairs room, time bank members run, and attend a computer drop-in and photo editing workshop variously led by members Steven, Saskia and Nick. As an offshoot from these sessions, Steven expressed his pleasure in being able to develop and use his photography skills:

And I'm doing, I do photography here which I'm very interested in. You know in the advertising side. It gives me an opportunity to do social photography. In terms of dances and things. It gives me an opportunity to expand my photography as well.

Nick also takes pride in creating promotional material for the time bank:

[...] the video project, they wanted a video showing basically what the time bank is. And it was quite a big challenge, yeah, but they love it. Absolutely love it.

When Nick and Steven's session ends, another group of time bank members begin a business enterprise course where they learn about, and discuss, starting businesses. As attendee, Zak, told me, 'Well I wanted to do consultancy, management consultancy. If I could manage to do that I would be happy.' At the end of the session time bank member Adam, the teacher, collects the time credits as payment.

In the evening Saira(S) guides time bank members from the English classes into the centre to help set up the café for an evening social event where people recovering from drug and alcohol addictions have a meal together, socialise and listen to music. Here she described how she introduces people from BAME communities to the time banking activities:

I introduced two people into the recovery cafe, they came in, they would have never ever come in. I left them once I'd been there in the evening after an hour or so, and I left them there. They wanted to sit and spend time listening to music and doing that, and they're asking me when is the next one. So it's introducing them visually to something, they will not come out and say to me I want to go here, because they do not know what it is. The first time it is more led, you have to show them something. They will not be able to say, yeah I will enjoy it. Because they've not done it and they do not know. But once they physically see it and grasp what it is they find it a bit more easier to get involved.

In the kitchen, time bank member Cleo takes the lead, and organises the preparation and serving of meals:

I'm a hub leader for food cycle while the recovery cafe is on. Because obviously we get food here and cook it and then feed people.

One of her helpers in the kitchen is Nathan, Nathan has been long term unemployed and he has joined the time bank to maintain some form of work during his gap in formal employment:

Yeah, one of them's at the recovery cafe here, and I did that. So they're both basically making a three-course meal for about I don't, I think there's usually about 30 people here. So whatever needs to be done in terms of cooking and stuff, and I'd done some work in a kitchen before so it wasn't too difficult.

At the end of this 2-3 hour shift, they clean the café and Cleo gives out the time credits.

I'm sort of responsible for what's happening in the kitchen, you know, if the dinner is coming out on time, responsible for any of the time bank members. You know, I'm the leader so I take that role quite seriously. You know, I'm giving out the time credits and I have to get them to sign for it, and I have to sign to say that they have been given the right amount of credits.

All this activity and more can happen in one day at the time bank, and the majority of the people involved earn and spend time credits in order for the activities to occur. This section serves as an introduction to the daily activities of the time bank, and the following sections will present the in-depth and thematic analysis.

Organisation of the Time Bank: Neoliberalism in the Third Sector

6.2 Rejection of Social Enterprise Model

In the previous model that I told you about, which was again driven by money, the social enterprise model, I think people respected the centre, but they didn't love us, and I think people probably love us a bit more now. Keith (S)

In line with Doherty et. al.'s (2009, p54) definition of social enterprise discussed in chapter three, the centre used a social enterprise model in order to sustain their activities along a 'double bottom-line' focus on social mission *and* money. It could be argued that they were forced into this position originally, by reduced public and charitable funding but this would require further historical evidence. Further, the move to a time bank model was again motivated by a desire to sustain the activities of the centre, and a need to make that economically viable. Thus the centre use the organisational structures open to them to perpetuate their activities and livelihoods. However, staff rationalise this as led by an aspiration to serve the needs of the community. For example, in the above quote, Keith (S) expressed his thoughts on what the community think of the centre. Aspirationally they wanted to create the kind of attachment that people may have to a value-led voluntary action group that they have fully invested in emotionally. Keith(S) felt that the time bank model, in highlighting and recognising the contributions of the community, made members more passionately involved with the centre. The centre, then, in utilising

a social enterprise model, is organisationally aligned with the third sector, and actively sought to use a socially aware, but seemingly economically sound, system; Doherty's (2009, p54) 'double bottom line'. In moving to a time bank model, the organisation also meets Pearce's (2003) definition of the third sector, in using the exchange system to bridge the gap between informal and formal activity. Additionally, when compared to the capitalist private sector based on surplus-value and profit but not necessarily 'social mission', the centre also fulfils Ridley-Duff & Bull's (2011) conception of the third sector as a more egalitarian economic space in which resources are shared according to needs and input. Thus the centre is a third sector enterprise because they position themselves as an organisation in line with business models for sustaining activity, but are differentiated by the fact that they try to formalise informal activity, and have a 'social mission' as an integral feature. Further, they work in a way which aspires the mutual aid and philanthropic motives (Beveridge, p148) of voluntary action, a civil society space of competing needs and values, but are motivated by the desire to sustain their existence, and indeed livelihoods of staff.

In conceptualising how the centre functions it is argued that organisationally they attempt to work within the structures and models open to them, but to also, in a minimally subversive way which may demonstrate Gramsci's (1971) theory of 'passive revolution', to socialise the private sector. There is also however, downward pressure from government to assimilate to a business like model, or privatise the social sector, as discussed in chapter three in relation to the Localism Act (Local Government Association, 2013). What this resulted in here, is what I will term a 'pseudo social enterprise model', whereby the state, and their desire to continue the activities of the centre, forced them into a social enterprise model through funding cuts, yet continued to sustain their work through paying for their services via contracts rather than obligation. When I asked the management staff why they brought the time bank into the centre, and they said that it was because the social enterprise model they were using failed.

I've been here for about 14 years, so when the building was refurbished. [...] our initial model was a social enterprise model where we ran a conference and catering business, earned as much money as we could, and ploughed that back into, used the profits from that, to fund community projects. And at the

peak we were probably turning over about £700,000, we were making about a hundred grand profit.

Whilst working as a social enterprise, the centre used their profit from this contractual public money to fund community projects, but also directly to create paid formal employment for local workers:

Yeah, we used to employ a lot more people, about 30 odd staff, but it's half of that now.

Thus their social enterprise not only indirectly, but also directly, redistributed wealth, through the creation of paid work for socially excluded groups. As will be discussed in section three, these paid roles were developed through previous community work aimed at alleviating the social exclusion of Asian women, and as such, a failure of the social enterprise model has led to this paid employment being lost. Managers explained that the model failed because it was based upon revenue from the public sector, events and room hire, and when the financial crisis occurred and public funding was cut, the revenue to sustain their work almost disappeared;

Just because the current cuts to the public sector have a massive impact on our social enterprise. Eighty per cent of income at one point in time was earned, and that paid for a lot of community work that we did, but as that changed we tried more grants and funding as opposed to earned income.

In this instance, even social enterprise, an 'ideal' third sector organisation, within the neoliberal context failed to live up to its ideology which proposes that societal wellbeing is best advanced by 'liberating individual entrepreneurial skills and freedoms' (Harvey, 2005, p2). The social enterprise model did not work because they maintained a top-down structure with continued reliance upon the public sector. Therefore, in trying to conduct their 'social mission' community work with, for example, asylum seekers, for which there is little public funding (Red Cross, 2014), they created a pseudo social enterprise still reliant on public funding through venue revenue. This evidence goes against Gibson-Graham's (1996) thesis that a multiplicity of economic practices decentres the primacy of capitalism, because here the centre was still subject to the more powerful market forces in performing their work. The centre then opted to use the time bank model as a means to continue their work in lieu of the social enterprise profit, or reliable public or charitable funding. In this way they are not a voluntary action group in the

traditional sense, because the staff are attempting to sustain the level of activities, and their paid roles, rather than conducting work that is manageable given the circumstances. They sought to sustain their activities no matter what, and thus this evidences the pressure on people seeking to conduct redistributive services to privatise their activities. The pseudo social enterprise which demonstrates a privatising of the social sector rather than an adaptation of the private sector to a more socially egalitarian method of working.

In an attempt to sustain their activities, the centre opted to use the time bank mechanism. It was decided that a P2A model would be best because it enables the centre to remain as the focus point of service delivery, members exchange with the 'agency' rather than each other. It was also a model which had a precedence in public service provision. In this way the time bank mechanism was used to retain the centre's existing relationship to the community by providing services in an era of restricted funding, as well as maintaining their level of activity. In bringing the time bank mechanism in to replace the 'unsustainable' pseudo social enterprise model, staff were critical of existing time banks. For example, in explaining their own style of time bank Keith(S) commented on what he perceived as the failings of other time banks:

Yeah, well he was Chief Exec, and he also ran Holy Cross centre which is one of those places which is sort of held up as a beacon of time banking working, and he said, it doesn't work, time banking doesn't work. So we spent an hour with him (laughs) telling me why it didn't work, and all the reasons why it doesn't work. So that again made us really determined just to not follow that model, but to try and make it work.[...]

They just never managed to get, and this is what I've noticed, they never managed to get enough critical mass. So even places like, there's a medical practice isn't there, Rushey Green, they've, their time bank is on its knees it's not really working. So in his Holy Cross centre he was sceptical of whether that was working, his experience of being Chief Exec of time banking UK, you know, just made him feel, you know, it was one of these things where it's got a good story but actually getting it to work on the ground is much harder. But that's where Spice are different, and we've been quite involved with Spice, and I think there's some areas of Spice where it's working and other parts where it's struggling. So they're really working hard to try and embed it into adult social care [...]

In moving from a failed social enterprise model based upon public service funding, they were conscious of finding and using a system which would enable them to

continue with the sort, and scale of work that they wanted to do. This meant that rather than using the original P2P time bank model, they wanted to run it in a way that perpetuated the scale of their activities. This, as will be discussed later in this section, is based upon their aim to provide a type of low-level public service provision for the wellbeing of the community, which is increasingly being stretched due to diminishing public services. Consequently, they researched time banks, and decided to follow the 'Spice model.' Spice utilises a Person to Agency (P2A) format to guide people into social activities which are deemed to be good for their health (Slay, 2011), members then gain Spice time credits which can be exchanged with the agency for rewards. Spice also retain a focus on working with public services, for example by trying to 'embed it into adult social care', and thus in following this model, as opposed to the original time bank format of one to one exchanges (P2P) they perform the function of sustaining a form of public service provision with less funding (see Barker, 2010; Amin et. al. 2003). As Helen(S) commented:

The idea of working with groups and developing projects which we want to, which you know, developing projects rather than individuals helping each other out. So that side of it, and I think also we've taken from Food Cycle because they've got a hub approach to organising volunteers so we've taken from them as well and kind of blended the two. And so that's the approach we're kind of adapting.

They are in fact, using the time bank model to maintain their activities and modus operandi by giving time credits in reward for running a type of public service, this however distorts the radical aim of time banks to redefine work and value by moving away from valuing those informal and autonomous exchanges between individuals. Thus the social enterprise model was rejected, or more accurately rejected them, because they wished to maintain a more traditional public service provision and reliance on state funding, and they have adapted the time bank model so that it also serves this purpose but with even less need for monetary funding. This is demonstrated by their Spice model of operating, P2A, which sustains a need for, and reliance on, staff, as opposed to P2P.

6.3 Aims and Funding

They thus used the time bank model as way to continue their activities in ways which retained the centrality of the staff and centre, but also required less money.

However, once up and running in this way, they used the activities generated to demonstrate their worthiness to funders and to apply for charitable funds. In this way they are able to sustain activities without funding, as the time bank can run on their existing resources, members running groups, the building, gardens, sports facilities etc., but also demonstrate their value in order to bid for funding to increase their activities. Whilst Harris et. al. (2001) argued that in this era the voluntary sector would take on the homogenised shape of the government departments they are used to provide services for, and that the government would therefore partner with private businesses offering something different, in this instance the government is relinquishing all partnerships, and only giving minimal funding via indirect means such as the Big Lottery. Services thus attempted to sustain their activities on less money. Further, this occurs in a disciplinary fashion based upon neoliberal rationales of quantitative efficiency. For example, after a few months of opening the time bank, the centre were able to obtain Big Lottery funding to support the staff of the time bank for 5 years, and Awards for All funding which pays for their 'rewards'. The Big Lottery funding finances the salaries of the time broker, Jenny(S), and the part time monitoring and evaluation officer, James(S). Jenny(S) said that the evaluation officer was necessary to prove to The Big Lottery that their aims for the funding were being met. The general aim of the centre was expressed here by Keith(S):

I suppose the purpose of the organisation is to contribute to human thriving, or something like that, that's a bit crap but (laughs), we haven't really got one, you know. It's a broad theme of helping people to improve their lives, I think time banking has helped us massively to do that, because it does provide that broad context where people can come and do, and do all those things which make life better, or make life tolerable, or help give people some hope that there's a kind of journey towards something else.

In similarity to the Beveridge report (1948), the general aim of the time bank is 'social advance'; trying to improve things for people who experience exclusion in society. All staff recognise this general aim of using the time bank to improve, or make tolerable, life for socially excluded groups. However, the Big Lottery funding required them to work with socially excluded people in the following ways explained by Helen(S):

Skills development I think is 150, self-confidence 650, I don't know where I've got these numbers from but anyway, and 600 for psychological wellbeing.

The funding remit therefore, gives a quantitative rationale for demonstrating certain amounts of socially excluded people who have been engaged in the time bank work. Further, Gregory (2012b, p220) found that the way in which time banking facilitates a 'counting and recording' of hours makes them useful for such funding bids. Time banks then, facilitate a quantifying of voluntary activity which speaks to the neoliberal basis of the third sector, and third sector funders. These quantitative requirements are evidence of Brown's (2014) characterisation of governmentality, that economic efficiency rationales supersede values. Thus, whilst a traditional voluntary group may have been freer to engage with people on the ethical and democratic basis that they deserve to be included, this third sector organisation, within a neoliberal state, adapted to a process of demonstrating that for x amount of money, x amount of people had been worked with. Despite not fully homogenising themselves into a public sector organisation, they therefore adapted their work to the neoliberal funding requirements in order to sustain their activities, and the time bank model facilitated this process.

This neoliberal funding regime which the time bank had to fit into as a third sector organisation working for survival, stimulated a somewhat heavy-handed and coercive drive to increase membership. Therefore the third sector context stimulated them to recruit socially excluded groups into unpaid community activities, based on the premise that it was for the social good, which demonstrates a Communitarian agenda (Etzioni, 1995) of responsabilising the disenfranchised for their own disenfranchisement (Lemke, 2002). For example, the time bank's most recent funding from Awards for All stated:

The charity will use the funding to deliver leadership training days for the benefit of the local community. This will help build confidence, develop new skills and encourage beneficiaries to participate in community projects as leaders.

There is a paternalistic and MUD understanding here, of the socially excluded as in need of confidence and skills building, as opposed for example, to a structural focus on inadequate access to and provision of education, or equally valued work. There is also an expression of Big Society and Communitarian (Etzioni, 1995; HM Government, n.d.) agendas here in providing funding for socially excluded communities to set up and run their own community projects, which potentially

makes them more responsible for addressing social problems on a local level. To fulfil these requirements time bank membership was heavily promoted in all areas of the centre, and they tried to sign up as many members as possible. For example, as I noted in my research diary one day when I was teaching English:

Halfway through the lesson Saira(S) came in and asked if anyone wanted football tickets – some people said yes but then she said you have to join the time bank to get them.

Here, the Awards for All funding paid for a so-called 'corporate reward' in order to engage socially excluded people in working within the time bank in a P2A format. 'Corporate rewards', were items purchased from private business by staff using Awards for All funds, which were offered to time bank members in exchange for their credits, as James (S) explained:

So you've got corporate rewards, so we develop relationships with the two football clubs and one or two other organisations so they will make available tickets free to us, as a gesture of goodwill and a recognition of what it is that we're doing, and it's good for their image and it's good for their sort of charters around social responsibility and so on.

However, in practice corporate partners were mostly being paid by the Awards for All fund, or members are being asked to exchange their time with corporate partners in exchange for their spare capacity:

We have gone to them and offered that we can do litter picking so they've come to an agreement. So if we do their little pick they will give us regular free tickets. How cool is that?

Thus, time bank members are not being viewed as assets by corporate partners, because in actuality a charitable fund, or time bank members' menial work, is being used to exchange for private businesses' surplus capacity. Thus people were coerced into the time bank by leisure activities which they almost certainly could not otherwise afford to be included in, in order to engage them in voluntary action in the community. The centre's motivation to continue activities is played out in a paternalistic way of bringing people into the centre with possibly unsustainable rewards (due to limited funding) in order to engage them in working for their own good; sustaining a simulation of civic activity within the governmentality of the state, by housing it within a controlled third sector context.

Thus the time bank studied used the mechanism to fit within their loose aims for sustaining a more social rather than profit driven mission, and as part of the third sector these aims are also shaped by the neoliberal state which runs on a basis of being able to demonstrate quantitative efficiencies which contribute to free market capitalism. They are not however, completely passive to this process. As discussed in chapter three, academics (Carmel & Harlock, 2008; Harris, et. al., 2001) argue that within this sector, organisations lose the distinctiveness they once had as part of the voluntary sector, and become a depoliticised part of the government structure;

We argue that the discursive construction of VCOs as the third sector is embedded in a system of governance that tends to institute them as technocratic and generic service providers. In doing so, it renders their specific social origins, ethos and goals absent, as if these are politically and socially irrelevant to their activities and role in relation to the state. (Carmel & Harlock, 2008, p156)

The history of this, as discussed in chapter three, regards the way in which Thatcher wished to utilise the voluntary sector to extend and supplement the state (Harris et. al., 2001). This aim was continued and expanded by the Coalition Government's Big Society policies, implemented alongside austerity cuts to public services, such as those which originally negatively affected the social enterprise model. Staff however, were aware of this danger, and were all, apart from James(S) who was interested in public health provision due to his work history, resistant to, and nervous of, the implications for becoming a substitute for government services aimed at socially excluded people. As Jenny(S), the time broker, said:

I think there is a temptation for the time bank to be seen as something that replaces primary or secondary care in some way by providing support networks and activities. Social services, either preventing people from needing to go to their doctor or to go into hospital, or kind of even the after support of needing a support worker. I can see as things get increasingly squeezed, and really things aren't great at the moment, that we could be seen as being almost the answer to that. And from a very personal point of view, I think that that would be wrong. I think the government's got a responsibility to have adequate services in place to, to kind of, if we supplemented it great, but if it replaced what they should be doing then that would be a problem, to say we'll put a bit of money into something like this to replace the kind of essential services that people need. [...]

I think we just need to be very clear in our roles and responsibilities I suppose. Things like we don't do befriending. Basically it's a kind of long-term support for someone by going to their house and having conversations

with them. Even to that extent, it's so much pressure on one person. Time bank is about being able to develop a network without a huge amount of pressure. You know, there are people who take on more responsibility, but it, the stuff that they do should never be absolutely essential to be done.

Jenny(S) here, recognises the risk of exploitation of the efforts of members if the time bank begins to provide public services. This quote from the research diary characterises the position the time bank occupies between trying to survive with some paid skeleton staffing and running for free on the efforts of the community:

Jenny(S) also brought up the new leadership training, and how they want many time bank members trained up as safe guarders and first aiders so they can do much of her role. Jenny(S) said they need people who can safeguard, who know what to do with disclosures and who can deal with conflict, as you never know who you are getting at the time bank. She said a lot of it is stressful, knowing how responsible you are for people's safety and wellbeing, but that if you thought about it you would never do any good stuff.

Jenny(S), as a paid member of staff in a non-professional capacity, found the position of attempting to help the potentially vulnerable in society stressful. Thus the assumption and pressure from funders to utilise the time bank and the ethos of co-production as a means to coerce socially excluded people into this unpaid position of responsibility for the effects of social exclusion on their community, demonstrates the worst interpretation of Communitarian (Etzioni, 1995) and Big Society agendas. It evidences the way in which this time bank has been co-opted to promote ever increasing responsibilities onto a socially excluded community in which they are afforded lessening rights for example, to public service provision or valued work. Members were wary of this potential, and expressed that services to the community, no matter how worthy, require monetary recompense. Providing this work to alleviate social exclusion for time credits, which do not have the same value as money, without opposing the value of money and the definition of work did nothing to impact the structural causes of social exclusion. There was thus little evidence of co-production and the asset perspective being used in the radical sense to promote the worth and value of their members. There was a tension between the time bank staff who wished to provide a service for socially excluded people, and Big Society policies which perpetuate a Communitarian responsiblisation of the community for the effects of social exclusion. As Lemke (2002) argued, this may well represent the *raison d'etre* of neoliberalism, to

provoke a relinquishing of social securities and political rights. The time bank then, works within the neoliberal third sector structure to gain funding by expressing the potential for the time bank to run for free, whilst simultaneously trying to moderate this in line with their own view of what is required. Another manifestation of the tension between the propensity for 'passive revolution', and the neoliberal control diffused through governmentality.

As paid staff working within a neoliberal third sector context and an era of governmentality, their actions are shaped beyond their control. Whilst it is not assumed that those engaging in voluntary action were necessarily autonomous from the control of the state, they were freer to a degree, than staff whose job it is to chase and adhere to a state-led charitable funding sector. Further, those engaged in voluntary action did so under a compulsion which was not inhibited by their livelihood depending on it. Thus the third sector instigates an insecure, underfunded, semi-professional structure of workers mediating between voluntary action and the state. Whilst it was determined from the literature that time banks may motivate an upward change in demonstrating the value of the socially excluded through their unpaid and informal work, the evidence herein shows that as part of the third sector they work in ways which constrain and devalue the activity of civil society. Although, Jacobsohn (2013, p60) argues that:

Many coordinators simply do not have time to focus on funding as they are immersed in pursuit of reciprocity for others, and so have still more levels of reciprocity to understand and find self-worth, sustenance and awareness of their own needs.

This did not correlate with the findings of this research. Here, time bank staff become social managers perpetuating a neoliberal focus on cost-efficiency and growth. In explaining her role Jenny(S) said:

But sometimes there's the cafe going on, activities, people will bob their head in, activities like gardening that are all happening at similarish (sic) times, and because people are used to the idea that there is one person that you can go to they don't realise that there is other stuff going on at the same time. It just feels like in a quite traditional community worker way you could just go to that worker, bob your head in and talk to them, but increasingly its becoming hard to just take those 5 minutes out to say ok, let's sort this out right now, because there would just be a steady stream of people coming in all day saying I want this and ordering it.

Even just ordering rewards. If we're trying to develop different partners as well as trying to make the project as it stands right now run really well, you

kind of need to carve out time for that. And if you're being responsive constantly to the community then that can just not happen.

Thus the administration of the time bank, managing it, and developing corporate partners, efficiency, took over from being responsive to the community. This is evidence of neoliberal governmentality, because despite her own convictions, as will be discussed in the final section of this chapter, Jenny(S) felt it was rational to pursue the funding rather than spend time with the community. In Jacobsohn's (2013) research the focus was only on staff, and this may have led to them expressing that they were value led as opposed to this actually being the case. Further whilst, Gregory (2012b, p178) observed that time bank staff 'shifted between being facilitators and members', he later stated that staff in his fieldwork had to implement 'office hours', which disappointed members. Thus whilst staff may present as amenable and equal to members, in reality they are more constrained by neoliberal governmentality operating via the third sector structure. This economic rationality was also evident from the numerous comments of staff about 'scaling up' and 'growth' which surrounded their discussion of expansion through branch or 'hub' time banks across the city, and even region, with their time bank as the control centre as it were. In answering whether or not the time bank can continue to run without funding Jenny(S) said:

That would be lovely. I don't know. The rate we're going at the moment it feels like we'll become increasingly an umbrella for lots of different organisations to run projects with time credits. Our experience of other projects that work in the same way is that there is somebody who helps develop those hubs to deliver projects that work I suppose [...] There is usually a central hub that will put together a rewards catalogue for every single partner and that will get distributed to all the different hubs across the city.

There is an economic rationale to the model they have adopted which is aimed at growth, but it also, in contrast to the original time bank aim and model, retains the need for paid staff. Thus, there is an element of control in adopting this model, which means that this time bank aims to form their own kind of bureaucracy of service provision with a need for paid staff. This system of control is at odds with the originally described aims of time banks (Cahn, 2000) to be a system of equal and mutual exchange through which to redefine work and value. It provides no space for equality and empowerment because it places paid staff in a position of delivering services via the economically rationales which excluded people in the

first place (see Lemke, 2002). There is nervousness and officiousness present which evidences the fact that the time bank are providing some kind of service to vulnerable or socially excluded people, 'the messy stuff of human life' as Keith(S) said, but are also wary of breaching any legal requirements in terms of funding, or insurance. Thus, it may be this position within the structure of government which permeates the time bank structure with a paternalism, as will be discussed at the end of this section, and evidences Carmel & Harlock's (2008) prediction that voluntary organisations become homogenised and depoliticised.

The time bank, by nature of their position, is supplementing, if not substituting public services in a context of austerity public funding cuts. Further, they are doing this through the power exerted upon them by the neoliberal funding structure, and thus in the most cost-efficient manner they can, and facilitated by the time bank mechanism that is to use the work of the socially excluded. In line with the argument of the third chapter, the time bank in this instance has become an 'alternative-additional' or potentially an 'alternative-substitute' (Fuller & Jonas, 2003, p57) economic practice for those with no option to purchase services privately, or entitlement to have them provided publicly. Keith(S), the centre manager, argued that no matter how much they try to maintain the time bank as a lower level preventative community action, a civil society space, they are always asked to work with more than their remit, more than their skillset. Here he was asked whether members see the time bank as a public service:

Yeah, we try and say that they're not. That what they're here to do is participate, do an activity, get involved in a network, so no they don't. But just because people are you know, we have some people coming in drunk to sessions, some people coming in who really smell, and you know, and just behaviour, you know, the more we get involved the more random, completely unexpected behaviour problems come up. Where the reaction is to tidy it up and say well we have to put rules in, and we have to somehow gate keep to stop this happening but actually that is just part of the messy stuff of human life [sic].

The time bank is thus called upon to work with socially excluded people in a service provision capacity by nature of being available to those who may have nowhere else to go, especially in the context of public service cuts and austerity. The evidence demonstrates that the time bank are providing some kind of service because they work with a cross section of the community who rely upon public

services; people with mental health illnesses, the unemployed, immigrants, asylum seekers, the homeless, and people in recovery from drug and alcohol addiction etc. In aiming to work with the socially excluded they are providing a service to those who are excluded from fully taking part in society, and in working to alleviate that they provide a public service. On the ground, Saira(S) reports that she takes referrals for work from a number of public service providers, but that this is not necessarily in an official capacity:

Organisations do, they hear about the speak English and from there I do get regularly from mental health organisations, I've got various from East Glade. I get from other organisations like a health organisation that does health related stuff with mothers and toddlers and children. So yeah there are referrals. And then social workers they do regular home visits and stuff and we get regular referrals through that [sic].

Thus the time bank, by nature of their position, is supplementing, if not substituting public services in a context of austerity public funding cuts. The time bank, as a means to quantify and stimulate the unpaid work of the community serves to support the status quo through a position within the third sector in which autonomous civil society activity is constrained and utilised to support the failings of the mainstream economic system.

The way in which this time bank attempts to resist a position of exploitation and being a poorly funded substitute for public services, is through the 'asset-based model.' The 'asset perspective' (Cahn, 2000) in the original aim of time banks was a central feature of the concept of co-production, and was used to define people in terms of what they *have*, rather than what they *lack*. Co-production, as argued, is the conceptual vehicle by which time banks seek to redefine work and value. As argued in chapter four, this perspective is radical because it advocates for a more communistic perception of citizens as equal and interdependent which of particular value to women who are discriminated against in society. Inherent in the asset-perspective is a critique of the way in which the government engages with citizens who require support, that they are treated as individually deficient (MUD) and this worsens social exclusion. Thus under an asset-based ethos socially excluded people are to be valued for what they can give to society, even if that is not in the highly valued capacity of paid work, which contributes to the time bank's aim of redefining work. Thus to achieve their potential for alleviating social exclusion,

time banks would utilise this perspective to advocate for, and attribute value to, the unpaid work of the community, predominantly women. However, the time bank studied implemented it under a neoliberal efficiency rational of sustaining their work on less capital investment. For example, management staff said that services, such as the ones they offered under the rejected social enterprise model, were unsatisfactory because they mirrored the 'deficit model' of statutory services whereby people are defined by what they lack;

And so we had a fair amount of money to spend, and that was ok, but actually the community work wasn't as effective as it could have been because there wasn't enough participation, looking back, it was kind of service delivery model.

So when the recession hit and all our business fell away, the wheels fell off that model and we kind of, we knew that was going to happen so we knew we had to look for another way of doing stuff. The asset-based model for me was a way, meant if we could go down that route, get that culture established, and if all the funding dried up altogether we still had a reason and purpose for the centre. Because there would be an asset-based approach that could work on a minimal minimal staffing level. Or if we managed to get some funding to take it forward, it could grow and it could be something more than that, so, and we've been fortunate, we got the funding [sic].

Here is evidence for the fact that the centre is merely trying to survive no matter what; they want to exist and will appropriate all models to do so, rather than necessarily being led by a counter-hegemonic values present in the traditional voluntary action configuration. Keith (S) rationalises the move to a time bank model as positive because it encourages participation however, the basis is sustaining their activities on minimal funding. Without correspondingly using the evidence of the socially excluded people working to maintain the community centre to advocate for their value in order to redefine work, they do nothing to meet the time banks' original aim of redefining work and value. Rather, they demonstrate their own value in being able to sustain community work, and obtain funding for their own salaries and some controlled distributive welfare.

Co-production however, as argued in chapter four, has the potential to demonstrate the value of socially excluded people, and provide a rationale for redistributive practices (RED) which could address the structural causes of social exclusion. However, the time bank studied was not focussed on this aim, instead

they were interested in sustainability of activities, rather than necessarily demonstrating the value of the unpaid work of the socially excluded which sustains those activities. For example, in considering the future of the time bank, beyond Big Lottery funding, the staff spoke about 'sustainability.' The 'key to sustainability' was articulated as the ability of the community of socially excluded people to maintain the time bank exchange system without corporate rewards, or charitable funding. In the literature, time banks were also presented as a potentially self-sustaining enterprise to enable people to alleviate their own social exclusion by generating social capital (Burgess, 2014, p39);

There are questions about the long term sustainability of the timebanks were funding to cease. The research suggests that it is unlikely that the timebanks would continue without funding for the coordinators. It is difficult to encourage members to take on more responsibility in the timebank.

However, no research participant, neither members nor staff, was convinced that the time bank could run without monetary funding. Early in the fieldwork I attended an 'evaluation event' where members and staff came together to discuss the aims and outcomes of the time bank. At this event members were surprised to learn that there was a time limit on the funding, as I observed in my diary:

One person asked a question, when does the funding run out? Keith(S) hesitated and said, you want to know about sustainability? The questioner said, no, when does the funding run out? Keith(S) said, we have funding for 5 years. People seemed surprised.

Thus it was important to members that there was monetary funding for the project, and the idea that the time bank could become a self-sustaining community activity is not something which people believed in. As Carly said:

[...] but you do also need paid staff to keep on top of all the paperwork and that sort of stuff, and a lot of people don't want to do a full time job, which it is a full time job, for no money. Which someone would get paid to do.

Therefore, staff and members recognised the work and responsibility involved in running the services of the time bank and did not want it to be run for free. As Keith(S) commented when asked if he thought the time bank could run without funding:

That remains to be seen, I mean that was what we wrote in the bid as our route to sustainability, in reality it takes, it does take quite a lot of organising.

The control of staff over the means to running without funding was something also found by Panther (2012, p132), although she did find that members were offering to do so in this instance:

At no point prior to the time bank's (temporary) closure were members given the opportunity to discuss ways in which the time bank might continue in the absence of paid workers. At one point, a member volunteered to act as broker should the office be forced to close, but was told the board would not allow this.

Thus there is game going with funders, stimulating staff to present the time bank as a low cost and potentially no cost option, yet not really believing in this or wishing to give control to members. As Panther (2012) argues:

Every time the time bank approached new potential funders, they had to sell themselves in a different way, and often to change the emphasis of their work.

This was also something I observed in the different funding remits at the time bank studied, and how it shifted from wellbeing, to skills development, to leadership courses depending on the funding. Consequently, the neoliberally based funding structure of the third sector shaped the organisation of the time bank; they wish to provide a service, and in the current funding climate the way to do this was to present a low-cost, and thus 'efficient' solution to alleviate social exclusion. The data evidences that co-production is working here in the conservative sense (see Barker, 2010) of exploiting the informal work of unpaid people to maintain the status quo. Further, staff felt under pressure from this neoliberal ideology, and spoke about the need to continually demonstrate their cost effectiveness to funders. As James(S) said:

I'll qualify what I say, I think it's a good question, if you're actually looking at, well we talked about bang for your buck a little earlier, and social return on investment, for the relatively miniscule amount of money that we get from Awards for All, I think the effect that we achieve is very very considerable.

In attempting to continue their work, staff at the centre hoped that they could provide enough evidence of 'cost-effectiveness' in order to sustain at least minimal funding. The data shows, that from working within the third sector, an economic sector within the economic hierarchy of government, the staff of the time bank are oriented to satisfying the hegemony of the government, rather than the needs of the members which could be better served by using the time bank system in its original form to oppose structural inequality by redefining work and value.

6.4 'Community Building' and Social Capital

Despite their neoliberal third sector context, and the restrictions of the time bank and funding aims, all the staff interpreted and enacted time bank activities, to some extent, in line with their own agenda. They all focussed on a commitment to 'community building' in one form or another, or a more general 'social advance' as that of Beveridge's (1948) voluntary action. This was conceptualised by staff as social capital. Thus they aligned social advance to Putnam's (2001) characterisation of social capital as a valuable facet of societal wellbeing which can be stimulated by creating social connections. However, in doing so, time bank staff demonstrated a MUD and/or SID understanding of social exclusion through defining the socially excluding as lacking social capital, and thus being excluded by this individual failing which prohibits them from taking part in paid work. One aim for the time bank which all staff spoke about, was the desire to stimulate 'community building' activity:

I mean it's a great opportunity for communities to build great, strong resilient communities.

Further, in the time bank's code of conduct it states:

The Time bank project is about making friends, socialising, sharing skills, organising events and helping to build local communities.

Here, community building is defined as the propensity to build resilience, as described in chapter two in relation to the bonding social capital categorised by Putnam (2001). Whilst there is no specific definition from staff for what 'building the community' means, James(S) related it to social capital:

And within that overall context, time banks seemed to provide a potential mechanism for being basically one piece in the jigsaw of a community which was intent on building social capital [...]

Thus in aiming to 'build the community', in line with the original aims of time banking (Cahn, 2000), and the time banking literature (Powell & Dalton 2003; Lashko, 2012; Bretherton & Pleace, 2014; Naughton-Doe, 2012), a significant focus of the time bank studied was on encouraging relationships between people in the community so that they increase social capital. As quoted in chapter four, for Seyfang (b2004, p49), 'collective social capital building' is argued to be the basis time banks' potential to alleviate social exclusion:

They represent a response to a radical social democratic understanding of social exclusion and hence exert a collective effort to redefine what is considered 'valuable work', and thus present an alternative to hegemonic paradigms of work and welfare; their greatest potential is as a radical tool for collective social capital building, resulting in more effective social, economic and political citizenship, and hence social inclusion. However, as argued in the literature review, the potential of social capital to alleviate social exclusion has been overstated, and ignores the underlying economic capital (see Bourdieu, 1984) which supports the social hierarchy of other capitals, and thus the propensity of social capital to alleviate social exclusion. In utilising a critical realist approach, it became evident that staff understood social exclusion to be caused by deficient individual characteristics (MUD). This is evidenced by their aim to 'build the community' through social capital, which, in contrast to their assertion of an asset-led approach, assumed that the socially excluded lacked social capital and that this was the cause of their exclusion.

6.5 Paternalistic Control of the Time Bank

For Beveridge (1948), voluntary action was non-state directed autonomous action outside of the home for social advance. In contrast, third sector organisations such as the time bank studied, work as indirectly state-funded and state supported groups, imposed upon socially excluded communities in a paternalistic fashion. In an analysis of paternalist responses to poverty, Mead (1997, p3) defines paternalism thusly:

[...] paternalism means social policies aimed at the poor that attempt to reduce poverty and other social problems by directive and supervisory means. Programs based on these policies help the needy but also require that they meet certain behavioral requirements, which the programs enforce through close supervision. These measures assume that the people concerned need assistance but that they also need direction if they are to live constructively

Thus paternalism, like their conception of social capital, is based upon the assumption that the socially excluded are deficient and need guidance (MUD). Further, Gregory (2012b, p216) found that when time banks are organised around a voucher system they resemble, 'a nudge in patient behaviour rather than an effort to engage them in co-production.' This was not pursued in Gregory's research in-depth, but indicated that other time banks in a P2A configuration act in a coercive way towards behaviour, rather than a co-productive manner. Further, Panther (2012) also found members to be in 'awe' of staff, but did not analyse this

relationship despite comparing it unfavourably to her more comfortable and equal research experience in LETS. Thus, in spite of the time bank mechanism which advocates an asset-approach, that members are viewed in terms of what they have rather than what they lack, and analysis of the time banks' code of conduct (sent via personal correspondence) shows a more paternalist ethos. For example:

Personal Hygiene

Please make sure you don't have strong body odour when you come to activities at the Time bank. It can be off putting to other Time bankers if they're sharing spaces where there are unpleasantly strong smells about. Talk to a Time bank member of staff if you need to find services that provide washing facilities.

As an organisation concerned with addressing social exclusion this code evidences assumptions that the socially excluded require formal guidance on even the most basic of social functions. Further, when I became a member of the time bank I had to sign an agreement to the following conditions:

1. Respect another participant's privacy or confidentiality
2. Respect other participant's viewpoints, and to not pressure another participant to accept my religious beliefs or political views.
3. Not involve my friends or relatives in time bank activities by bringing them to a participant's home or venue of time exchange, unless agreed with the Time Bank as being part of a group activity.
4. Not ask for or accept money, gifts or tips from other participants.
5. Not eat or drink a participant's food and drink, unless invited to do so.
6. A no smoking policy in a participant's home or venue of time exchange.
7. Not use any possessions of the participant, including the telephone, unless given clear permission to.
8. Always treat other participants respectfully.
9. Not exchange hours unless the time bank are aware (otherwise forfeit insurance cover).

These codes of conduct and behavioural agreements define members in a certain ways, and determine their relationship to the time bank in a paternalistic fashion. This means that staff are presented as knowing what is best for members in terms of addressing their social exclusion, and this enacts a kind of social control, which arguably weakens the opportunity for time bank to be a community of equals with the ability to challenge their structurally produced position.

A further way the paternalistic control of the time bank by staff was presented, was in their focus on creating socially guided group opportunities for members. Whilst it may have been framed in terms of neoliberal efficiency pervading as common

sense, facilitated by the P2A model, it also functioned as a hierarchically class-based way to determine member activities in terms of the staff's conception of social exclusion. That is that social exclusion can be overcome by working on individual characteristics, or enabling them to find paid work. In our interview Keith(S) spoke about his view of ideal member engagement:

So one of the things we're not sure about is, maybe it's just me, I'm not sure about it, I'm not sure about someone coming in, if someone wants to come in, silently garden, silently that's it, then get a football ticket and go silently by themselves to the football, I would ask questions about whether that was achieving what we wanted to do. I'd only ask questions, I wouldn't say it's not, because it depends where they are coming from, I mean the fact that they've even come to a big organisation might be a step forward. But I would, I think it's really important for us, in terms of the activities, that it's as much about opportunities for people to network rather than coming in to do solitary things.

There is an assumption here, that sociability is a problem for all socially excluded people (MUD), and that the time bank should guide people into sociable activities in order to alleviate their social exclusion by structuring the earning and spending of credits around group activities. Further, the paternalistic way in which staff create earning and spending opportunities perpetuates a hierarchy of social value via privileging middle class habitus. Habitus, as discussed in chapter two, is Bourdieu's (1984) theory that people form dispositions of taste based upon class positions, which protect a status hierarchy of value and power. The group spending opportunities offered by the time bank are arguably aligned in the majority, to a middle class habitus, theatre tickets, poetry events etc. This is with the possible exception of football tickets, which I argue are used differently; as a tool to coerce people into membership (as previously discussed), and a means to incentivise particular activities. Thus even in the act of spending their earned time credits, the means by which time banks premise a more radical challenge to social exclusion, members are guided into certain activities perceived by staff to be good for them. For example, as James(S) said:

[...] I can think of people just off the top who would probably never have gone near a theatre. But, who have gone near a theatre because they earned some time credits and thought that that in the rewards catalogue might be something which I haven't done before and which is different. And I suppose that encapsulates the essence up to a point, at a community and social level you actually encourage people to step a little bit outside, I suppose their comfort zone is perhaps likely pushing it, but just trying to broaden people's social horizons.

This paternalism manifest in how the time bank staff decide what is best for socially excluded groups, even when they are supposedly engaged in the empowering equalising activity of time banking, is detrimental to its radical potential. It is detrimental because it maintains the social hierarchy which perpetuates exclusionary practices, and offers inclusion only through integration into the 'higher ranks' of accepted cultural and social activity. Thus time credits, as with money, become a tool of the powerful used to structure peoples' experience and opportunities in ways which inhibit their autonomy (see Zelizer, 1989).

Social Exclusion

6.6 Targeting Socially Excluded Members

This section meets the aim of understanding time banks in relation to social exclusion. As discussed in chapter four, time banks were originally created to address social exclusion and the literature confirmed that they were successful in recruiting socially excluded members (Panther, 2012; Seyfang Smith, 2002; Collom, 2011). Winlow & Hall (2013, p21) define social exclusion as a multifaceted process which acts against people to define and maintain their position in society:

The phrase 'social exclusion' represents a process that actively excludes rather than simply marginalises the poor [...] Here, not only poverty or unemployment are at stake but the inability of the 'socially excluded' to access ostensibly 'normal' and routine services and aspects of our shared cultural life.

Thus social exclusion describes people who are unable to access routine services and aspects of shared cultural life, but also retains a focus on the process of exclusion enacted by the powerful. The time bank studied correspondingly, targeted socially excluded groups for membership, and were successful in doing so. All staff acknowledged the aim to work with socially excluded groups. For example:

[...] our remit is to make sure that we try and get people in who are a bit socially excluded.

Thus they recognised that their role in the time bank was to recruit socially excluded people to engage them in time banking activity, for their aims of 'building the community', or building the social capital of members, which they saw as lacking. The data demonstrated that the majority of members could have been classified as socially excluded. For example, members like Zak, Xia and Nick who

identified as homeless, and Kyle who had previously been homeless. As Zak explained:

I've got no home. At night time I sleep in a shelter.

Further, there were members with mental health conditions, or with caring responsibilities for children with mental health conditions, which meant that they were excluded by society in certain ways. Most members were excluded by their unemployment. Others had experienced relationship breakdowns, low income and lone responsibility for children, all factors that contribute to a position of social exclusion. Out of all 24 members interviewed, only 5 (possibly 6 as income from her partner was unspecified) had a household income of above £10,000 per year. Further, of those members on a household income of more than £10,000 two were unemployed and lived on their partner's income, one had previously lived in poverty as a single parent and is now a carer for her child with a mental health condition, and another had previously experienced unemployment and the loss of accommodation. Thus even those on an income which pulled them materially out of social exclusion, had experienced social exclusion in their lives, further demonstrating the permeability of the inclusion exclusion line (Goulden, 2010), and the continual threat. As time bank member Cyril commented about his income level:

Oh, I'm on pension credit which means that I haven't paid enough of my stamps. Way way below £10,000. I get about £130 a week plus housing benefit.

Thus socially excluded people were engaging with the time bank system, and in line with the literature outlined in chapter four (Lasker et. al., 2011; Seyfang, 2009; Panther, 2012), the time bank studied was successful in creating a membership of a majority of socially excluded people. Whilst the time banking literature that the majority of time bank members can be classified as socially excluded is confirmed, this literature does not explore the specific ways in which members experience social exclusion and how this related to their time bank participation which seeks to alleviate it. The following sections thus analyse the socially excluded positions of time bank members, in order to better understand how and why such groups might participate in time banking.

6.7 Social Exclusion and Members affected by Mental Health Issues

Despite the fact that the time bank studied was situated within a community centre, without any direct health affiliations or funding it was surprising, and significant, that during the interviews, so many of the participants identified mental health conditions as impacting upon their ability to participate in society. Further, James(S), the monitoring and evaluation officer, thought that due to social and cultural stigma, there was actually an underreporting of members living with mental health conditions:

So when you think about Pakistani women, and there are a fair few who are actually time bank members, all the evidence that you would ever get from you know, from national surveys, would indicate that mental illness in Pakistani women is quite prevalent is quite high, but that's not, looking at our monitoring you wouldn't develop that as a conclusion. Which suggests to me that there's a reluctance to report on that [...]

The data shows that the time bank offered some inclusion in the form of access to a shared cultural life, that people affected by mental health were excluded from. However, it did not address the process of exclusion from continuing to affect their lives, due to the continued focus on SID. Of the members who did self-identify mental health conditions as affecting them, some were in recovery from a condition, some were caring for dependents with mental health issues, and others were living with their condition. For example, Razia talked about her 'developmental condition' and explained that the time bank gave her an opportunity to participate in activities which was normally difficult for her because her condition makes her enjoy activities which are socially deemed too young for her age:

I think I'm, I enjoy a lot of children's things, and part of that's to do with me having a developmental condition, but it can be difficult to find the right sort of thing without the sort of responsibility that I'm not really equipped to cope with.

Thus the time bank afforded Razia an opportunity to be included in social activities which she was otherwise excluded from due to her condition. It therefore, provided a mechanism for including people with mental health conditions in some of the facets of an shared social life. Further, because of the government's focus on social inclusion through paid employment it is in fact predictable that groups, such as those excluded from paid work, should turn to the time bank for inclusion. This is because the time bank affords them some form of inclusion in 'work like' activity,

which mirrors formal employment because there is the opportunity for payment and exchange. In line with their funding aim for skills development, Jenny(S) expressed that time bank participation can work as a step to formal employment for people with mental health conditions:

Well, for want of a better word they are service users. There are people who I think consider themselves to be in recovery, or recovered or living with mental health issues. Yeah, and there's certainly something about people who are feeling more in that recovery, or living stably with mental illness, that they.. they support other people I suppose. That they are assistants or will help out with other classes. That kind of supports them into being able to do a similar sort of role in the future.

This was significant in terms of enabling people with mental health conditions to participate in exchange practices of contributing and receiving. However, part of the reason why people with mental health conditions are socially excluded is because of the value and privilege afforded to paid formal employment for defining people as included. Including people in the way the time bank does follows a SID discourse of attempting to include them in work in some way, which again, in the time bank studied, did little to challenge the inequitable value structure and definition of work in society. Further, if those with mental health conditions, and others who are excluded, are working to provide inclusion, payment in the form of time credits only serves to maintain this activity as devalued, in relation to the highly valuable economic capital.

6.8 Social Exclusion and BAME Communities

Another significant area of exclusion that this specific time bank aimed to address was that of BAME communities. The use of time banks with BAME communities was not something present in the current time banking literature, although is mentioned by Panther (2012) as a feature of her studied time bank. As a disadvantaged subgroup of UK society, especially in terms of asylum seekers and those with limited English language, it is perhaps unsurprising that this group have been engaged with the time bank. Again however, the time bank focussed on building social capital with an aspiration to providing a route (although not necessarily direct or short-term) to inclusion via SID. Thus they engaged socially excluded members in marginal inclusion provided within the context of the time bank, but did not challenge the process of exclusion nor demonstrate any desire

to redefine work. What was evident however, from the participants from this group is that they were willing and able to work and learn, and rather it was a lack of appropriate employment, education or material means, which excluded them from participating fully in UK society. A large number of members from the time bank come from BAME communities, and this is the focus of Saira's (S) paid role within the centre. Of my 24 member interviewees, 7 were recent immigrants to the UK who joined the time bank through attending English classes. There were also many other members who I met through my role as an English tutor, but quite often their level of English was prohibitive to inclusion in the research. However, I did observe them in a number of roles such as gardening, being part of the Christmas pantomime, cleaning, administering English classes and renovating asylum seeker houses etc. Despite the fact that many members of the BAME communities could not speak enough English to understand the time bank project Saira(S) described how she made them members:

Talking to them, repeat conversations, showing, physically taking them. Physically being with them at that first time. It's very much of that kind of support, that level.

Also present here is the paternalism exhibited by staff throughout the time bank. Staff make a decision about who they think would benefit from time bank membership and then make them members without their full understanding. This process of paternalistic recruitment was also something expressed in a scoping interview by a time bank working only with people who had mental health conditions.

An example of a socially excluded BAME member that Saira(S), Keith(S) and time bank member Jean all talked about, was a lady I was unable to interview due to the language barrier. This member was recruited to the time bank by Saira(S) physically showing her what to do in order to gain English lessons through the time bank. Here Saira(S) described her:

[...] I've got a lady, she's Arabic, she's from Yemen, she's come to our English classes but her English is so minimal that I can't communicate with her apart from very basic. But she has asked me to have extra English, she wants more writing and reading, and one of the volunteers was there listening to her saying and she goes, I can give her that ok I'll sign you up.

She's not understanding what the time bank is but I'll sign her up, and then

I'll physically show her. I goes, every time you have to earn this, so if you do my ironing for every week, she goes and does ironing for the kitchen staff, and she earns a credit, and every week she gives that credit to the English teacher, and the teacher goes and spends that credit in the cafe. So it kind of really nicely goes round, and now she's understanding that she can have the English teacher to teach her English if she's got this (mimes credit). So her responsibility, well now she goes herself, you saw it today, she goes Saira(S), ironing? I goes, go up and check. Yeah, they were standing there and that's what they were talking about. I goes well, it's yours now, you go check upstairs. She goes, OK I go. It's like she needs a bit of permission, she's not ready to take initiative as yet. She needs guidance and allowance. [sic]

This lady came to the centre in need of English lessons in order to become socially included, to access the normal facets of a social life, and although the centre could, and have, and did previously provide, through charitable funds for free, they made her a member of the time bank and asked her to do ironing for the centre. Something which Jean, her English teacher, said she does not like:

One of my English students does the ironing here. She doesn't like ironing, but she does it with a smile because it's something she can give, and she gets something back.

When I asked if the lady could afford to pay for English lessons Saira(S) said:

Her circumstances, she's on benefits, she's a mother of six, she's got a disabled child....

This was an example of why it was important to use an in-depth methodology, firstly this woman would have been excluded from participating in the research by questionnaires, and secondly in a questionnaire staff may have been able to present this example in a wholly positive light as a demonstration of the value of social capital. Here the centre aimed to alleviate the social exclusion of BAME people by providing them with the opportunity to be included in exchange practices, to earn and to spend, providing a form of work which is valued in time credits. However, this lady is already working informally and contributing to society by taking care of her children. As argued in chapter two, SID discourses which place value on formal employment for inclusion are sexist in a social context where gender often defines and determines the activities and value of those activities. Thus by paternalistically coercing this lady to undertake further work within the centre, rather than valuing her informal work, there is no evidence of a redefinition of work which would embody the radical aims and potential of time

banks to alleviate social exclusion. In similarity to the work given to people excluded by mental health conditions, whilst time bank activity may afford the woman a modicum of inclusion in the current system by enabling her to be rewarded for some work which she, as a BAME woman and mother of 6, can do, overall it maintains her position of exclusion by sustaining the low value attributed to the informal and unpaid work she already does. This time bank then, engages with socially excluded groups to distribute charitable funds by guiding them into 'work like' activity which is paternalistically perceived as for their own good.

6.9 'Narratives of Social Exclusion'

During the course of the interviews a number of participants spontaneously talked at length about difficult events in their past, and I came to define these as 'narratives of social exclusion.' The members who shared these experiences, although still usually on low incomes, seemed to be comfortable with their life situation in the present and wished to reflect on more difficult times. However, despite the fact that their histories defined them as socially excluded at some point for example, in being excluded from paid work, housing, living on a very low income, they did not self-identify as excluded. This is something present in the wider social exclusion literature for example in Gosling (2008), whereby people always believe there is somebody worse off than them and thus they lack a consciousness of their collectively excluded position. Further, Savage, Bagnall and Longhurst (2001) found that people would rather portray their 'ordinariness' than identify with class positions, and that this may have been due to a wish define themselves as individuals as opposed to the result of structural influences. Thus whilst the time bank could have enabled a positive collective class consciousness in grouping together socially excluded people and demonstrating their worth, the time bank studied did not, and thus an opportunity to oppose the structural causes of social exclusion was not enacted. For example, Marge, a time bank member on a very low income who viewed her situation as relatively comfortable, when asked about money, said:

(laughs) It's a necessary evil. And I probably think I wish I'd taken it a bit more seriously earlier on in my life. I mean we were talking about it earlier on today, I grew up in an age where nobody ever told me, you can do this, you can be that. Cars, houses, belonged to the rich, I was a serf, and I never expected to own anything. My dad had paid rent for his cottage all his

life, my mum was a housewife, she didn't go out to work. And I assumed that this would happen to me, that I would do exactly what my mum did. Get a job in a shop or something when I left school and then get married, and I'd stay at home and look after me [sic] kids, and then that was it.

[...] Minute we went into council housing it went up year on year, the first council house we rented was £3.50 I think, and by the time we, it went up from £3.50, then it was £7, then it was £11, and you know it just escalated. And I thought, all this money, you could get a mortgage for less than that, if only we'd got the deposit we could have our own place. But it just wasn't to be because my husband then lost his job so we still couldn't get a mortgage on the council property either, so it's been sort of mixed. I never really wanted loads of money; I never thought what I might do with it. But if somebody had, I would have loved to have been a teacher or something, and then maybe I could've got some money, learnt to drive and then I would have been thinking I need, I've got to pay me road tax, and me insurance, and money would've been a lot more important to me because it's things that I need, that I want to keep on the road [sic].

At the moment I've got my pension, and I've never been so well off! Because when I was working my last job I got £80 a week, and out of that I had to pay £15 a week for my bus fare, so I mean things were hard. I haven't had a holiday since god knows when. But I don't really, I've never felt poor.

Marge's life is full of elements which would define her as socially excluded, levels of income, insecure part time employment, low paid employment, social housing, relationship breakdowns, being a single parent, having a son with a mental health condition etc. Conversely, Marge did not self-identify as socially excluded or even poor which could have been influenced by a desire for 'ordinariness' or the ability to see the self as an individual in control. This could demonstrate Savage et al.'s (2001) thesis that she did not one to see herself as a product of structural disadvantage however, Marge did identify herself as a 'serf' who should not expect anything from the collective. It could be that as an older woman, a generational difference means that she has been socialised to expect less equity with others for example, at another point she discussed the irrelevance to her of technology and transport. Alternatively, it may be that social activities such as time banking, and voluntary activities which she had always participated in, have enabled Marge to work to include herself in a social life so that she does not feel the worst effects of poverty. For women, who, as argued in chapter two, disproportionately experience poverty and social exclusion (Millar, 2010; Lister, 2004; Lupton, 2003), the voluntary sector and/or third sector enable a slight

extension of their work possibilities, and therefore the value and esteem attributed to this, although marginal, makes them feel included and thus less likely to oppose or perceive structures of exclusion. The time bank then, aided marginal inclusion through 'work like' activity and access to a shared cultural life which ultimately sustains the condition of social exclusion.

When interviewed, Steven also expressed a narrative of social exclusion. However, as someone with more cultural capital, university educated, Steven did view his exclusion as politically constructed, and attributed it to the ideology of Thatcher. He did not however, view the time bank as a place to discuss these views, nor to enact any overt political opposition. When I asked why he was involved with the time bank Steven asked if he could 'go back to the beginning', and explained:

When I used, I used to have a good job as a studio manager in an advertising agency which was based on heavy engineering, they built the channel tunnel machinery. And I did the photography for that, and the leaflets and brochures and things, and the adverts. In weird journals like Plastics weekly, you know, not mainstream stuff at all.

And, I was doing quite well and then within four months I was, I'd lost everything, I'd lost my job, my family, my house, everything. You know, because of being made redundant. It just collapsed you see. And technology has moved on with computers and graphics, but I had the opportunity at that time, because there was a lot of free places to go to, I went to a place where they had a sort of community sort of situation where you could go in and learn how to do computing. [...]

It was because of Margaret Thatcher. Yeah, because the political, with Ted Heath, because the miners brought down Ted Heath, she decided to smash the trade unions. So she got rid of industry.[sic]

Steven also spoke about the difficulties of caring for his children and how this impacted the work he could eventually do (night shifts), and the difficulties his children had had in life for example, his daughter went to prison. Steven related his experience of 'losing everything', his experience of social exclusion, to his current involvement in the time bank, as he saw it as a means to help others. Steven felt that at his point of exclusion from paid work, which led to further exclusion from society in losing his home and relationship, there were free educational programmes which enabled him to retrain and be included in society through paid work again. He felt that these services were no longer available and

wanted to help others in the way he had been helped. Steven thus exhibits the type of mutual aid presented in Beveridge's (1948) conception of voluntary action for social advance, having experienced difficulty he empathises with people in a similar condition, and the time bank enables him to work for the collective. However, within the constraints of the time bank as a third sector agency, this energy, which may otherwise have been used within an autonomous and equal group, is utilised to demonstrate the efficacy of the state in simultaneously encompassing oppositional viewpoints and alleviating the effects of social exclusion. The fact that Marge is content, or resigned to her situation, confirms Zizek's (2009) theory that charity perpetuates an unequal system by making it bearable. In attending activities such as time banking both Steven and Marge have made contexts of social exclusion bearable and thus liveable, as well as using that experience to extend the same opportunity for marginal inclusion to others in need, without challenging, or being forced to challenge the structural causes of exclusion via time bank participation.

6.10 The Demonstration of Value in People Defined as Socially Excluded

Marge's non-identification with social exclusion or poverty is arguably due to the MUD responses to social exclusion which perpetuate a narrative of individually deficient subjects. It is thus normatively identified in the weak sense (Byrne, 2005), and as a term has failed to retain a strong focus on the process of exclusion which places a negative emphasis on the *excluders*, rather than the *excluded*. Further, as time banks aimed to address social exclusion by redefining work and value in defining people by an asset-perspective, it would be expected that they work to demonstrate this value as a basis for redistributive practices however, this was not the case. For example, Jenny(S) explained that they often found that to their surprise, members who could be categorised as socially excluded are in fact very active and capable:

And so we were hitting people in those groups, there were people getting involved and they were really keen, but actually they were people who were almost kinds of ambassadors for those groups, they were people who despite the odds were really kind of strong, confident and skilled. And that was what our first round of interviews came out with, that there were some people who traditionally might be seen as being disempowered, or socially excluded, but in reality they've really carved a way for themselves. And that

is fantastic and they've been really important in the next step.

This was certainly my experience, people that I met in the time bank could easily be categorised as socially excluded as in the examples of mental health or income, but for the most part they were sociable people who had skills, and wanted to contribute. As Jenny(S) identified, these people have acted as ambassadors for getting other socially excluded people participating in activities which may improve their wellbeing and may reduce their need for example, for health services. Amongst many other activities, the time bank members defined as socially excluded were running art classes for people with mental health conditions, working with corporate partners to clean their premises and gain tickets for the time bank, devising and delivering social events for people in recovery from addiction and administrating English classes for asylum seekers and immigrants. What is demonstrated by members' time bank participation, and the potential positive impact it could have on their own, and others' wellbeing, is that they do in fact have valuable skills to contribute to society it is just that these skills, as argued in chapter two, are not appreciated. However, it must also be noted, that as in the case of the lady from Yemen the most socially excluded people are probably not engaged in or valued by the time bank. In reality the time bank has relatively little impact in such a large city, only 150 members in a city of half a million. However, it is clear that time bank members have the propensity to conduct, and are conducting valuable work. This can be identified by Williams' (2007) definition of work as activity which could be done by a third person, they do not for example, administrate the English classes solely for leisure:

I want to get the experience and getting more experience and after that maybe, when I apply for the job its going to be a help [sic].

However, as will be discussed in the next section, this applied more to socially excluded than to middle class members, as they tended to participate for leisure. What is demonstrated by the evidence, is the potential for time banks to prove the value of socially excluded people who are excluded from formal paid work, and thus excluded by society which values only this type of work. What could be embraced by the time bank is a response to social exclusion, as advocated by Williams & Windebank (2003b), which is not based upon full-employment (SID), but 'full-engagement.' However, in order to fully address the structures of social

exclusion, this would also need to be combined with a redistribution of wealth which could, as Williams & Windebank (2000) posit, be done through the time bank via active citizen credits. Whilst this does not solve the problem of social exclusion, as the informal work done in the home is still excluded, it may provide redistributive potential to alleviate the causes of social exclusion which time banks could facilitate if they return to their original aims of redefining work and value.

6.11 Social Exclusion and Social Capital

Overall there was little evidence in the data of a structural challenge to social exclusion through meeting the aim of redefining work and value. What the time bank did focus on instead, in relation to alleviating social exclusion, was social capital. As addressed in chapter two, social capital is defined as, a non-monetary resource, that people can draw upon via social connections and relationships to provide resilience to unfavourable social conditions. As argued, social capital alone however, cannot alleviate social exclusion, because as Bourdieu (1984) recognises, it maintains a basis in a social hierarchy of power based upon class and wealth. Despite this, the time bank focussed heavily on social capital, 'community building', as a means to improve the situation of members who were socially excluded. This again, reveals an underlying weak definition of social exclusion (Byrne, 2005) in relation to individual characteristics rather than structural processes, and is best demonstrated by the staff's determination to focus on group social activities; the underlying assumption being that the socially excluded lack, and or need, friends in order to improve their situation. For example here, James(S) stated:

[...] At a community and social level you actually encourage people to step a little bit outside, I suppose their comfort zone is perhaps likely pushing it, but just trying to broaden people's social horizons. Which is social capital up to a point in the sense that the more you can expand people's horizons, and the more you can expand their aspirations on what possibilities they perceive to be open to them, then that, for me, does actually touch upon to what, people like Putnam was actually getting at in terms of communities with social capital.

Thus the time bank concentrates on encouraging sociability under the assumption that this will enable socially excluded people to use Putnam's (2001) bridging

social capital to 'get on.' However, it did not focus on the value of social capital outlined by Putnam (2001) as important to societal strength, and therefore follow through the aim to redefine people's contribution to society by really valuing this work.

In considering how social capital may have helped members of the time bank to alleviate their social exclusion it is useful to explore the following example as it demonstrates how different people can perceive the same 'reality' differently. Staff viewed the following as an example of the power of social capital, Renee did not view time bank participation as having helped her to 'get on' via connections made by her husband, and Cyril viewed *her* work within the time bank as valuable, but did not view her family as needing economic help. Jenny(S) gave this example:

Yeah... like just those informal networks can be a really great way of achieving what you want. I think Renee for example, she was meeting up with, so she gets time credits from running basic English, and she was spending them on, she was spending them on guitar lessons for her children, but she also spends them on meeting up with M who is just another time bank member.

So she gets English tuition from M, but M, her daughter is an exercise tutor, a fitness instructor, and she set her up with work experience. I'm not sure if she's followed through on it, but that was an opportunity opened up to her, she was like come along take part in these classes we know you're great we want to help you.

And on the other side there is the guitar instructor, Cyril, her husband was bringing the children to guitar class and her the tutor knew that he was an architect back in Iran from having conversation with him, but that he couldn't do work in the UK, and the tutor used to be an architect and is working on some volunteer stuff so they are going to kind of work together. And it is those informal networks that lead you to other stuff I suppose....

Here Jenny(S), as with other staff, is convinced that developing social capital through social time banking activities has helped members to improve their situation. However, when asked about making friends Renee said that she had not been helped with work she was still struggling even to find gain work experience using her Iranian qualification, but that a time bank member's husband had helped her husband with advice for starting his business. Renee's husband is a qualified civil engineer, and in a later interview with Cyril, who knew the family, he commented that they must be wealthy because of the conditions of the type of

Visa they had for entering the UK. Thus whilst staff are under the impression that social capital can and is helping people in the time bank, this was only example I heard of a member using the social network of the time bank to 'get on' materially, and despite being an immigrant woman, Renee is a middle class member of wealth, with professional qualifications. Further, the extent of 'getting on' by using this social capital is limited, and yet three members of staff gave this as an example of how building social capital can have positive effects on social exclusion.

Despite the lack of evidence for social capital alleviating social exclusion overall, the data demonstrated a desire by members to participate for social reasons. However, rather than being a means for tackling structural inequality through building social capital, it was more out of a desire to alleviate the negative effects of social exclusion, 'getting by' (Gosling, 2008). Further, there was little evidence of members making social connections which existed outside of the time bank, and as such, as with the 'work like' activity stimulated, social friendship environment was occasionally fostered, but only within the paternalistic confines of the time bank. When asked about making friends, Nick said:

That's totally what I wanted, and you know, I was sick of just, you know, not having many friends around so I really, that was probably one of the top goals, was to make friends.

Marge was less hopeful, but as a retired pensioner living alone she thought it would be nice if the time bank could help her make friends:

Well yes, I mean it would be lovely if I could meet somebody who had got similar interests to me. Who would like to go walking with me and you know. That would be fantastic. This has actually how I sort of started doing these things. I thought if I can make a good friend you know, that, if she wants anything then she can come to me, and if I want anything.

There is a clear narrative of social capital here, meeting someone with whom she could share resources and rely upon reciprocally. Marge did however say that she had not yet made any friends and commented:

Well I've met people that I suppose I would call them friends. But they're not the sort of friends that have made a difference to my life.

I mean they're not the sort of people that I would ring up and say, are we going on the town tonight, or are you coming round for a coffee? I haven't got that out of it. There is still nobody to go home to at the end of the day.

There is still nobody there to look after my dogs and cats so I can have a holiday. So nothing, I wouldn't say that I've found any really good friends. But I mean there's people here that I now, that I talk to, that I would call my friend from the centre like B and J who's just gone. People who I know, and yeah if they want to think of me as their friend then I'm their friend. And if they wanted to invite me somewhere then I would probably go.

Marge articulated here the desire to make 'real friends', friends who she could rely upon to get by, to make life enjoyable, but like many other members she did not feel that she had made 'real friends' within the time bank. Any friends that she had made, remained contacts within the time banking environment and were not ones which she had drawn upon in other aspects of her life. This was also found by Panther (2012) who stated that in her original questionnaire members said they had made friends, but in other conversations they admitted they had not. This further demonstrates the need for the in-depth methods selected, and may account for earlier more positive literature in regards to time banks and social capital. Further, the original, and radical feminist aim of time banks, was to value social capital (Cahn, 2000), not merely to develop it. This would mean recognising the work that goes in to developing and maintaining, families, friendships and networks as a valuable aspect of society (Putnam, 2001), work done in the majority by women, rather than trying to manufacture it. Thus whilst members may experience some form of social capital within the time bank, this is limited even for performing resilience to social exclusion, because it is held beyond their control.

6.12 Social Capital Limited by Cultural Capital

Consistent with the critical time bank literature, the evidence shows no evidence of bridging social capital, and little evidence of bonding social capital as defined by Putnam (2001). The potential for social capital however, was mediated by cultural capital in the ways described by Bourdieu & Wacquant (1992). This functioned so that cultural capital inhibited the potential benefits of social capital, and may explain why its development is limited. This is not something presented in the current literature, indeed Gregory (2012b, p256) found:

In carrying out these activities everyone has their time treated in the same way: it has the same value, thus no one is perceived to be more valued than another.

However, this was not true in the time bank studied, and this may be because time banks have been researched in a limited fashion, not considering all the

sociological implications. For example, a theme which recurred during the fieldwork was that many members saw Jenny(S), the time broker, as a friend. This was something observed in the time bank literature, where time bank members saw the time broker as their social focal point (Panther, 2012; Molnar, 2011), and Molnar argued that this inhibited empowerment of members but does not elaborate further. How this may have occurred relates to cultural capital. As a paid member of staff the time broker may be viewed as a person with high cultural capital, and thus a safe and reasonable investment for social capital. For example, Zane said, 'Jenny(S) and I are quite pally', and Cyril stated:

I think Jenny(S)'s a good friend, I mean not that I see her out of the time bank but I feel a very kind of strong connection and empathy with Jenny(S), I wouldn't let any harm come to her so to speak.

Again, as discussed in the previous section, this was a social connection mediated and managed by a relationship to the time bank. Further, in line with Keith's assertion that members love the centre more as a time bank than a social enterprise, members felt a more personal, rather than simply professional, connection with Jenny(S). Thus the person that most people felt they were making a social connection with, was a person who was paid to be there. Jenny(S) seemed aware of the tension of this position and in my research diary, I noted:

Jenny(S) talked about the importance of not making the project a personality project, essentially hinging on the leaders' personality.

Potentially, from within a group targeted at socially excluded people, Jenny(S), an educated semi-professional in a paid role, was seen as respectable and reliable, and thus safe to describe as a friend. It is true that for members with higher cultural capital, for example those who had been to university or held professional positions, Jenny(S) was the only person they described as a friend. As Kyle, commented:

But that's me being harsh again, because I still want to, because I have been a worker, and I have done lots of stuff, I want to make friends with the people that I feel like I have a lot in common with, which is the people behind, having been in the office today seeing what people are doing, behind the scenes [...]

In Bourdieu's (1984) theory cultural capital develops a habitus of tastes and ways of being that enables people to identify others as 'like them' without necessarily knowing their economic status. In this example Kyle, a former social worker,

adhered to his cultural capital position in trying to connect with the people 'behind the scenes', the paid workers. Further, the one time bank member who had an income substantially higher than £10,000 per annum, Adam, on making friends said:

Oh yeah, the conversations I have with people. I've been developing relationships. You know, there are good professional people here.

Adam felt the need to assert 'good professional people' as the types of people he would potentially be friends with, thus demonstrating how cultural capital mediates the potential interactions between members, and thus the limited potential for bridging social capital to develop as members attempt to maintain their social positions by associating with people 'like them.' As argued in chapter two, for social capital to have potential value within time banks, there must be a mix of people with a mix of capitals freely exchanging, and this was not the case.

Even if social capital was developed by the time bank, for it to have value, in the sense of alleviating social exclusion, it would need to have material value in order to enable people to access the facets of an accepted social life; an autonomous one that functions outside of the time bank. Further, it would need to challenge the structures of social exclusion by enabling political dissent through a free civil society space, which, as discussed in the first part of this analysis is inhibited by the neoliberal third sector context. The potential for the time bank, as argued is in their aim to redefine work and value, but in focussing on social capital in Putnam's (2001) sense, they fall foul of the economic basis of capitals which constrains the value of social capital (see Bourdieu, 1984). In demonstrating this point, staff were clear that the time bank was not for middle class people, and that they only wanted to involve a few middle class members to provide 'energy.' This not only confirmed the paternalist approach of the time bank staff, but also foreclosed the potential of social capital, as discussed in chapter two, by limiting the social reach of members;

We don't want to become a sort of middle class hobby thing, and I think we've done OK at that, you need some middle class people just to provide the energy and ability to do stuff [...]

This quote also further evidences the MUD perspectives relating to the socially excluded, held by time bank staff, in considering middle class people to have

energy, and therefore socially excluded to not have energy. This in fact, diminishes their stated 'asset-perspective' by making assumptions about what it is the socially excluded may have to offer, and its relative value in relation to what the middle class have to offer. Thus staff actively restricted the number of middle class members, arguably because the paternalistic and MUD stance did not view middle class people as requiring the socialising inherent in the time bank activities. Further, middle class members were more able to control the parameters of their participation as opposed to socially excluded members who were often coerced into joining by English lessons and football tickets. For example, Henry was a volunteer in the centre who taught English, whilst others earned time credits for this activity, Henry refused to become a time bank member:

I think it's a fine idea, but like a lot of fine ideas, not really for me. I don't really join things, and it's the same with this. I think it's great, and I do like to see people cooperating and working together and helping people out, and I'm not averse to helping people out myself. But I don't want to become part of a sort of system or an organisation, it's like I'm not on Facebook if you see what I mean. I just don't sign up for things.

Henry is a retired teacher on a comfortable pension, the difference between him and the majority of time bank members are his levels of monetary and cultural capital. For Henry the time bank is not 'really for him', which aligns with Bourdieu's (1984) theory of a cultural capital habitus developed around ideas of 'people like us.' Henry found time bank members, the majority of whom are socially excluded, not 'like him' and thus did not engage in that mechanism, and it was not imposed upon him by staff. Thus there is a social hierarchy which is maintained within the time bank which limits the potential of social capital.

Despite the aim of time banks to equalise the value of people by utilising co-production to redefine work, there is further evidence from the data that a cultural hierarchy is maintained by a distinction between the way in which members with higher cultural, and financial capital, and those with lower capitals, the socially excluded, engage with the time bank. Those with higher levels of capital all expressed that they took part in the time bank to 'give back.' The idea of giving back is presented as necessarily altruistic and not for their own benefit. Panther (2012) also found that some members preferred just to give, but did not consider the impact of cultural capital on time bank membership. As Cyril, a member with

high cultural capital commented:

[...] I believe there's a Native American form of the giveaway, a giveaway is a giveaway and you give with emotion, you give with love or care or whatever and you've no expectation of getting anything back, and it's a healthy way to do things.

This altruistic narrative of giving without expectation of return however, is something which maintains a hierarchy between those who can continually give, and those who could benefit from being valued by having something in return. As

Helen(S) commented:

I remember being frustrated though because there did seem to be, our kind of typical altruistic volunteers who were helping out in the English classes, who were like, I don't mind giving I don't want anything back. Which almost reinforces that imbalance.

That was an ongoing frustration with English that there was you know, this kind of approach to teaching which was very much like I'll stand at the front of the class and have a flipchart, and very much reinforced what we were trying to alleviate. I think volunteers were very good. We've got some very good and skilled volunteers, but I've got some deep questions about the kind of, power relationships.

In spite of the potential of the time bank system, members who, due to material or cultural capitals, do not *need* the reciprocity of time bank members, undermine the equality and maintain the social hierarchy in which social exclusion exists. Social capital alone then, cannot alleviate social exclusion, because, as Bourdieu (1992) theorised, those with economic capital have built cultural and social capital structures which serve to maintain their position, and in not questioning the overall structure, the time banks' focus on social capital is a flawed attempt to alleviate social exclusion.

Exchanges Practices: Earning, Spending, Work and Gender

The mechanism of the time bank, enables an exchange system which provides 'work like' earning and spending. As argued in the literature review herein lies radical potential for time banks to challenge discriminatory conceptions of value in society, through redefining the work which in its current definition negatively and disproportionately excludes women.

6.13 A Focus on Social Inclusion via Paid Work (SID)

As discussed, time bank staff were focused on using the time bank to 'build the community' through social capital. Their view was that the people they worked with could not be included in paid work because of their level of skills, social and otherwise however, there was also the ultimate intention to include them in paid work and that time bank participation was a step towards that. Further, the literature discussed in chapter four also depicts time banks positively in relation to SID, despite the fact there is little or no evidence of helping people into work. Panther (2012) for example, argues that if the time bank she studied had more social events, people would get to know about local opportunities and would get jobs. Further, the funders and government's interest in time banks also has an SID basis demonstrated by the requirements for 'skills development' exemplified by this note in my research diary:

Today I noticed on the notice board some of the time bank activities available: English classes, skills champion (gain work related skills) Time bank (skills exchange programme) food hub (increase employability in kitchen work), community enterprise dress agency (set up an enterprise company for mending clothing.)

Thus the time bank staff used Levitas's responses to social exclusion, starting by paternalistically guiding people's behaviour (MUD) to encourage social capital building, then, once a certain social level was perceived to have been achieved, they aspired to integrate them into paid work (SID). This also demonstrates that although SID is a focus on supporting means to integrate people into paid work, it can also have a basis in MUD assumptions about an individual's propensity to involve themselves in that process. Thus whilst at a value level some staff, namely the time broker (discussed in the final section), may have held more anti-capitalist, and thus RED aspirations, within the time bank they followed MUD and SID narratives as a means to addressing social exclusion. Here James(S) explained his aspiration for member involvement in the time bank:

[...] What would be particularly powerful would be that if you could actually demonstrate that through time banking somebody had made, maybe somebody with a history of mental health problems came to the time bank and started to do things that they had not done for a long while, and through that process gradually sort of reached a position where they're organising things. That would be absolutely a great outcome to articulate so, that has to be part of the ambition I would have said.

Staff are therefore, looking to guide members through a progression from exclusion to inclusion via their own efforts, as well as then supporting the inclusion of others through organising groups. James also talked about helping people eventually, into employment. However, management were wary of a relationship with the state which would turn them into an employment scheme. As Helen(S):

I think avoids the kind of tick box government, get people into employment at any cost kind of thing.

Further, Keith(S) was keen to express that they did not want to mislead people that their time bank participation would lead to paid work;

I think it's just providing an arena where people can use the skills that they've got. So they don't waste away, they don't atrophy. And for some people that might be that that's getting nearer to work, but for some people what we're trying to avoid is being one of those work schemes where someone feverishly gets ready for jobs that aren't there, or it's just not feasible.

Again, paternalistically the aim of this time bank was to guide members to work for their own good, so that their abilities do not waste away, as opposed to valuing them for their contribution; there is no recognition here that time bank members co-produce the outcomes of the centre. Whilst Coote (2011) argues that the co-production ethos of the time bank could empower and revalue people, in the way it is being used in this case, it is working to enable government ideology to be perpetuated through the activity of the socially excluded. Rather than realising the best ambitions of the Big Society, as posed by Coote (2011), co-production here, works in a more ideological way than Thatcherism, to make socially excluded people responsible for their own inclusion. The time bank then, through devolved responsibility of the government (Harris et. al., 2001; Dowling & Harvie, 2014; Leyshon & Lee, 2003) presented as a less coercive means for including people, which in actuality maintained the same focus. Therefore, with a critical lense, it is demonstrated that in line with neoliberalism (see Lemke, 2002) the best ambitions of the Big Society may in fact be to responsabilise socially excluded people, and to engage them in a marginally inclusionary and self-sustaining activity with which to maintain the status quo.

Despite the fact that the literature argues that time banking can '[...] assist returns to employment- where this is sought by members' (Burgess, 2014). This was not

the case for the time bank studied, none of the members interviewed, nor spoken about by staff, had gained steady employment. To demonstrate that time bank participation is ineffective at providing inclusion via paid work, and thus to further evidence the ineffectual nature of SID to really address social exclusion, it is informative to explore one participant's experience of this over 12 months. I met Lara in my first few weeks at the centre because she attended my English classes. Lara was educated to degree level in her home country and moved to the UK from Eastern Europe with her husband. After arriving in the UK she was employed as a car washer, this job was low paid with long working hours, 10 hours shifts, and as a woman she found it an uncomfortable environment:

My partner is still working this job but now I'm looking for another job because this is very, very hard for a woman.

This provides some evidence that women are also excluded by the low paid work available, due to gender. Lara and her husband live on a low income, and throughout my 12 months at the time bank Lara was looking for employment. On one occasion I noted this incident in my diary:

I chatted with one student who had seemed upset after I told her she was out in a game of musical statues, [...], She was a little upset at being out of the game and I apologised and she seemed ok. I felt bad though, thinking the prize (a small box of sweets) might have meant something to her. She told me she had studied agriculture in her country and that she hasn't managed to make links with anyone who speaks her language in this town.

I felt that Lara had really wanted the prize, and this may have been evidence the level of poverty she was living in. For example, when I asked how much her and her partner lived on she emphasised, 'much much less' than £10,000 per year, and that they took no benefits. After Christmas, Lara disappeared from the time bank for a while, but she soon started coming back to English lessons. Lara told me that she had gotten a job as a cleaner:

I was a cleaning lady, it is like a cleaner, because we were working in a company cleaning the floor, and machines, and lines, everything. I was like a cleaner. Clean. But sometimes I was going to some house with different people, like a cleaning lady.

However, this job ended and she began attending the centre again. On the first of July I noted in my diary:

Lara was trying to sell Avon to me and other class members.

Here again Lara was trying to gain paid employment in any way that she could; working hard for her own inclusion. When asked about why she was involved with the time bank, Lara said:

Every skill is good because you don't know what kind of job you might find, and if you have plenty of skills you might find it easier.

Further evidence that members who are socially excluded are involved with the time bank as a means to find employment, which is in contrast the staff's initial focus on socialising them to middle class-based group activities. The last time that I saw Lara it was September and I was at the centre early in the morning:

Bumped into Lara cleaning, she said proudly 'I have job'. She said she would see me later for English.

When Lara came to the class I congratulated her on her job, she has been looking for a year for steady employment. Then she said she was doing holiday cover cleaning and catering, she had one day of work in August and has had about two weeks of part-time hours in September. She still seemed pleased. She had however had a bad summer, she said she couldn't do anything without a job, without money, she hoped next year would be different.

Lara, after sustained engagement with the time bank eventually gained some minimal insecure hourly paid work at the centre. Whilst this may have enabled some temporary inclusion, it does nothing to redefine work and address social exclusion in a more structural manner. However, it does further evidences Goulden's (2010) findings by showing how people move in and out of exclusion through insecure work opportunities. In terms of alleviating her position of poverty nothing had improved over the year. This not only evidences the unfounded nature of MUD, Lara is excluded despite her efforts, but also the fallacy of inclusion was upon paid work as it is not always available to those who are willing and able. Further, the time bank did nothing to address this social exclusion rather, it provided Lara with something to do in lieu of social inclusion. A simulated form of inclusion sustained by minimal funding, which may have prevented a collective consciousness of disenfranchisement by the structure of the state.

In line with the literature review, which adopted a critical realist stance due to the ideological constructions of 'work', time bank members tended to see their participation in the time bank as a means to gain paid work (SID), rather than

viewing their informal activity as valuable work. This adherence to Social Inclusion Discourse demonstrates that the analyses of Gorz (2010) and Wright Mills (1951), that work is still conceived of as a fixed category, still holds true. There was thus no evidence of time bank participation working to redefine work and value, and thus no demonstration of their radical feminist potential to challenge social exclusion. Indeed, time bank participation may have strengthened the socially and ideologically constructed concept of work through enabling the excluded to participate in “work like” activity; enacting engagement in a simulation of valued work. Here Nick explained why he was involved in the time bank:

That's exactly why I'm volunteering, because I want to, you know, prove to employers more than anything that I'm employable. My last job was last year in May. So it's a bit of a gap, and you know when you go to agencies and stuff like that, and they see that gap. It kind of makes you feel kind of awkward at the same time.

Thus, Nick perceived his time bank participation as a means to demonstrate his worthiness in the world of valued work, rather than as a political means to alter conceptions of work in order to alleviate social exclusion by redistributing wealth. Other members wanted to use time bank participation as a way to start or develop their own businesses, a neoliberal aspiration in line with Foucault's (2010) self as entrepreneur, supported by the time banks' business enterprise course. As Carly said:

I've not really sold a lot of stuff, but I'm trying. This is really what I wanted it, the time credits for, so that to learn something, how to make my little business a bit better.

The time bank then, rather than redefining work, served to confirm the definition and status of valued work, as paid formal work, by enabling members to perform simulated work activities with that hope that this would enable their social inclusion via SID. As Lemke (2002, p10-11) argues:

Foucault showed that labor power must first be constituted before it can be exploited: that is, that life time must be synthesized into labor time, individuals must be subjugated to the production circle, habits must be formed, and time and space must be organized according to a scheme. Thus the time bank, rather than redefining work and value, serves within the neoliberal governmentality to socialise people excluded by paid work, not by including them in it, but by providing ‘work like’ activity with which to socialise them to it as a normative activity of value.

6.14 Conceptions of Work: Respectability and Responsibility

Time bank members often engaged with the time bank for something to do that was 'work like'. For some members time bank participation clearly filled the value or respectability void left by an inability to gain paid formal employment, and thus to live up to SID-based inclusion which requires work, payment and consumption. In similarity to Skeggs' (1997) analysis of working-class women's pursuit of respectability in presentations of gender as a means to eschew negative labels, the time bank enables members to construct a respectability in relation to valued norms of formal work activity in order to distance themselves from Moral Underclass Discourse. Time banks, rather than voluntary action, although the two are often blurred, have increased propensity to do this because they mirror the exchange system of work and payment through the implementation of time credits. Here again, the dominant and discriminatory conceptions of work are not destabilised, rather they are maintained by the opportunity for marginal inclusion in 'work like' activity. Here, Asiye, as a woman unable to find paid work, articulated the respectability afforded her by her time bank participation:

It's the same like money, same. If you working and you earn money, that's why you go out in the morning with your qualification and do work. I'm here working but earn like money for me is the same. I feel I am working. I am not doing somethings without that.

Asiye wanted her time bank role to fill the space in her life, which she would have spent in paid employment if she could find a paying job. Here time credits facilitated the feeling that time bank participation was work, the ability to do something and get something in return gave members a feeling of respectability and value that was missing due to their lack of paid employment. Thus, as well as marginal inclusion in 'work like' activity, there was also respectability in the opportunity for inclusion in neoliberally valued consumption. The primacy of formal work and the attempt to gain respectability through simulating formal work was also evident from the way that participants tried to create 'work like' routines with their time bank activity. For example, Zak who was homeless and had no opportunity to work because he was a failed asylum seeker:

In an average week, we are looking at at least four days of voluntary work. I try to leave a few days to myself. Days like Friday, Saturday, Sunday to do my own thing. But pretty much from Monday to Thursday I like doing

voluntary work really.

In this way time bank members perceived their participation in the time bank as work. However, not in a way which challenged the dominant social construction of work, rather, in ways which confirmed paid work as a means to demonstrate value and respectability. The time bank, in formalising informal activity, and offering a form of payment through time credits, enabled members to overtly demonstrate their respectability, and distance themselves from MUD labels.

Further, there was a coercion present in the time bank model, which served to promote a Communitarian (Etzioni, 1995) and Big Society agenda by making people feel responsible for this informal community work in order to demonstrate their respectability, and thus potential for being included. Cahn (2000, p9) originally intended to expose the social construction of money in order to create a new kind of money, with which to 'do different things' however, time credits in practice sometimes served to incentivise further unpaid informal work, beyond what members had intended to do, and thus time credits functioned to imposed this work as a responsibility rather than necessarily revaluing their contribution. For instance, Saskia and Asiye who were unemployed came in four days a week for three hours to administrate the English classes, and on one occasion I noted how they had taken over the role of paid staff:

Saira(S) was not organising the English classes today as she was unwell, instead Saskia and Asiye were organising the class allocations and locations for groups. Saskia came to ask me if I would take over the teaching of another group at short notice as a volunteer hadn't shown up and because they didn't have access to email, they are not staff, they didn't know. I said that I would help out.

Here they took over the paid work role of Saira(S) in organising volunteers and teachers without being paid. Further, time bank members did sometimes feel pushed to do more work due to the time credit system, as Saskia expressed:

I was here before but it doesn't matter if you give me time credits, but if I am teaching computer or organise a party or something like that maybe that's going to be more push me, somebody giving me time credits. [sic]

Here Saskia makes a distinction between time bank activity that she did for leisure, and time bank activity which fulfils William's (2007) third person definition of work. Whilst members often said that they did not *need* the time credits for

involvement, they did acknowledge that the time credits had stimulated more activity, or a greater intensity of role. Thus the time bank started to blur the lines between leisure, voluntary activity and work, and the time credits served to incentivise increased responsibilities for members who may have originally joined for other reasons. This increased responsibility and “work like” activity is in line with how the time bank staff viewed the development of the time bank. For example, as previously discussed, as a result of their Awards for All funding remit, the time bank encouraged a number of members to take a leadership course. The intention of this was to enable members to take over some of the day-to-day running of activities, and to use paid staff to expand and co-ordinate the time bank into hubs across the city. Consequently, time credits are not functioning in this instance to revalue people’s work and participation. Rather they is used as a means to stimulate and increase informal work activity under the paternalistic direction of the third sector as part of a state which uses peoples’ need for respectability in a society with paid work as central for inclusion, and to increase their responsibility for unpaid work.

In addition to the pressures from within the time bank, members on Job Seeker’s Allowance (JSA) felt an extra burden to prove their worth to their advisors. JSA advisors are a form of Street Level Bureaucrat (Lipsky, 2010) who have the discretion to enact government policy on-the-ground as agents of the state, through the power they have in deciding who is not actively engaging in their search for work and applying benefit sanctions. JSA advisors have individual power to withdraw benefits from claimants who do not adhere to the ‘advice’ given by their advisor (see Department for Work & Pensions, 2014). Time bank members receiving JSA felt the need to undertake any work available to them, paid and unpaid, in order to prove their worth to their JSA advisor, and thus their time bank participation was in part, coerced by the state. As Nathan commented:

Yeah, I mean they’re sort of happy that you’re doing, because again, I mean one of the benefits, it’s not why I’m doing it, but I did feel under pressure from my advisor quite a lot, because you know, in her eyes I wasn’t really doing anything, putting the effort in or whatever.

The pressure on the excluded to demonstrate their search for work may also have coerced them into time bank participation. Further, these members expressed the

difficulty they had in finding voluntary positions in order to fulfil this requirement.

As Nick said:

Nothing's quite give me the chance that the time bank has to be honest. Yeah, that's totally true that, because like I says, I got in touch with a few places. I can't think of some of the names, I know I tried to get an admin role with Royal Society for the Blind and like I called them, had a chat and stuff, and they never got back to me. And yeah, it was really hard, it was almost like looking for a job. [sic]

Members who found volunteering difficult to get into, but who were able to do so through the time bank, was something also observed by Gregory (2012b) however, a participant in his research expressed that they were found to be 'over-qualified' for volunteering. Despite the aims of the Big Society to create a 'giving norm' (Cabinet Office, 2011), a difficulty in gaining voluntary positions was something echoed by many members. As Steven, who had been trying to work voluntarily as a teacher, explained:

Yes, and access space, because I've been doing it here, they've allowed me to teach at access space, but before that they wouldn't. Does that make sense? They didn't think I was good, well not good enough [...]

The access space had only allowed him to become a voluntary teacher once he had proven his experience through time bank participation. Thus, the time bank became a place through which to demonstrate ability and respectability in relation to an unchallenged dominant conception of paid formal work as valued. Further, this responsibility do demonstrate ability to work, even without the opportunity of paid work, was enforced by the state through Street Level Bureaucrats, and the time bank formed part of this mechanism of power.

The number of people experiencing difficulty in gaining voluntary positions was surprising given the Big Society and Communitarian (1995) message that volunteering is declining because people do not take responsibility for their communities. However, this can be explained by increasing social exclusion (Pantazis et. al., 2006; University of York, 2014), whereby voluntary activity becomes a necessary step to formal employment in a system of decreasing employment. Therefore, people with higher social, cultural and financial capital etc. may be utilising voluntary positions to protect their included position and demonstrate their abilities before finding a job in a competitive market. Thus those

experiencing social exclusion now find it difficult to gain even voluntary positions. What this represents is a shift from voluntary action for social advance (Beveridge, 1948), to voluntary action as a means to prove oneself in the hierarchy of economic sectors in order to enter the paid job market. As Nick said, gaining voluntary work became almost as hard as looking for a job: 'it was really hard, it was almost like looking for a job.' What has changed here, is not the conception of work, but the conception of voluntary action, so that voluntary action now forms part of the structure for gaining inclusion through paid employment, rather than a means to oppose inequitable structures in society as Gramsci (1971) theorised. Foucault (2010, p296) argued:

So, homo economicus and civil society belong to the same ensemble of the technology of liberal governmentality. Civil society just forms part of the diffuse common sense neoliberal ideology, a necessary means to demonstrate the economic self, rather than a space in which counter-hegemonic interest can be enacted. Members however, still wished to imbue their third sector activities with values, but this too was blocked by the third sector opportunities open to them. This can be demonstrated by members' experience of volunteering. Here, Zak spoke about the way he was treated when working as a volunteer in a charity shop:

[...] I used to work in a charity shop where you didn't get anything. I used to like it. I used to enjoy it. Well I stopped it because the people started taking advantage of me. In other words they, I don't know, they start seeing you, as, I don't know, a paid worker or something. And they start taking advantage of, I don't know if they do that to everybody else, but this is what was happening to me [sic].

Here Zak asserted his desire, in a voluntary position, to be valued for a contribution that was value-led, rather than being made to carry out menial tasks in a subservient manner to staff. There would appear to be a conflict created by the way in which the Big Society, and indeed time banks, utilise voluntary action as part of SID-based responses to social exclusion, and the more traditional understanding of voluntary action for social advance (Beveridge, 1948). What is being redefined then, by the time bank and their position within the third sector enacting Big Society policies, is 'voluntary action', rather than 'work'. 'Work' in fact, as a capitalist hegemonic concept, is being reinforced and supported by the colonisation of voluntary action in order to sustain a reserve army of labour.

However, whilst overtly and organisationally there was no evidence of work being redefined, members did attempt to take control of their engagement with work through their time bank activity. They were able to some extent, to attain this through a more satisfying form of work activity than they seemed to expect from formal work. This was something recognised by Keith(S) who stated:

The little bits of feedback that we've had is, I want this to be like work, but not too much like work, so people want to come in and share their knowledge, but if someone is a bit awkward or disruptive in the group, they don't want to have, deal with that. So it's that, so there's a, it's like any volunteer really, it needs to be challenging and stimulating, but not burdensome.

Further, many participants expressed that their activity within the time bank was different from formal paid work because it was enjoyable. Zane said:

No, I mean I think that feels like it's something I enjoy doing. I mean I'm doing stuff that I want to do, and something I know about, something I care about, so it doesn't feel like work, it feel like it's pleasure.

Others expressed that the flexibility of time bank activity suited them and the ability to 'control' this flexibility of work themselves was positive. Here, one participant argued that the activity he did in the time bank, 4 hour catering shifts, felt like work, but he described it as 'safe' work.

It feels like work, but a kind of safe work. You know, because, I don't think they're going to shout at you if you make a little mistake. You know I've been in kitchens where there's a head chef who's like Gordon Ramsey or whatever. But it's not like that at all really. It can be hard work! The one I did at the recovery cafe I stayed to the end, and there was only about 4 or 5 of us doing it.

Thus members found time bank activity to be like work, but an enjoyable, relaxed, flexible, safe and unfrighting form of work. Here, from the perspective of members, there is some evidence of a challenge to definitions of work, because in their time bank participation they able to gain *some* value and control over their time. Despite these opinions and/or experiences of paid work, and many members' inability to secure paid work, members rarely criticised the current value and organisation of paid formal work. So whilst some members may have been trying to use time bank participation towards gaining paid formal employment, they also saw its limitations, and in the main, members used time bank participation in a way which gave them access to the value and respectability of being engaged in formal employment whilst controlling for the negative aspects they associated with

paid work. Therefore, whilst structurally there was a 'responsible' (see Gregory, 2013; Etzioni, 1995) of socially excluded people for more informal unpaid work, there was also a push back from members attempting to use time bank participation to gain the respectability associated with work, but to gain some control over this process.

6.15 The Time Bank and Feminist Potential

The literature discussed in chapter four showed that time bank participation tends in the majority to be female (Lasker et. al., 2011; Seyfang & Smith 2002).

Something which, as argued, is unsurprising given that time bank participation is focussed on socially excluded groups, and women disproportionately experience social exclusion (Millar, 2010; Lister, 2004; Lupton, 2003). Of the 24 member interviewees, 14 were female (the 1 non-member was male), which confirms the literature that time banks target this demographic, and 3 of the 5 staff were also female. Thus the time bank's feminist potential (Sweetman, 2001) could have been enacted because they did engage socially excluded women in collectively participating in a mechanism aiming to redefine work and value. Despite, this, as previously discussed, there was a lack of redefining work, which could have enacted the time banks' radical feminist potential. What time banks do from within the third sector, is to bring informal activity within a more formalised sphere, as Pearce (2003) argued in his definition of the third sector. This is not however, done in a manner, which then makes visible, and thus revalues, this female dominated work. Rather, as contended in the previous section, time bank participation becomes a responsibility of those wishing to prove their respectability and thus potential for inclusion. Unsurprisingly then, time banks do not function to engage women experiencing high levels of social exclusion, such as those on low incomes with caring responsibilities. Rather, as was present in the data, in the main, they engage women who are excluded from paid work, but who have no or little caring responsibilities. For example, when Asiye was asked what she would do if she could no longer participate in the time bank and she said: 'I would see friends who have children and can't come into the class.' This demonstrates that the time bank does not include, nor value the contribution of these women to society, as they are unable to participate. This was also present, but not

discussed, in Panther's (2012) data, women included had older children or reduced caring responsibilities. Why this occurs can be explained by Jenny's (S) comment:

We grappled with what we can safely do. We just don't do childcare. We don't want to touch it with a barge pole. Parents tell us Sure Start needs paid workers and we agree. It just isn't safe without a paid worker.

This comment was made in the aftermath of funding cuts for Sure Start which had been a driving service in alleviating child poverty and social inequality (Department for Education, 2012) before the funding was cut by the Coalition Government. There is a paradox here in the fact that many women are socially excluded because of their informal unpaid work caring for children (Millar, 2010; Lister, 2004) however, when this is formalised there is an agreement that it should be paid, valued, in order for it to be done safely, and that there is inadequate funds to do so. This is exactly the problem of social exclusion that Cahn (2000) sought to redress through time banks, the propensity for those conducting caring work to be valued. However, in the case studied this work is not being valued because they are unable to quantify it unless it comes within the centre, and it cannot come within the centre because then they would need to be paid in money to ensure it was done properly.

The evidence concerning women in the time bank, and the lack of inclusion for women with caring responsibilities, confirms that time banks form part of the SID ideology based upon providing routes to formal employment, rather than revaluing the valuable contributions of women to society through informal work. This is because they are unable, and unconcerned with really meeting the needs for inclusion of those with barriers to inclusion in paid work. The issues around childcare and including women with children were encapsulated in the example of Freda, a single parent, who explained how she attempted to be involved in running a skill share group.

Well I think, when I was in Spain, before I had my daughter it would have been more likely for me to get involved in one of those systems. But I'm in a difficult situation now because I'm a single mum in a foreign country and I just can't. Sometimes I think that I just can't cope with everything, and there are many things that I would like to find out about or to get involved in, and I can't physically, I don't have more time and energy or anything.

This typifies the kind of undervalued unpaid informal work that women, in the majority, conduct in society which the original time bank mechanism sought to value. Freda here explained that because she is working to look after her daughter she cannot engage with activities which might make her socially or materially better off; alleviate her exclusion. Freda also spoke about trying to run a skill share group in the time bank by sharing childcare with another member who is a single parent:

So I came once to look after her son and my daughter. We thought, well, if we put the classes together then we can get someone to look after our kids, or people wanting to come who don't because maybe they have kids and they don't know what to do with them. But then, because they had to do a risk assessment, apparently it's not a child-friendly place, and you only realise when you actually check that because how things are, and safety mainly [sic].

Thus there was an anxiety about the regulations and ability to involve children in the centre, which has the effect of not being inclusive to precisely the women who may be most socially excluded, and may do the most unpaid informal work in the community. Time banks therefore, occupy a space in which they attempt to value such activities by formalising them somewhat as part of the third sector however, the need then to prove the quality of this work in relation to the bureaucratic public and private sectors, denies them the ability to revalue this work. Consequently, time bank activity in this instance is related to social inclusion via attempting to enable women to access paid work, rather than revaluing their informal work, which diminishes their feminist potential.

As further evidence of the SID ethos of the centre towards social exclusion, Saira(S) spoke about her own journey from volunteer to paid staff, and that of women she had previously helped into the paid roles provided by the social enterprise model. As argued in the first part of this section, the social enterprise model adopted by the centre was a pseudo model which they utilised to perpetuate their activities whilst remaining reliant upon public funding in the form of revenue for venue hire. Thus using public funds via this revenue stream, to fund paid jobs which provide social inclusion in a society structured around paid work as valued, was a convoluted way of marginally redistributing wealth. That is, the centre valued improving the conditions of life for the socially excluded, and sought

ways to do this from within the dominant structure. Rather than, for example, arguing politically for overt RED responses to social exclusion. In order to attack the cause of the problem. The time bank is merely a continuation of this *modus operandi*, of attempting to sustain their activities within an ever-restrictive status-quo. Thus the pseudo social enterprise model, as one providing more financial capital, afforded them more opportunity to alleviate social inclusion. As Saira(S) commented:

And at that time it was a bit more, you had more freedom, you could do sewing classes, you could do exercise classes, crèche classes, children were allowed and it was very informal to get people involved. It wasn't as rigid as things have become now. And you really got people involved because there weren't any hindrances for them, they were taken away, and slowly it progressed from there, as funding changed, we changed how we worked.[...]

So women were saying to us that they wanted to do cooking, they wanted to do cooking, they want jobs in cooking and all that, and they used to bring us fantastic food in before the food hygiene (laughs) regulations became really stricter [...]

The focus previously was to find out the needs of the socially excluded women in terms of accessing paid work, and to cater to them. Saira(S) explained that in this way they were able to provide funded training, crèches so women with children could participate, and paid jobs. Here, the inclusion of women was achieved through funding which provided inclusion via paid work however, there is no evidence of a similar route to inclusion under the time bank model as they are no longer able to provide this level of service. Rather, the women who can access the centre work to run the activities, and this is paternalistically perceived as a good enough end in itself. Whilst the time bank mechanism provides the potential for feminist action to revalue the work of women, there was no evidence from this case that this was occurring.

Despite this, Saira(S) still viewed the time bank as a means to value women's contribution. This demonstrated a continued value placed on paid work, as she describes a respectability associated with working and consuming within the time bank. For example, Saira(S) talked here about the way Asiye's husband perceived her time credits. :

A recognition, it's a recognition, because we had a girl, a woman, she's one

of our time bank millionaires. She's got that many credits to her name that she's now spending it and she actually spent on a football ticket for her husband, and then two went to watch a football match. And this threw the husband off a bit, oh my wife's got this for me, this is a reward that she's got, so she's earned something. Which he wasn't able to do. Or wouldn't have thought about it. To go and BUY a football ticket [sic].

What Saira(S) described here is the marginal value attributed to Asiye's time within the time bank, but it is of minimal use nor effect, compared for example, to a redistribution of wealth which would value her contribution to running language lessons at the centre. It does not revalue the informal unpaid caring work of women, because as discussed, this cannot be included within the more formalised parameters of the time bank which works within the third sector. Rather, than extending and supplementing public sector as Wolfenden (1978) recommended, and valuing this, as time banks advocate for (Cahn, 2000), or grouping together to raise counter-hegemonic concerns as in the voluntary action of Beveridge (1948), the time bank creates a new form of work which can be quantified and formalised. To an extent it ameliorates the worst effects of social exclusion, but it does not reconceptualise work so that value can be more equally distributed, and social exclusion reduced. As will be addressed in the next section, the only overt counter-hegemonic challenge came from two male members. This, therefore, provides further evidence for the need to research time bank from a critical realist perspective, because those under the power of hegemonic ideologies feel their effects, but do not conceptualise it as discriminatory.

6.16 Homo Economicus: Spending Time Credits and Neoliberal Rationales

'Homo economicus is an entrepreneur, an entrepreneur of himself.' (Foucault, 2010, p226)

The time bank provides a mechanism through which to create exchange practices, the propensity to earn and spend, in lieu of money; a simulated form of exchange. In spite of the paternalistic view of the staff that there is an intrinsic value for socially excluded people in taking part because they lack social capital, time bank members were actively interested in exchanging their time credits. Spending time credits is part of the time bank process by which people are able to attribute some value to their work/contribution in the time bank. As opposed to the traditional P2P

method, the time bank studied utilised a P2A method which meant that members could exchange their credits with the organisation for corporate rewards. An underlying MUD ethos is demonstrated by this, because the time bank wished to paternalistically stimulate social activity in the group in order to build the social capital they see as lacking, but rewards are implemented in order to incentivise this behaviour. Despite this, the tool of time credits affords members some control in valuing their time, by giving them a portion of freedom in selecting a reward. What was evident in the data, was that members were utilising economic rationales in order to gain the most monetary value for their time. This was in contrast to the literature (Panther, 2012; Gregory, 2012b), as Gregory (2012b, p256) found that 'use-value remains the dominant feature of time bank exchanges. Thus this finding may be a new development due to the P2A configuration and further saturation of neoliberal and SID values, or, as a result of worsening social exclusion, as discussed in chapter 2, it may represent that socially excluded members increasingly need the exchange value. What occurred, was a manifestation of Foucault's (2010) homo economicus, whereby individuals conceived of themselves as a site of potential capital, the self as entrepreneur, and sought to gain the highest economic value for their time.

Despite the fact that other research found that members did not value things differently in terms of exchange values (Panther, 2012; Gregory, 2012b). There was a lot of evidence for the fact that members were pursuing high monetary values in exchange for their time via time credits. Which supports Collom's (2011) findings that the majority of time bank members were involved to increase their purchasing power. What the implementation of time credits do here, is to facilitate the neoliberally accepted homo economicus for those excluded from paid work; again, affording them respectability and maintaining the privileged position of such work. For example, on numerous occasions Meena explained her understanding and use of time credits in relation to monetary values:

I mean the coach trip to York, if me and my son were going to go on a coach trip to York we'd have to pay for that. We'd have to go to a business and pay for it, and I don't know how much it would cost, it'd probably be at least £10 maybe, or £15 you know.

Here Meena conceived of time credits in relation to money, and like other

members, applied an economic rationality in trying to achieve a high return on investment for her time;

£2.50 for a full meal, so yeah, I'd rather just pay cash for a meal and save my time credit. Because there's no actual fixed value to it, the value of it is what you exchange it for. So it could be anything couldn't it, from like the value of £2.50 for a meal, to the value of like maybe £8 towards whatever, a massage or something like that.

What Meena explained here was that time credits have different monetary values depending on what you spend them on, because the staff tried to implement an exchange system based upon hours. Thus a trip to York, if it lasts 5 hours, would cost you 5 time credits, but in monetary terms it may have a value of £15, thus £3 per hour spent working in the time bank. A meal however, would cost one time credit, or £2.50, thus gave less return on investment for time spent, and Meena opted not to exchange her time credits for this lower value. This is in contrast the Gregory's (2012b, p227) finding that members felt protected from the 'money world' by the time bank. Further, Panther (2012, p97) argued that members did not do this as they were ridiculed if they did, and stated:

A community currency system may risk being swallowed up by the market economy if members begin to treat transactions involving community currency as if they were dealing with Sterling.

However, in both instances these contrasting findings may be because the researchers held relatively authoritative positions within the time bank. Panther ran her own time bank and Gregory worked within the time bank offices, hence members may have felt restricted in discussing time credits this way, especially given the evidence herein that staff are against monetary comparisons. Panther (2012), expressed in her research that members felt reluctant to do anything staff disapproved of, and arguably this may have been transferred onto her. Further, in less equal relationships it may be perceived as more respectable to express that you do not make monetary comparisons and this may define someone as socially excluded. Thus whilst homo economicus may influence how people behave, there is some cultural aversion to discussing this outright, or relating it to more less formalised activities. Time credits here, actively facilitated homo economicus by directly associating an individual's time to an economic return, and members appeared internalise this in a neoliberal fashion to gain the highest value for their time, which they expressed to me in interviews and observations.

The homo economicus driven manner of working to receive a high monetary return on investment for time bank activities, was also evident from the staff comments about spending. The time bank system facilitated a view of the activity as a form of exchange as opposed to any other type of action, and from within a neoliberal societal structure this seemed to determine peoples' relationship to time credits, as economic. For example, James(S) said:

[..] and I'm not going to sort of give you figures, but it seems to me that we need to improve on the co-produced rewards.

Meaning that members would rather spend on rewards which cost the centre money, than rewards which other members are able to provide. Further, Jenny(S) gave this explanation:

I think it would depend on who you talk to because there are some people who are really driven by rewards that they couldn't afford otherwise. So most people could mostly afford to pay for the acrylic art class, that's why its two pounds, and you could, but they might not be able to afford a football ticket, so for them it is very much...

Thus time bank members utilised time credits as a form of currency to access social activities which are culturally accepted as part of a routine social life. Further, this comment from Renee shows the need to demonstrate respectability and value by getting something in return for your time:

Just to be able to do things, and to show to everybody I can do something and afterwards I can get something I need.

Thus the time bank, in line with a neoliberal ethos, provided something to do, in order to be able to do something in return. In terms of earning, members also applied economic rationales, and Freda here, defended her decision not to use her self-employment skills within the time bank exchange system:

I don't think that's fair because I charge £30 an hour and I have pay my insurance, I have to wash the towels, I have other expenses, if I come to teach crochet or Spanish or come to teach at an event I don't have expenses.

Thus people working within the time bank did view themselves as a site of entrepreneurial activity. They sought to achieve high monetary values for their time; homo economicus. Further, the time bank, as opposed to a traditional voluntary action group, facilitated this internalised and embodied economic rationality because of the quantifying and monetising of people's informal activity.

Whilst the structure of the time bank was not used by staff to revalue people's time, it was utilised by members to achieve value. However, by enacting this in the traditional site of civic engagement, the time bank appeared to enact an individualising and neoliberalising of socially excluded individuals, which deserves further investigation in relation to how this may serve to depoliticise civil society.

6.17 'No Something for Nothing'; A Cultural Capital Hierarchy Maintained by Neoliberalism in the Time Bank

In engaging with the time bank members exercised some control over what they would, and indeed would not, do as a form of work for earning time credits. Further, this appeared to be mediated by class, in similarity to those members who tried to opt out of the exchange mechanism of time banks, wanting to 'give back' rather than exchange, middle class members had more power over the activities they would do. Indeed in spite of Keith's (S) earlier assertion, middle class members did join as a 'kind of hobby thing.' That is, middle class members engaged as a form of leisure, the activities they engaged in could not be done by a third person (Williams, 2007) as they were done for their intrinsic value. Socially excluded members tended to engage in more activities as a form of informal work in order to gain credits which enabled participation in activities and thus marginal inclusion. Despite the time banks' aim to equalise value, members engaged with it differentially, and cultural capital mediated that engagement. Further, the time bank did little to address this hierarchy as they were driven by a MUD neoliberal assumption that giving charity to people led them to create their own excluded position. For example, whilst staff expressed the desire for members to be in control of earning opportunities, '[...]let's hear what people want to do', members were not actively engaged in this process. For example, in a time bank development meeting early in the project we were asked to discuss earning opportunities. This activity only attracted a staff member, myself and two others, and the earning opportunities suggested were:

- Working in a charity shop
- Helping promote the time bank through leafletting
- Litter picking
- Painting buildings
- Local gardening
- Washing toys for the toddler group

Helping at schools

As an active participant member I made some small contributions to the discussion and noted:

I said that it needed to be linked to what people wanted from the group, but this seemed to be ignored by the facilitator. Mostly the ideas seemed to me to be about getting people to work in a community capacity which was diminishing in traditional volunteering modes, rather than helping the contributor to meet their needs.

A cultural hierarchy was present in this divide between 'entry level earning opportunities' and other activities, and the time bank perpetuated this, rather than working to equalise it. For example, Zane, who had paid work, said:

And I've never done stuff like litter picking or stuff like that, because that would feel like work! (laughs)

He had control over what he would and would not do for time credits, and did not want his participation to feel too much like 'work.' Also as Adam expressed:

Well I could do, I could earn credits, I mean I could do other things to earn credits like the horticulture, but I might be better just to pay, you know, because I do run a business myself. My time is not [...]

Adam, in line with homo economicus, put a differential value on his time because he has paid work, and thus he only earned time credits for activities he saw as worthy of his time. Further, staff felt the need to put a lot of effort into creating earning opportunities for those without easily identifiable skills. As Jenny(S) said:

So now it's about, we try to create a lot of entry level activities that everyone can do, good community builders.

Entry level activities were identified as litter picking in the local area, making decorations for social events, tidying up after groups and making the teas and coffees for the English classes; menial tasks that it was perceived that anybody could do. Further, they were deemed necessary so as to dispel a negative attitude perceived as associated with 'something for nothing.' Thus the time bank were voraciously implementing earning opportunities, and did not, as in some time banks (see Panther, 2012) allow members to go into negative balances. This had the effect of coercing socially excluded groups who joined the time bank, or who were guided to join the time bank, into menial tasks paternalistically deemed to be for their own good, which simultaneously sustained the scale of the centre's

community activities. What the empirical evidence demonstrated was a divide between socially excluded members and more middle class members, in the types of activities they undertook, the power they had over those activities and how the differential values attributed to their time. Thus despite utilising a communistic time-based currency, other forms of capital, i.e. cultural, mediated engagement, and sustained the social hierarchy.

This hierarchical engagement with the time bank was also present in the commonly expressed opinion that people felt they were not the 'type of person' to be incentivized by earning time credits. Again, demonstrating Bourdieu's (1984) theory of cultural capital as mediating people's potential through groupings of people 'like us' who protect their privileged position. In articulating that you are not the type of person to be incentivized by credits, in a system in which the credits equalise value, members sustain a differential between those who can materially benefit from the credits, and those who can do without them. This manner of engaging with the system may be perpetuated by the P2A system that places a focus on corporate, as opposed to co-produced, rewards. It may have facilitated an individualist, homo economicus way of relating to the activity by placing the centre as an intermediary between exchanges, instead of enabling a community of direct exchange. Thus, members did not feel part of a collective, rather an individual acting in response to the time bank, and thus in attaining respectability they did not identify as socially excluded and expressed that they were not in need of credits. Here Carly explained her thoughts about time credits:

That wasn't sort of like just for you, it was, you know you could give them to other people, you know, like you've done for example, you wanted this for your research so to give it as an intrinsic value, people have gone, oh yeah I'll do it for a time credit, but I probably would have done it to help you anyway. I'm that kind of person.

However, whilst many members expressed that time credits were not an incentive for themselves, they thought that it was an incentive for other people. Time bank member Xia spoke about her irritation that some people might only be involved for time credits in order to exchange them for football tickets:

I hope that that's what people are doing anyway. And they just get credits, and do you know what I mean, and that it's not the focus. But I've heard a few people that sound like it is more the focus for them. And I think probably the fact that there's like football matches that you can get, and sort

of the more corporate things probably [...]

These members, whilst in a socially excluded position, were members with higher cultural capital obtained through education and class position, respectability for them is demonstrated by not needing what they perceived to be as charity, and doing the activity in a traditional voluntary mode of 'giving back' or doing it for leisure. It is telling that Xia highlighted football tickets as the reward which may incentivise the 'wrong' kind of engagement, as football tickets are more aligned with a working class habitus. Further, as previously discussed, it was football tickets which were used to entice people into participating, with the paternalistic view that it was for their own good. Thus the time bank P2A model, with the use of corporate rewards facilitated a cultural divide between members, those who were or were not the 'kind of person' to be incentivised by them. The paternalistic organisation, which required the staff as a central intermediary of member activities, served to disconnect people from the equalising potential of co-production, and sustained a hierarchy in which people delineated themselves from one another with a material base.

This cultural hierarchy was also reinforced by the staff who promoted the 'no something for nothing' ethos, but did not impose this as heavily on middle class members. Members, who in reality, did not need anything from the centre except perhaps the opportunity to participate in 'giving back' which they, as opposed to socially excluded members had more opportunity to do. As previously discussed, socially excluded members found it difficult to gain even voluntary positions, yet all the middle class members I spoke to had a number of voluntary roles. For example, in talking about using the time bank model Keith(S) said:

To get involved, yeah, and to have their contribution recognised and rewarded, and it sets up that two way street where you have to, you know, where there isn't something for nothing, where you have the opportunity of earning and then spending. And I think that's a really important part of what we're about. So that is a really healthy dynamic and it helps that to happen.

In line with Communitarianism (Etzioni, 1995) which argues that there has been a detrimental focus on people's rights over their responsibilities, the 'no something for nothing' philosophy was underpinned by a belief that charity diminishes peoples' respect and responsibility. For example, the English classes at the centre

previously ran for free, with free tea and coffee but, as Saira(S) explained in the following excerpt from the research diary, they felt that giving something for nothing did not stimulate the desired behaviour in recipients.

In terms of the ESOL classes, Saira(S) said nobody gets anything for free, and if they do they don't appreciate it. So she charges 20p for tea and coffee, and £10 per three months for English classes, regardless of if they come once a week or 4 times a week – it gives a commitment she said.

What the time bank system imposes here, is an expectation that socially excluded groups should be instantly reciprocating any charity which is given to them, arguably because to act otherwise undermines the neoliberal belief in free market capitalism. Paternalistically, it was decided that receiving something for nothing perpetuated a flawed system, and that members should engage in an instantaneous and managed reciprocity via the time bank system, for their own good. Rather than meeting the aims of co-production (Cahn, 2000) to value people equally for their undervalued contributions to society co-creating outcomes, the time bank mechanism here facilitated a neoliberal ethos requiring individuals to exchange their informal activity in a manner which mirrors that of capitalist exchange, not only in method, but also within the prevailing power hierarchy. Further, this enforced reciprocity was not a system imposed upon middle class members, for example Henry who opted not to be a part of the time bank altogether. Thus staff imposed a neoliberally and MUD-based 'no something for nothing' ethos through the time bank mechanism, which differentially applied to socially excluded and middle class members, with the effect of maintaining a cultural and social hierarchy whilst doing little to redefine work.

The 'no something for nothing' ethos is a perversion of the original and progressive aims of the time bank, because their mechanism proposes that there should be 'no nothing for something.' That the informal work done in the majority by women, is unpaid and thus undervalued, and be worth something, hence the implementation of time credits. Despite this, and due to the neoliberally based funding aims of engaging certain numbers of people in activity for the aim of social inclusion via paid work, the time bank staff proceeded to impose the time bank mechanism upon groups which already existed without it, and in doing so these groups tried to resist. As I noted in my research diary:

He went to sort out a room and Jenny(S) said that they had just been having heated words, well a discussion. She was having difficulty with the creative arts team who were not collecting/refusing to collect time credits for their workshops. She said she hated feeling like the bad guy making them do it, but that it was necessary to keep the time bank running. The CAT members argued that the workshops should be free. Jenny(S) said she felt bad, especially given that the people she is having a dispute with have/ or are recovering from mental illness. I sympathised.

Here, as with the English lessons, the time bank system was imposing 'no something for nothing' on a mental health art support group which had previously run for free. Imposing this ethos, stimulated by third sector neoliberal funding requirements, started to diminish the time banks' potential to value people equally for their contribution, by coercing members into immediate reciprocity via whatever means was made available through the time bank. For example, via 'entry level earning opportunities.' Herein lies a difficulty with the time banking concept of co-production, because in one sense, by being part of the art group they are co-producing its outcome, and as such it is difficult and counter-productive to delineate between those who are earning and those who are spending. The time bank studied however, is imposing a dominant model of market earning and spending without regard for the principles of co-production. Here Cyril articulates his commitment to actually giving something for nothing:

And this is what annoys me about the Labour party and the Greens, is that their arguments, their if you like, the thoroughgoingness of the arguments are not there, they're just a bunch of wankers, how can the poverty of the mind-set of the evil Tory greed mongers not be countered, how, on god's earth, how we pattsied into this belief that we don't do anything for nothing. I mean I could sum up what I do, we work for the collective, and if we work for the collective, the collective will get better. If we work for ourselves then we will be working at the expense of the collective. There's a big philosophical difference there. [sic]

The counter argument articulated by Cyril here, is that more people should be doing something for nothing, and therefore the neoliberal individualist structures of social exclusion could be resisted. Time banks however, do not aim to oppose the structure, they wish to complement it (Cahn, 2000), and in doing so the evidence demonstrates that they become a microcosm of the wider status quo, and their distinctive methods for achieving things have been subsumed into the neoliberal economic sectors which perpetuate social exclusion. This demonstrates that the time bank, working within the system in a Gramscian mode of 'passive revolution'

was not achieving their goals to redefine work, what was actually happening was that their informal work and voluntary action was being increasingly determined by the prevailing hegemony.

Deradicalising Time Banks

6.18 Conception of Time Credits in relation to Money

I argue here, that the way in which time bank members and staff conceive of time credits is at the crux of whether or not they view their time bank participation as a means to be resistant and redefine work. As argued in chapter four, time credits fulfil the definition of money; they facilitate exchange, act as a unit of account and store value. In the creation of the time banking system, Cahn (2000) argued that money has certain characteristics that produce certain results, and that through time credits he sought to alter those results so that people are valued more equitably. This, as claimed in chapter two, demonstrates the structural causes of social exclusion which require the critical realist stance herein. The causal problem of a structurally inequitable value system, is perpetuated at the base by economic capital, money, which is attributed to some socially valuable activities and not others, and is not fairly distributed (Levitas, 2005). Thus, as argued, time credits as a form of currency which attempts to attribute value more equitably, especially between men and women, have radical potential to address social exclusion. The problem within time banks, as discussed, is that they aim to be complementary to the present system (Cahn, 2000), which means that they become subsumed into the dominant neoliberal ideology through a governmentality which exerts diffuse power in this instance through the third sector. Thus time credits represent a tension between their radical potential in opposing the hegemonic construction of money, and their presentation as a complementary currency which may undermine this possibility. This section therefore, focusses on data relating to staff and member conceptions and uses of time credits.

6.19 Staff Defining Time Credits

In attempting to utilise and define time credits within the centre, staff were

challenged by how to attribute value in relation to the monetary system. This was necessary because of the P2A model where they offered corporate rewards which had an obvious monetary cost. Staff were concerned about directly associating time bank member time with a monetary price, first trying to attribute value on a progressive living wage exchange rate, but ultimately deciding that any association with monetary currency distorted time bank activities. However, there was no recognition of the way in which money distorted all time bank relationships for example, by the way in which cultural capital with a material basis differentiated members. Further, in denying time bank members a 'real' value, they denied them the propensity to redefine their work in ways which could alleviate social exclusion. The valuing of time credits is not something addressed in the current time bank literature, rather their mechanism of valuing one hour in relation to another hour is presented as unproblematic or insignificant. Uniquely then, this sections offers an analysis of the way in which time bank staff constructed the value of time credits, and how members related to time credits. In my initial meeting with Jenny(S) I wrote in the diary:

Following the Spice model they are thinking about issuing tickets, essentially moving into the complementary currency circuit. But when they do this they have to think in terms of 'real money value', and they exchange on the value of basic living wage i.e. one credit per £6. So a football ticket worth £18 is given for three time credits.

To be consistent with their ethical values to generally improve social conditions, the time bank originally implemented a time credit exchange rate in line with the 'living wage' (a wage higher than the minimum wage which is based upon living costs). However, they encountered difficulties with this, as Jenny(S) stated in a later interview:

We've actually scrapped the two hour classes from being two time credits for the time being or money, because we just can't work out what the economy is at the moment.

Here Jenny(S) used economic language to express the difficulty they experienced in attributing value to member activity, especially in relation to skill share groups run by members. Later staff decided to move away from a monetary living wage comparison and Helen(S) stated:

Yes, I think that when we try to compare it we get in a muddle and Jenny(S) tried to help with that. To get us back on track. Let's keep that kind of simple hour for an hour which we do with the rewards.

Thus in facilitating a direct monetary comparison staff felt that the time bank mechanism had been distorted in some way. They therefore, switched to an hours based system where members exchange for corporate rewards on the basis of time served for time rewarded; a 3 hour football match costs 3 time credits. Keith (S) explained their basis for this here:

I think if you treat it too much like money it doesn't work. Some people start to make calculations about saying how can this hour be worth that hour, and then some people get very, very, stretch out a job for longer than, think they've been underpaid for a job [...]

This is about, this isn't about the time credit, it's about the fact that you met with these people to earn the time credit then you're getting a chance to double that up and meet with people and do something purposeful to spend it too.

Thus here again, there is a paternalism and MUD assumptions about what the time bank is for. They wish to use the time bank mechanism to stimulate activity and gain funding for their innovative community group however, they do not trust, nor listen to how members wish to attribute value. They believe that socially excluded members should be involved for their own good, and should not be concerned with the value of their time, on the pretext that this distorts behaviour. Thus staff were against any monetary comparison for time credits, and as such denied them the possibility of challenging the dominant social constructions of work and value.

Further, the time bank staff use time credits in order to control and distribute charitable funds, whilst simultaneously supplementing the surplus capacity of private businesses. Thus the time bank, despite eschewing the social enterprise model, do continue to exhibit a third sector model aligned with neoliberal rationales of cost efficiency and private sector models as prime, and thus they are also nervous about any resistant activity which might disrupt their funding from these sectors. As argued by Harris et. al. (2001) third sector enterprises start to become homogenised, and the way that this affects their activities also serves to depoliticise voluntary action within the time bank. Further the staff, in sustaining their control within the time bank, were rather opaque regarding funding, as previously discussed in relation to Keith's definition of 'sustainability'. For example, it was not widely known, how corporate rewards were generated, with many

members believing that they were given to the time bank as a gesture of goodwill. This note in my research diary signposts a factor which begins to explain the nervousness of staff surrounding money:

When we met he had just had a meeting with Jenny(S) which he said hadn't gone so well. She disagreed completely with his view that the time credits were an alternative currency, and with his efforts to 'market' it as such. He said he had been to the cinema and had plucked up the courage to speak to the staff about using them directly there, staff knew about them but were reluctant. Kyle said he was trying to persuade them, but that Jenny(S) had told him not to do this; that this was contentious. He said he thought this was because Jenny(S) said that they deal with asylum seekers, and that it is very contentious to give asylum seekers anything that can be exchanged for material goods outside of the State controlled vouchers that they have.

Here was an instance of a member trying to utilise the tool of time credits to gain control and value over his time and work by exchanging them for a cinema ticket that he wanted to go to on his own. Yet as Cyril described in the following quote, Jenny (S) was strictly against monetary comparisons: 'Oh, she's very, very strict. She said, they have no financial value, she's absolutely set in her mind about that.' As will be discussed in the following section, this independent usage was blocked by Jenny(S). Pertinently, Kyle attributed this control to the fact that the centre works with asylum seekers, and that asylum seekers' money is strictly controlled by the government. Asylum seekers offer an 'ideal type' for social exclusion, they are overtly excluded by society in all ways, but in working with this group the time bank offers them some marginal inclusion through social capital building and credits which can be exchanged for rewards. The government however, restricts all exchange practices of asylum seekers (Red Cross, 2014), and as part of the government structure within the third sector, the time bank is in danger of being conflict with this directive. Thus, time bank staff actively restrict monetary comparisons, and the autonomy of members' exchange using credits, through a fear of appearing to oppose the government. The time bank therefore, acts against the members who wished to enact resistance through time credits, in order to retain their complementary position within the third sector.

Time credits then, in not opposing the unequal economic system, but complementing it, become a subservient form of currency; an alternative additional (Fuller & Jonas, 2003) currency for those with more limited access to money. This

was also something found in Argentina (Ould-Ahmed, 2010, p1360) in relation to community currencies whereby, a '[...] community currency is no more than a subordinate unit of account.' Further, because time banks engage a majority of socially excluded female members, and time credits, with their limited spending options, are offered in exchange for their work, they are in danger of perpetuating an even more discriminatory form of currency than money. As Zelizer (1989) revealed, money is presented as an ideologically neutral tool, but in reality discriminatory gender relations are impressed upon it, and still serve to constrain and determine its usage. Time credits then, within a paternalistic third sector organisation focussed on socialising members in order to make them work-ready (MUD/SID), do nothing to revalue women's contribution, rather they further manage and constrain it in congruence with the discriminatory structures of society. This is evidenced in this excerpt from James(S):

[...] it's going to encourage people, I think, to become productive members of society and actually be able to earn money and pay taxes. But no, in terms of the alternative and complementary economies ...to me there's a debate to be had about that. It's not powerful for me personally. What's powerful for me personally is that time credits seem to be offering an indication that they do incentivise people who wouldn't normally do stuff, to start doing stuff, and to get beyond the usual suspects of volunteering.

Thus time credits here, are being used as part of the disciplinary logic of capitalism; a tool to manage the behaviour of those not included in the mainstream economy. What occurs here, is that the time bank is based on, and complementary to, the dominant economic system, and this imposes the discriminatory hierarchy on time bank activity because it is not opposed.

Keith however, argued that time credits did perform an equalising function in relation to money:

It's great when you've got money (laughs) it's crap if you haven't. So if you haven't got money everything you can do doesn't matter anymore and you don't get access to all the things that people who have money get to do. So I think there's an equalising kind of principle about time banking in that people can go to the cinema.

Keith(S) argues that time banks enable socially excluded people to participate in the a shared cultural life. However, here is the problem of complementarity within time banks, in this way time banks use the hegemonic tools and system to provide marginal inclusion through a hierarchy of work and money. Whereby time banks

merely add a bottom rung of inclusion to the hierarchy, so that the socially excluded can be included whilst not challenging the structures of exclusion. Part of not challenging money through the creation of time banks is this desire to not be overtly counter-hegemonic, rather to gain some acceptable ground for the socially excluded, and in this they become subservient to, and a tool of, the neoliberal governmentality in controlling people to maintain the status quo.

6.20 Member Conceptions of Time Credits in relation to Money

Despite staff attempting to block monetary comparisons, many members continued to conceive of time credits as money. As address in the previous section, they utilised time credits as a means to enact homo economicus, the self as entrepreneur. In this way they were able to value their time bank work in relation to the dominant neoliberal value structures. Indeed, it is through achieving monetary value for their time that in particular, the socially excluded female members, were able to gain value and respectability. This in itself, whilst not supported by the time bank organisation, was an act of resistance at an individual level within the parameters available; 'passive revolution'. For example, Renee, Asiye and Saskia were clear that time credits worked like money:

Because the system is the same as money, sometimes the same as money. For example, I wanted to go to ice skating and I had to pay for that and now time credits can help me to go there, the same as money.

However, whilst Renee, Asiye and Saskia viewed time credits like money, it is true that a lack of language proficiency may have affected their ability to fully explain their thoughts about time credits in relation to the concept of money. A member with English as her first language, Cleo, explained that she saw time credits as part of a 'monetary system' and said:

You can go to the cinema, you can go to the football, it hasn't got a monetary value as such, but there is value to it. So I do know that that's important, so when I do have them on me I don't leave them around and things like that.

This clearly demonstrates that some members view time credits as money because they are exchangeable for things with a definite monetary value, thus the P2A mechanism facilitated this view. Further, Marge saw time credits as money, but lamented that they were a limited form of money:

Well, I mean, within the scheme they are like money, it's like paying with a pound note isn't it, but it's limited because you can only use it for a certain thing. I mean I couldn't walk out of here, I need to get some fruit before I go home, but I can't walk into the Greengrocers and buy a bag of oranges and give him a time credit (laughs) unfortunately! But it would be nice if we did that, but no.

Here Marge liked the idea of time credits being used as money, and viewed them as such inside the system, however she was passive about their potential for wider usage; it was not something she viewed as within her control. This was expressed by other members, who also saw time credits as a limited form of money, but did not express the desire or potential to use them more widely. Others, as will be discussed later in this section did view time credits as money with radical potential for destabilising the value and primacy of our current monetary system, but this was a minority, and indeed male, perspective. Consequently, despite staffs' control, and even though they were seen as limited, and there were difficulties around valuation and exchange with economic capital, time credits were viewed as a form of money. Thus female members in particular used time credits to supplement low incomes via the opportunity to earn something which is exchangeable for services with a monetary value, and in doing so attributed *some* value to their time. However, staff were against this valuation and this must have inhibited wider radical feminist potential.

As with members' tendency to understand time bank activity as unchallenging of the concept of work, some members expressed that they did not view time credits as money. However, in further observation and conversation this was more to do with the fact that it was viewed by middle class members as disdainful to be 'in it for the money.' Further, whilst some members did not define time credits as money this may also be explained by their limited capacity and low value status, as described by Marge. Thus, in eschewing an interest in money, members may have exhibited a protective instinct, rather than an oppositional one. Chris had a general disdain for money, and people with money, as well as viewing time credits as a more positive means for exchange:

Yes, sometimes it is negative. Maybe you would spend it on drink and sometimes drugs. Also, maybe I couldn't just talk to any person who is walking on the road, or who is working in a small shop, because you don't see rich people in the street. [...]

Like delicious. Not delicious to eat, but like delicious. Like when I get money I am happy that I get money, but when I get time credits it is a different feeling. Yeah, because I know I did something, and I can use it to get somebody to help me.

Thus members were not uncritical of the monetary system, although they usually had to be prompted to speak on the subject, in defining time credits as better than money, despite their devalued and limited status, they performed a kind of respectability in relation to production and consumption. I argue again, that in this way, time credits perform as a kind of resistance, because they enable people a form of inclusion and a sense of self-worth which they have more control over. By eschewing the major value system, disdaining money, people can define themselves as valuable outside of that system however, this is not to prove Gibson-Graham's (1996) assertion that a multiplicity of economic practices destabilises the primacy and value of capitalist economic practices, rather, it works as a coping, and slightly resistant, mechanism within an ongoing structure of disadvantage.

6.21 Critiques of Money

There was a spectrum of critical views in relation to the concept of money present in the data. Whilst most members articulated some form of critique, very few were overt, and everyone seemed resigned to the continuation of the present inequitable system. Thatcher's famous quote 'There Is No Alternative' paradoxically characterised the view of most members within the alternative currency system. I argue that this is because most members did not join the time bank as a politically or value driven act, rather they needed something to do to be included, and some way of presenting respectability in relation to the dominant value system. Further, whilst staff utilised the time bank system as a means to perpetuate their activities and gain funding, they too were not wedded to the aims of the system to redefine work and value. The perspectives on money that members expressed ranged from a 'low-level passive money critique', for example, Carly tried to explain why time banking for her, felt better than working or paying for things with money, and said:

I don't think it's nice to involve money in things, I don't know, I don't know.

To 'mid-level passive money critique' but still with an indifferent relationship to it as a socially constructed concept:

It's a necessary evil. And I probably think I wish I'd taken it a bit more seriously earlier on in my life. I mean we were talking about it earlier on today, I grew up in an age where nobody ever told me, you can do this, you can be that. Cars, houses, belonged to the rich, I was a serf, and I never expected to own anything. [...]

The thing is, this sort of barter system, if you haven't got a lot of money you can have a sort of secondary system of exchange. Talent for something, and you've something that says well I've got something, somebody owes me this. But how would you enforce it, how many people are actually going to accept it as a currency?

Then 'mid to high-level passive money critique' as in for example, Nathan, who was unemployed and homeless:

Well I'm not like, massively political, but it doesn't seem to me that the current system of capitalism's working that well. Really.

[...]

Well I guess on the one side it's personal freedom, if people want to spend their money on something then it's up to them in the current system, but I wouldn't mind, you know, a different system, sort of more socialist, communist even potentially. Might be interesting. Don't think it's going to happen, but.[...] I mean that's sort of similar system. Slightly communist isn't it?

Nathan tentatively described the time bank system as communist, left wing, and expressed that this was a system that he would prefer, yet he stopped short of fully condemning a neoliberal rationality of individual economic freedom. Then there were members who are defined as 'high-level passive money critique' within the time bank, such as Yvonne who explained her view of the monetary system and economy:

I mean, you know 1% of people have got most of the money which equals opportunity and all the rest of it. So I think it's very very bad [...]

Oh yeah. It's not fair, it's not equal. We're living in a very very unequal society and that, that actually causes problems for people at the top, as well as for people at the bottom. But you know, living in an unequal society is the sort of thing that ends up in gated communities and people being afraid to walk the streets because they're going to get stabbed for their money and stuff. You know, it's bad. There's been research. The Spirit Level and things like that. There's been a lot of research about it. It's bad for everyone.

Yvonne was a member of the Green party to address these political concerns, but

did not see the time bank as having a potential political effect on what she saw as the dysfunctional monetary system. Further, Steven articulated why members who were critical may engage with the time bank, but in a passive way in relation to effecting change:

No. This is not political. I don't find this political at all.

Because we don't talk about politics at all. I don't bring it up, I mean there's no, I just keep to my. I suppose using free software is a gesture but I don't bring my politics up at all.

I don't know. Because I am old, and it's because you want to keep in the shadows. Not in a dark way, not as a fundamentalist, but you understand what I mean?

Thus Steven felt that a political discussion or left wing view would not be welcomed in the environment of the time bank, a feeling which is justified, as will be discussed in the next section, in relation to staff treatment of overtly political members. A small number of members, two specifically, were defined as 'high-level active money critique', and were strongly critical of the monetary system and saw time banking as a way to address the situation. Here Kyle gave his reason for involvement, which was based on opposing capitalist economic structures.

I would desperately like, as money, the alternative money systems, like the Lewes pound, the Bristol, the whole Transition remit. Local economies. [...] So this is the power we're under, this capitalist stuff, and it's very, I mean you have to take, it's so powerful and brutal and ruthless to the poor people who are having to slave their guts out, where the tiny minority are making vast, vast wealth. I mean even in this short period of time since the Tories got in, there's been more millionaires created. More millionaires created, and the gap between the rich and poor. All that spirit level stuff.

Thus there were a range of critiques of the economic system expressed within the time bank, but these views were not encouraged nor acted upon by staff. In fact, as will be explored in the final analysis section, despite the time bank addressing highly political areas such as work, money and gender, the staff actively worked to restrict any counter-hegemonic action, confirming Steven's view that the time bank was not the place for political action.

6.22 Time Bank Organisational Response to Counter-Hegemonic Action

Thus the time bank, despite its original radical potential to address social exclusion by redefining work and money was not perceived as a space in which

politics could be discussed. This may have been tactical in enabling the time bank to survive within the state and third sector, in similarity to the less political voluntary action groups which worked for longer in Beveridge's observation (1948). Therefore the time bank became a means to do *something* for social advance in an era of increasing social exclusion, and austerity measures, but in doing so inhibited structural challenge through political engagement. Accordingly, extremely few members joined for, or articulated their counter-hegemonic political views. Only two members within the group joined for explicit political reasons; with a view to utilising the time bank mechanism to change conceptions of work and value. As Cyril explained:

Well the time credits are something I'm exploring into and I'm quite interested in how it can actually impact on the, I think it, I want it to impact on the main economy if that's the right thing to call it. I don't think I would be quite so enthusiastic if it was kind of a pet project and if I thought it couldn't have any impact. I see the impact as with the unemployed, refugees, migrant people, students, people who are on the bottom of the money earning, and I include myself in that because I'm retired on pension credits so I'm actually getting benefits from the government.[...]

I suppose if you're not given the tools to get out of the shit, how are you going to get out of the shit? [...] You can see what's driving my mentality. I don't care, anything that is an alternative to that system that is destroying people.

Thus, Cyril actively engaged with the time bank as a means to enact counter-hegemonic views with the aims of addressing the structural causes of social exclusion. Similarly, Kyle held strong opinions about structural inequality and saw his involvement in the time bank as an active political act of trying to change conceptions of work and value. It is worth noting that Kyle and Cyril had never met each other, and despite their similar interests time bank staff did not, as they did in other instances, link them together. Further, staff worked to actively block Kyle and Cyril's activities, and their expression of these opinions. This is best demonstrated by an instance when Kyle tried to 'market' time credits (his words), by using them in a local cinema. As I wrote in my research diary:

When we met he had just had a meeting with Jenny(S) which he said hadn't gone so well, she disagreed completely with his view that the time credits were an alternative currency, and with his efforts to 'market' it as such. He said he had been to the cinema and had plucked up the courage to speak to the staff about using them directly there, staff knew about them

but were reluctant. Kyle said he was trying to persuade them but that Jenny(S) had told him not to do this. That this was contentious.

This incident also came up spontaneously in our interview, and Kyle said:

I've only done that in the (name) cinema. And it's quite interesting because all the people on the front desk knew about it, and then I was trying to empower them, so they rang up their supervisors and I was always let through. But since I started telling Jenny(S) about that, so I had to say, you know, I've got this file, I go through it with the person on the desk, but, so I had. You have your gonads on display. So I can do it sometimes, but other times I'm under me due [sic] about the state of the world so, and if, yeah, so I'm up and down sort of bloke.[...]

Yeah, I spoke to Jenny(S) about it because but then she got a little bit, she pulled back a little bit, oh I don't know if you've got the negotiation right, spoke to the right people. So she backed off, and I backed off, we had this emotional empathy thing going on. So I haven't been again, because....

This is an example of where the members with political views were made to feel uncomfortable in expressing those views by staff. In my observations, any time they tried to talk about the time bank as an alternative currency system with which to challenge conceptions of work and money, they were stopped by the staff. As discussed in the literature, money is a symbolic tool of power (Weber, 1964), and any challenge to that is a challenge to the state. Thus the time bank, as a third sector organisation, aligned themselves with acceptable forms of alternative currency, complementary ones such as the WIR, which stabilise the mainstream economy and do not challenge the supremacy of state-created currency. Thus as described by Navqi and Southgate (2013), currencies wishing to survive within the state, must remain small and supportive of the mainstream. A governmentality of neoliberalism based upon free market capitalism functioned to restrict the potential of the time bank.

It is also worth noting that the only members who felt in any way able to challenge this hegemony were those with a middle class background, and high cultural capital despite their low economic capital (both now living on benefits), Kyle and Cyril were both university educated and had previously held professional jobs as a social worker and an architect. Other members, who whilst not enacting their views, held a 'high-level passive money critique' had similar backgrounds, university educated with a professional job yet now living on low incomes. Thus it

is clear why Keith (S) did not want the time bank to become a 'middle class hobby thing', if the middle class are in fact motivated by political critiques, and the time bank wishes to down play these critiques. Further, it is argued that cultural capital, class, race and gender, discriminatory structures of society, mediated the ability of members to even attempt to enact counter-hegemonic views. Which was a difficult thing to do in a situation where the staff actively denied this activity. For example, here Cyril spoke about a 'falling out' he had with Jenny (S):

The other thing I noticed, this is where Jenny(S) and I had a bit of an inverted commas, fall out. It was a bit of a joke because I was teaching the guitar and it was always on a one to one basis and she said, I've been thinking about group teaching, how do you think group teaching would work? I said well I don't know. So we ended up having me and another teacher and sometimes up to five you know. Five people, and they all gave a time credit for their time that they got, and J and I got a time credit for what we did, but there were five of them, and two of us so the time bank made three time credits into their banking system.

And I thought, well first of all I was thinking well this doesn't seem fair, because I was doing the admin and inputting this into the folder. Three time credits, Jenny(S) there are three time credits in there that have just appeared out of nowhere, because you are working us too hard. So you see that's one way of creating time credits out of fresh air so to speak.

Here Cyril half-jokingly draws attention to a Marxist analysis, in articulating how his labour has created surplus value, and demonstrates the difficulty of even relatively powerful white male middle class members expressing counter-hegemonic views within the time bank. After his 'falling out' with Jenny, Kyle was guarded in his language:

[...] how do I say, so yes, trying to monetise the voluntary work that was going on here? It's so hard to get the wording right because of constraints.

Thus radical counter-hegemonic activity, with the potential to have a political impact upon the structural causes of social exclusion was not condoned by the time bank, it was actively quashed. Further, given that only white middle class males articulated these views, it is reasonable to argue that others may have held, or been open to these ideas but felt inhibited by the environment of the time bank. Thus whilst voluntary action groups of the Beveridge era (1948) also downplayed political narratives, they were not actively quashing these whilst purporting to aim to change discriminatory social institutions.

It is also significant, that despite the fact that it was often Jenny(S), the time broker, blocking counter-hegemonic activity, or activity in which members sought to take control or be political, she mentioned on several occasions her own sympathy with these views. However, when she did express these views, it was almost always preceded by an emphasised 'personally speaking'. She did not feel able, within her third sector paid position, to openly speak about, or enact these views. Thus whilst she was imposing control on others, control was also being imposed on her. For example, in talking about the dangers of the time bank taking on the burden of austerity through providing a service for those whose public services had been cut Jenny(S) said:

And from a very personal point of view, I think that that would be wrong. I think the government's got a responsibility to have adequate services in place to, to kind of, if we supplemented it great, but if it replaced what they should be doing then that would be a problem to say we'll put a bit of money into something like this to replace the kind of essential services that people need.

However, whilst this was a personal view, Jenny(S) did not seem to feel confident in stating that this was something the time bank *would not do*, rather that she *felt* it should not. Jenny's (S) personal political opinions are probably best described by her involvement with the time bank Christmas pantomime. I attended the pantomime and described it here in the research diary:

There was a huge mix of people there, from church goers to English students from around the world, to time bank members etc. The time bank members put on a pantomime which was called the wizard of Ozmas (a reference to a local grocery store). It was about an explicitly greedy capitalist who wanted to take over the store, the store owner was granted wishes by the mango genie and in the end the capitalist was humbled and made poor but came to an agreement with the store owner, who had no interest in riches, to work together. There were songs including one by the capitalist saying, 'I love money but I'm bad.

Here, Zane explained that the main message of the pantomime was put forward by Jenny(S):

Yeah. I think it's a very anti-corporate message actually. Actually the idea of the Ozmas shop was actually Jenny's (S) and not ours, not mine.

Further, the tension in her role is epitomised by this comment describing her responsibilities within the time bank:

If we're trying to develop different partners as well as trying to make the project as it stands right now run really well, you kind of need to carve out

time for that. And if you're being responsive constantly to the community then that can just not happen.

In her role as the time broker, as opposed to being responsive to the community, Jenny(S) became pre-occupied with creating and maintaining corporate partners, and developing a hub model of growth for the time bank, through which they intended to act as a central controlling hub for a seeming bureaucracy of city-wide time banking activity. In difference to the bottom-up middle class and political environment of LETS, time banks, from within the third sector work in a top-down manner to enable the beneficial activity, the resilience, but diminish oppositional activity. This correlated with the views expressed in Jacobsohn's (2013, p59) research:

Many coordinators find themselves at odds with their own boards of directors, community funders, and private foundations on fundamental values of Reciprocity and Community [...] Living the core values sometimes means organizational conflict between leaders, losing a grant or refusing financial backing from parties that distort the mission.

Thus even staff within the time bank were constrained by the structure of the neoliberal third sector governmentality running through the time bank, because despite holding anti-capitalist views, the time broker became part of an organisation constraining and controlling counter-hegemonic activity.

This demonstrates the ability of contemporary government to encompass and depoliticise oppositional activity within the third sector (Zizek, 2012), by making everything an economic, rather than ideological or value-based issue (Brown, 2014). As quoted in chapter three, Carmel and Harlock (2008, p156) state:

We argue that the discursive construction of VCOs as the third sector is embedded in a system of governance that tends to institute them as technocratic and generic service providers. In doing so, it renders their specific social origins, ethos and goals absent, as if these are politically and socially irrelevant to their activities and role in relation to the state.

Thus in aiming to address social exclusion from within the governance of the third sector the time bank became a means to address a technical, rather than ideological problem with the social and economic systems. As such, their radical political potential was diminished for the purposes of providing a service through which to sustain the status quo. The third sectorised nature of time banks, their focus on corporate partners, funding and growth, means that the original aims of challenging the structural causes of social exclusion through redefining work and

value, are lost in their need to be defined and positioned within the economic hierarchy of the state. Time banks originally set out to challenge conceptions of work and money, but the creation of money is so integral to the ideology and symbolic power of the state that any overt challenge, by for example, creating money for the most excluded in society, asylum seekers, would bring the power of the state down upon the activity. It would appear that Zizek's (2009) bleak prediction, as opposed to Gramsci's (Lemke, 2002) potential in passive revolution, explains the way in which the radical potential of time banks has been co-opted by a neoliberal ideology. An ideology that utilises the efforts of socially excluded communities to perpetuate an inequitable system by fostering resilience, rather than resistance, and maintaining an ever increasing reserve army of labour socialised into a SID and homo economicus rationality, with marginal access to a middle class habitus, which forecloses political solidarity and challenge.

6.23 Summary

The analysis of the data herein, is significant because it uniquely adds to the literature by addressing empirical evidence from a time bank through a critical feminist realist lense, with which to understand their function from a sociological perspective. In dialogue with the literature review, this evidence meets the objectives of defining a time bank, understanding how they work in relation to social exclusion, assessing the relevance of social capital, exploring the third sector context, using the perspectives and experiences of those involved and reconceptualising the role of time banks. The first section addressed the organisation of the time bank and how they first utilised a pseudo social enterprise model, and then a P2A time bank model in order to sustain their activities, and the roles of paid staff, within the neoliberal third sector context of funding and revenue. This demonstrated an agility in utilising the means available to meet a 'double-bottom line' of social and economic aims, characteristic of social enterprises as a definitive third sector construct. However, it was also recognised that within this, the economic rationales took precedence over social rationales. Further, their general aim of 'community building' with a basis in Putnam's conception of social capital had a MUD basis of assuming that socially excluded groups lack social capital, and that this is the cause of their exclusion. In doing so

they adopted a paternalistic management of community activities which altered autonomous value-led action into neoliberal action focussed around individuals' investing in their human capital; Foucault's (2010), the self as entrepreneur.

The second section confirmed the literature that time banks as a group are made up of a majority of socially excluded members. This exclusion was manifest in a number of forms, but notably members in this time bank were experiencing mental health issues which negatively affected their inclusion, and were from BAME communities seeking to integrate. Members were however, also excluded by their unemployment, caring responsibilities and underlying everything, a lack of material means. In explaining their motivation for joining the time bank, members gave narratives of their experiences of social exclusion. However, these members did not characterise themselves as socially excluded. What was also evident from the data, was the value of people who are socially excluded, by how much value they were able to contribute in sustaining the activities of the centre. It is argued that this provides a basis for other ways of valuing people in society, and that whilst it is too difficult to quantify and value each individual's contribution, social exclusion could be addressed for example, by implementing some form of citizen's income. Further, the limited social capital which may have been developed by the time bank, was restricted by cultural capital, thus further demonstrating that a focus on social capital is a red herring for reducing social exclusion, unless coupled with, as argued for in the original time bank aims, a redefinition of work and value.

The third section explored the exchange practices in the time bank and how they related to concepts of work, and were mediated by gender. What was found, was that the time bank focussed on social inclusion via paid work (SID), aspiring for the time bank activity to lead to paid employment which, as discussed is a discriminatory and limited way to address social exclusion. What the time bank did offer members, was the opportunity to create a 'work like' routine which offered them respectability in a society which values paid work. However, in not challenging the definition of work this worked in a Communitarian (Etzioni, 1995) and Big Society fashion to make socially excluded people responsible for undervalued work in the community, which does not alleviate their social exclusion. Rather alleviates the effects for them and others for example, by providing activities and services for people with mental health conditions. The

feminist potential of the time bank was thus limited because not only was it re-responsibilising women for community work (See Beck, 2000), but it was unable to value the informal work they did outside the time bank, and further excluded women with caring responsibilities. What also occurred in the time banks earning and spending mechanism, was an imposition of neoliberal ideas, whereby members internalised economic rationales and used the time bank to enact this homo economicus. Further, the 'no something for nothing' neoliberal ethos promoted by time bank staff, maintained a cultural capital hierarchy by defining the excluded through MUD if they received charitable funds.

The final section explored the deradicalising of time banks. This argues that despite the counter-hegemonic potential inherent in time credits as form of currency which challenges the centrality of money, what actually occurred was that staff blocked a comparison with money through a control exerted on them as part of the neoliberal third sector. However, some members did define time credits as money, and women in particular exhibited a form of resistance, or passive revolution, through their use of time credits as money. Members, whilst reluctant to talk about money, or politics, when questioned on the subject exhibited a spectrum of critical views from low-level passive money critique, to two members who exhibited high-level active money critique in trying to use time credits to challenge money. The time bank as an organisation within the third sector however, exerted control over any challenging political behaviour, especially that which concerned conceptions and uses of money. Further, it was demonstrated, that despite some staff holding anti-capitalist views themselves, they felt constrained within their paid role in speaking about, or acting upon, those views. Thus the third sector exerted control on the actions of staff who in turn exerted it on members, and whilst there was some upward push back, ultimately the power hierarchies were maintained, and thus the time bank served to sustain the status quo of social exclusion, rather than to alleviate it. The following section will draw these threads together and show how the aims and objectives have been met, as well as discussing limitations of the study, and areas for future development.

7. Conclusion

7.1 Meeting the Aims and Objectives

The critical realist feminist methodology adopted by this research provided a unique insight into time banks and social exclusion in the UK. The overall aim of this research was to critically explore the role of time banks in the UK, in order to analyse the role they play in initiatives aimed at tackling social exclusion. In meeting this aim, the objectives were:

1. To define time banks
2. To understand how time banks work in relation to social exclusion
3. To assess the relevance of social capital to time banks
4. To explore the third sector as context for addressing social exclusion
5. To analyse a time bank through the perspectives and experiences of those involved
6. To reconceptualise the role of time banks

In meeting the objectives 2 and 3, the social exclusion and social capital literatures explored in the second chapter, provided a theoretical framework through which to understand the relationship between time banks and their stated aims. In using Levitas' (2005) SID, RED and MUD taxonomy of responses to social exclusion, and Bourdieu (1984) and Putnam's (2001) conceptions of social capital, it was found that time banks, despite their radical aim of redefining work, represent a conservative response to social exclusion. By this I mean to say, that they focus on SID and MUD understandings of social exclusion, and maintain a hierarchy of capitals, through a paternalistic and neoliberally driven organisational structure.

The third chapter met the 4th objective through developing an argument relating to the third sector literature, in which time banks characterise a depoliticising and neoliberalising of voluntary action. This was enacted via a governmentality (Foucault, 2010) in which neoliberal rationales were presented, and internalised, as common sense ways of being. For instance, in response to the funding and governance structure, staff felt the need to prioritise economic efficiency, working with certain *numbers* of individuals, over value-led activity. Further, the time bank facilitated these rationales through their propensity to quantify and neoliberalise even informal exchange as capitalist practices. Working to survive within the third

Sector then, time banks assisted a conceptual shift from voluntary action, which was originally more autonomous and concerned with a collective social advance (Beveridge, 1948), to 'work like' activity, which provides a reserve army of labour depoliticised by their marginal inclusion (SID) in valued activity.

In achieving the 5th objective of analysing a time bank through the perspectives and experiences of those involved, rich multidimensional data was generated which enabled a number of expressed and observed actions to be analysed. Through this it was clear that most members were experiencing social exclusion in a variety of ways, but that they were also able, and actively engaged in valuable activity; work. The time bank then, gave members the opportunity of marginal inclusion and value for those activities, which members embraced as a form of respectability in relation to the valued position of paid work. However, despite the radical feminist potential in critiquing the discriminatory social constructs of work and money, the time banks' focus on 'community building'/social capital, the effects of neoliberal governmentality, and the constraints of their funding within the third sector, served to depoliticise and diminish that potential. The paternalistic control of time banking activities functioned to sustain paid formal work as valued, and also served to maintain a hierarchy of capitals, aspects which contribute to maintaining the status quo of social exclusion. Further, this paternalistic control limited the potential of time banks by containing the activities within a simulated environment, in which bonding social capital, work and consumption were simulated, in order to generate some controlled inclusion. However, there was little evidence of this inclusion functioning outside of the structure of the time bank. Thus in meeting objectives 1 and 6, to define and reconceptualise the role of time banks, it was found that the time bank functioned as a means to depoliticise voluntary action, in order to utilise its value for the means of perpetuating the neoliberal status quo, of which, social exclusion is an integral feature (see Harvey, 2005). The overall aim of critically exploring the role of time banks in the UK, in order to analyse the role they play in initiatives aimed at tackling social exclusion, stimulated a unique contribution to the literature in demonstrating that despite seemingly radical objectives, and a critical feminist potential, time banks function to maintain the status quo by providing marginal inclusion in line with the dominant

ideology of the state. The following sections will summarise the key findings, and discuss limitation and areas of relevance for further study.

7.2 Social Exclusion Maintained by a Confirming a Class-Based Hierarchy through a Conservative use of Social Capital

Significantly, the data herein shows that the time bank's aim to address social exclusion via social capital was limited. This was not only due to the fact that bonding, rather than bridging capitals (see Putnam, 2001) were generated, but that this was also constrained by the paternalistically controlled parameters of the time bank. For example, few 'real' friendships were developed, by which people meant friendships they could engage in outside of the centre. Further, the potential of social capital was inhibited by what Bourdieu (1984) theorised as the economic basis of all capitals. This economic basis was present in the differential engagement of members from dissimilar class backgrounds, whereby members with high levels of capital could select and control their activities, but those with lower levels were coerced into 'entry level earning opportunities.' Additionally, apart from football tickets, which were used to entice people into membership, the 'rewards' on offer in exchange for credits privileged a middle class habitus. Activities were paternalistically imposed upon members who were deemed to need social group events, and these were aimed a 'broadening peoples' horizons' by enabling them to participate in middle class cultural life. Thus social exclusion was perceived in this sense, to be related to an individual's inexperience of social and cultural activities, and the focus was on enabling marginal inclusion in those activities, rather than utilising a strong definition of social exclusion to 'look up' (Byrne, 2005) at the process of exclusion.

The paternalism identified by this research, whilst a concern of other welfare literature (Mead, 1997), was not identified by the current time bank research. Recognising the paternalism present within the time bank studied, enabled their activity to be identified as a form of MUD-based response to social exclusion, in that the time bank worked on the understanding that socially excluded people needed social guidance in order to alleviate their exclusion. This continued despite the fact that this MUD-based judgement was patently disproved by their own time banking activities: socially excluded members ran groups for mental health service

users, people in recovery from drug and alcohol addiction, computer classes for the unemployed, put on events social events for the community, and administrated English classes for asylum seekers and immigrants to the UK etc. The paternalism functioned to diminish the value of the bonding social capital there was in the time bank, because members were not encouraged nor trusted to make connections outside of the confines of the organisation. Further, they did not value the informal unpaid of women, as this happened outside of the time bank, but rather, offered them inclusion through the opportunity to work for the centre. This again did nothing to address the causes of social exclusion, and did not value the autonomous social capital building activities which women did in the community by, for example, caring for children. Thus in spite of their radical potential, time banks did not enact their feminist aim to redefine work and value, and simply utilised social capital as a tool of the paternalism in which they coerced people to work for their own good, alongside a privileging middle class habitus to maintain the hierarchy of capitals. The time bank therefore, did nothing to actively challenge the discriminatory structures of value which determine inclusion and exclusion in UK society.

7.3 Voluntary Action Recast as 'Work Like' Activity: An End Rather than a Means

What was demonstrated by this research, is that rather than redefining work, the time bank studied actually constructed a process which operated to redefine voluntary action. In this manner, the voluntary action of members became an *end* in itself, to work because work is good for you, rather than a *means* through which to enact change. This clarifies why much of the research concerning time banks is supportive, because within a society which uses paid formal work as the definition of inclusion, reasonably, any activity which enables participation in valued work, will have beneficial effects. However, it does nothing to address the wider causes of exclusion, and does not, as Dowling and Harvie (2014) pertinently advocated, ask questions of why, how and on whose terms the benefits are being created. As analysed in chapter three, Beveridge (1948, p8) defined voluntary action as non-state directed action outside of the home, undertaken for the purpose of public, rather than individual and private, social advance; 'for improving the conditions of life for him and his fellows'. Even under Thatcher, following the Wolfenden Report

(1978), voluntary action was only conceptualised as a valuable means to *enhance* informal care provisions in order to support state funded public services. Voluntary action however, remained a separate sphere from direct state governance, rather the state was orientating itself to the provision of the informal sector in order to reap the extra benefits. As with the voluntary action of Beveridge (1948), this activity enabled people to autonomously follow their own values, and if persuasive enough, the state altered its provision to take this into account (democracy, see Gramsci, 1971). However, under Big Society policies (HM Government, n.d.) and a Communitarian Agenda (Etzioni, 1995), voluntary action is being cast as a responsibility of citizens, in order to fill increasing gaps in state provision of services. Thus voluntary action is becoming a means with which to *provide* public services. This is demonstrated by the number of socially excluded groups using the centre, in particular, people with mental health conditions and people from BAME communities. As argued, these responsibilities are being unreasonably applied to socially excluded groups as they disproportionately need these services due to their exclusionary position, and are perceived through a MUD lense. Further, Gregory (2013) argues that those who are included in paid formal work are absolved from this unpaid responsibility. As such, voluntary action becomes an obligation for those who need to prove themselves in relation to a state focussed on responding to social exclusion via SID and MUD policies. Thus socially excluded people are being coerced into activities which do not alleviate their exclusion, rather, they perpetuate this exclusion in ensuring the smooth running of the capitalist economic system, by reducing the social problems it creates (see Harvey on neoliberalism, 2005). Rather than a civil society space in which people collect together in autonomous mutual aid (Beveridge, 1948), the third sector enables a neoliberal governmentality to pervade even informal activity, and to exert control internally and externally in through the 'economic common sense' of capitals and efficiency.

Therefore, via the third sector, voluntary action has been positioned as part of the infrastructure of government. The time bank, then, in maintaining the centre's activities, was aligned to neoliberal ideology through the power exerted by funding; first in their use of the pseudo social enterprise model, and then in their application of the P2A time bank model. In this way, voluntary action became a

'work like' activity placed within a hierarchy of value, which created a reserve army of labour, 'work ready' for when, or if, inclusion through paid work was available. Consequently, the time bank as a third sector organisation, utilised people's voluntary action as a means to socialise them into a formal work behaviour, which confirms their SID conception of social exclusion. This was epitomised by Foucault's (2010) theory of homo economicus, and the manner in which people began to conceptualise themselves as a site of entrepreneurial activity with a capital exchange value. Thus time credits, and the P2A configuration adopted by this time bank, helped to define members' individual time as money. Whilst time banks' original aim was to address social exclusion by redefining work and value (Cahn, 2000), the value and primacy of work as paid formal work was actually left unchallenged by their SID conception of social exclusion, and the way that the time bank facilitated marginal inclusion in 'work like' activity. What actually occurred, was that informal work, the mutual support of communities experiencing social exclusion most often autonomously enacted to address problems imposed on them by 'unfavourable social conditions' (Gallie & Paugam, 2000), and voluntary action, mutual support with the aim of social advance (Beveridge, 1948), were distorted by being performed within the structure of the time bank as part of the third sector.

There was thus level of coercion to *need* to undertake this work within the time bank in order for people to prove their worth. This was best demonstrated by the number of participants who had difficulty getting voluntary positions, and the pressure put upon the unemployed to prove their worth (MUD). This served to maintain the valued position of paid formal work, and provided a simulated work experience with which to live up this ideal. Rather, than, for example, using this action to ascribe value to women's unpaid informal work which continues to be devalued by society. How this alters voluntary action is recognised by the protest group 'Keep Volunteering Voluntary' (Keep Volunteering Voluntary, n.d.). This group has the support of a number of charities and community groups who wish to challenge state encroachment upon the nature of voluntary action. Take for example, this statement from Voluntary Action Scotland on Community Work Placements (Voluntary Action Scotland, n.d.):

At Voluntary Action Scotland we believe firmly that volunteering must be a free will activity. It is done without coercion and not for financial gain. It is a public and civil good which is highly valued by the volunteer and those benefitting from the volunteers efforts. It is for these reasons that we are growing increasingly concerned about the introduction of Community Work Placements.

Effectively, Community Work Placements could be perceived as 'mandatory' volunteering, by most common definitions this is not volunteering at all. If the individuals involved do not take up the opportunity of a Community Work Placement where offered they will not receive their full benefit payment, this amounts to coercion or a financial penalty. Here, they articulate the problem with eliminating the autonomous aspect of voluntary action, it becomes something else, a tool of control. Further, the paternalism present in the time bank sustained this directed form of activity, which further reduced the autonomous aspect, and simply cast time bank activity as a low-grade form of work. Time banks therefore, in trying to value informal work, actually provided a mechanism for quantifying and monetarising voluntary action; as pertinently observed by Kyle: '[...] how do I say, so yes, trying to monetise the voluntary work that was going on here?' Further, when some members tried to resist this monetisation, and to retain a value-led voluntary action, the staff worked to enforce the exchange system, which ultimately imposed a neoliberalism on the voluntary action. This was similarly evident from the way in which the 'philanthropic motive', as Beveridge (1948) termed it, was altered so that people are denied the ability to give altruistically within the time bank, rather 'something for nothing' was viewed as a negative which facilitates poor people's 'bad choices.' What is apparent in the data, is the fact that ideologically and conceptually time banks are no threat to work, rather they are part of a third sector threat to autonomous and non-state directed voluntary action, which previously enabled a democratic society civil space (See Gramsci, 1971) for citizens to voice their competing needs and desires.

7.4 Radical Feminist Potential: Respectability Rather than Resistance

Women will be the first, women fear [...] So for women, is 'forwards civil labour' just Orwellian Newspeak for 'back to charitable works', the latest way of pushing women out of an increasingly competitive labour market into activity from which no one can really make a living? Are they to be fobbed off with 'shadow wages' for odd jobs more in keeping with their biology: childcare, floor-sweeping or community welfare? (Beck, 2000, p142)

As argued, time banks provide radical feminist potential to alleviate social exclusion in their aims to redefine work and value, because women disproportionately experience poverty due to their culturally imposed responsibility for unpaid informal work (Millar, 2010; Lister, 2004; Lupton, 2003). Without redefining work and value, like natural resources, women's informal labour continues to be viewed, or determined, by capitalist practice as a free and limitless good. The time bank however, aimed to value this via attributing worth to social capital. Through utilising the concept of social capital they employed a critical perspective to reveal the worth of women's contribution, the valuable work that goes in to creating and maintaining the bonds between families, communities and people. However, the time bank implemented a conservative and controlled version of social capital, which served the needs of sustaining the centre, and the centre's activities, as opposed to revaluing social capital to alleviate the social exclusion of women. The Yemeni mother of five children, one disabled, who did the ironing for the centre in order to earn credits to pay for English language lessons, exemplified this. Lessons which, prior to the implementation of the time bank, had been provided by the centre for free. This woman was not valued for her contribution to society, the reproductive labour she undertook to raise five children, this work continued to be invisible and devalued. Further, the time bank did not recognise this value, rather it used the time bank mechanism to coerce her into working for the centre in order to receive the charity of lessons, which she needed for inclusion. Despite the acknowledgement of the worth of social capital present in Big Society and Communitarian (Etzioni, 1995) accounts, in real terms there is no attempt to value social capital and the work that goes in to building it. Rather, as Beck (2000) pessimistically predicted, civil labour, or social capital building activity, is used ideologically to maintain the lowly valued, and socially excluded, position of women within a capitalist status quo.

What the time bank did however do for women, and indeed other socially excluded members, was to afford them a means to generate respectability. Although, this respectability was not achieved through a redefinition of work. Instead, it was realised by using voluntary action to affirm the dominant conception, and value of, work. This confirmed the academics' argument that it is difficult to imagine other definitions of work from within our prevailing hegemony

(Weeks, 2011; Wright Mills, 1951). Take for example, Saskia and Asiye who were recent immigrants to the country living on low incomes, and who wanted paid work but could not find it. Throughout the fieldwork, they worked in the time bank consistently at least four days a week, for three hours a day administrating and organising English lessons for refugees, asylum seekers and other immigrants to the UK working towards inclusion. In this capacity Saskia and Asiye demonstrated their value, and were afforded a *level* of inclusion in a society which defines formal paid work as inclusion. In line with the literature on social exclusion, it was not simply:

[...] the nature of the life you lead and the choices that you make have a significant bearing on whether you live in poverty (Duncan Smith quoted in Lansley, 2011)

Rather the context of opportunities, and socio-economic, racial and gender characteristics, social structures, determined their social exclusion. However, the prevailing MUD responses to social exclusion, and the sustained value placed on formal work, made members grateful to be able to demonstrate their respectability in relation to this, through their time bank participation. Despite this, the respectability gained was individualised and small, especially given the fact that the time bank only engaged with at best, 150 people (they were *actively* engaged with 70 by most accounts), in a city of half a million. Therefore, they would have been far more effective in alleviating social exclusion, not just minimally for a small number of people, if they had adhered to their original aim of conceptually challenging work.

What the time banks also did for women, was to facilitate the social capital building activity which they already conduct, and to attribute some marginal inclusion via the value generated by time credits. As identified by the original time bank aims (Cahn, 2000), the unpaid informal work of, in the majority women, is devalued by society. This pejorative conception of the value which comes from social capital, I argue, is due to the way in which it is viewed as a form of illegitimate or unearned income. Therefore, the value from social capital, which predominantly women build and use in lieu of monetary value, is negatively conceptualised in society. This provides further evidence of Zelizer's (1989) theory that money is socially constructed in gender discriminatory ways, whilst simultaneously being presented as a neutral tool. In exposing this ideological

function of money, time banks provided the opportunity to challenge this discrimination however, in actively resisting monetary comparisons the time bank only served to maintain this construction. In somewhat formalising social capital building activity, time banks did enable a slight value-shift in recognising this work however, it was still done from within a hierarchy of value where time credits are positioned on one of the lowest rungs. One of the effects of stimulating or even simulating social capital development, without challenging the discriminatory value structures, is that time banks foster resilience rather than resistance to social exclusion; they sustain a level of social exclusion.

At the birth of the new era of complementary/community/alternative currencies, Williams (1996) argued that people join them for three reasons, either in order to have access to goods and services denied them because they are poor, for community reasons such as those focussed on by the staff studied or, for political reasons. Whilst the first two reasons enable resilience to an unequitable system, the third offers resistance however, the time bank studied actively worked against members participating for political motives. Despite the radical potential present in the mechanism and aims of time banks, resilience was always the aim, and is best demonstrated by their self-definition as a complementary rather than alternative currency. In fact, the ways in which members engaged with the time bank, and how it gave the 'respectability' and something to do, fits well within Big Society policies as a positive achievement. It is in these ways, that without a critical reading, the time bank literature slips into a positive endorsement of time banking, through a micro-perspective focussing on individual members' positive experiences. Without detracting from those individual positive impacts, it is however, vital to conceptualise how time banks function within society in relation to social exclusion. Thus whilst time banks, as a complementary currency seek to stimulate social capital in order to help people to help themselves, as an alternative currency the tool could be used to challenge discriminatory value structures in which people who have skills, and work hard, are disadvantaged by their exclusion from paid work. As an example of the paternalism present in the time bank, Keith(S) argued that the time bank stopped those skills from 'atrophying', by providing an opportunity for people to use them. However, these

skills are still not valued on an equal playing field, as Bourdieu (1984) would theorise it, and thus class positions were maintained.

Resilience, rather than resistance building, enables, or sustains for longer, the activities of groups working to survive within the neoliberal third sector. As discussed, the almost identical, but resistant, system of Local Exchange Trading Schemes (LETS), is in major decline following a switch of government support to time banks. As discussed in chapter four, LETS is a more middle class community exchange system rooted in counter-hegemonic values, such as sustainable livelihoods and environmentally conscious practices. Thus time banks, as a means for survival, work to align themselves with dominant neoliberal ideology, and this positioned time banks within Big Society policies in aiming to 'harness the energy' of communities in order to create equality of opportunity. Despite staff wishing to be more value-led and counter hegemonic, they downplayed their own views in order to adhere to the requirements of the funding and their paid roles within the time bank. Within the structure of the time bank, a third sector organisation with Big Lottery funding, potential resistance was thus diminished by the desire to work within the system for marginally more sustainable funding. Therefore, resilience building was the only option left open, and constituted a middle ground between the aims of the centre and the aims of the funders. However, it may be that this middle ground still enables changes to the state structure to be effected. For example, the argument that community/complementary currencies foster resilience has formed the basis for policy changes which now support their development. For example, in California (Tittle, 2014):

With the recent passage of the California Alternative Currencies Act, AB 129, California has taken a significant step toward fostering more just and resilient local economies. [...]

The Alternative Currencies Act removes Section 107, an outdated yet significant legal barrier to the creation and circulation of complementary currencies (and, arguably, other forms of exchange such as frequent flier miles, Amazon Coins, and other similar reward systems). This relatively minor change to the Corporations Code – removing a single sentence – nonetheless represents a significant step toward further legitimizing complementary currencies, and reflects the growth of a diverse range of new payment systems and community-based means of exchange that have flourished in recent years.

Thus legal systems around the world are adapting to accommodate new forms of currency creation which foster resilience, and time banks form part of the movement. However, rather than altering the unequal structures of the state, I would argue that this co-opts what could be a flourishing resistance movement, as any challenge to the creation and representations of money is a challenge to state power and identity. The effect of this is to bring oppositional movements within the power of the state, and to utilise them within a hierarchy of monies which afford people differing levels of inclusion and participation, which are however, still based upon the old discriminatory structures. It also, more pessimistically, works within the neoliberal ideology to free up money creation from state boundaries, and to foster a truly global free economic market. Time banks then, through focussing on resilience rather than resistance, despite their radical mechanism and potential, work as a kind of Trojan horse engaging political activists and disenfranchised people in using their energy to develop their own resilience to unfair and unfavourable conditions; time banks work to depoliticise political action. This marginal and simulated inclusion utilising the energy of such people provides evidence for Zizek's (2009), Marx and Engels' (2010) theories that this type of action sustains an inequitable system, by denying people the opportunity to truly see its terrible effects and collect together in resistance to it. Thus resilience building reduced radical feminist potential of the time bank, through supporting an inequitable system.

7.5 Counter-Hegemonic Action Subsumed into the Mainstream System

A type of Foucauldian (2010) diffuse 'common sense', neoliberal power was exerted across the time bank activities. A governmentality, in which economic rationales, especially for staff, encroached upon value-led behaviour. This, as discussed, confirmed the social hierarchy of capitals due to reinforcing and protecting, rather than challenging the underlying material basis of those capitals. Jenny(S), the time broker, who occupied a tense position of being a community 'development worker', but was also increasingly responsible for a growth and 'business like' imperative, exemplified this. Jenny (S) often felt the burden of this tension, and only tentatively expressed more anti-capitalist views, which she felt were not to be brought into her professional role within the time bank. As argued by Carmel & Harlock (2008), the time bank, entered into a governance as a third

sector enterprise, and became a type of technocratic generic service provider rather than a value-led activity. Even after eschewing the pseudo social enterprise model, in order to survive, the centre pursued an even more cost efficient means of enacting a 'double-bottom line' (Doherty et. al., 2009, p54) service of cost efficiency, and social mission. However, the 'social mission' became subsumed into the neoliberal rationale, and manifest a rather meaningless general directive for perpetuating activities. Thus the time bank studied, exhibited a deference to neoliberal rationales, which not only shaped their work and exerted a conservatizing pressure on staff, but also diluted their social mission. Arguably, they continue to exist because the third sector enables a governance and realignment of their activities. This satisfies the dominant hegemony, and facilitates a demonstration of encompassing seemingly alternative behaviour, in a way which enables a veneer of democracy.

Another significant facet of the data, was that the time bank facilitated homo economicus (Foucault, 2010), whereby the members began to cast their voluntary action as a site of entrepreneurial activity. There were however, a minority of white middle class males, who attempted to use the time bank mechanism in order to meet the original aims of redefining work and money. This action was strictly obstructed by staff, and it is argued that their position within the third sector made them nervous of any challenge to state power, such as that of critiquing money. This explains why very few members would talk openly and critically about money, and why people felt unable to express their political opinions within the time bank. Despite the fact that the time bank was intrinsically political as a potentially feminist mechanism for redefining work and money. Thus, diverse economic practices such as time banks, do not disrupt the centrality of capitalist economic practices as Gibson-Graham (1996) theorised. Rather, in focussing on resilience at the expense of resistance, they support a continuation of the unequal status quo. Further, in marginally including people within that system, they perpetuate its logic in a controlled manner which retains social class positions. Therefore, through time banks, voluntary action, and the informal unpaid work which contributes to women's exclusion, was depoliticised and co-opted for its value, by the third sector context (Carmel & Harlock, 2008; Zizek, 2012), and enabled a simultaneous presentation of the state as democratic in encompassing these

oppositional ideas.

7.6 Limitations of Reflexivity and the Ethnographic Self

At this point of the thesis it is important, as discussed in the methodology chapter, to reflect upon the process of the research, considering the 'ethnographic self' (Coffey, 1999). The value of a reflexive position was argued in chapter five (O'Reilly, 2009; Mason, 2002; Hammersley, 1992), and accordingly some reflexivity was engaged in through the iterative-inductive approach, the reflexive research diary and in conversation with colleagues. In the initial stages it was sometimes difficult to engage with the group in a relaxed manner, because I was suppressing my own knowledge of the literature relating to time banks. As O'Reilly (2009, p10-11) argued, the best approach to qualitative research is to present as both naïve and knowledgeable at different times, because:

Knowing too much can fore-close in-depth conversations; knowing too little can appear rude and disinterested.

Thus at times this became awkward because staff wanted to know what I knew however, I did not want to have an impact upon their actions and thus I answered vaguely about what I knew or what I was thinking. In these situations I was continually reflecting upon my position within the field, and the ethics of it, and I had conversations with colleagues in order to feel confident in my role. However, in order to be fully reflexive, and analyse that position fully, would have been a thesis in and of itself, thus there may be levels of reflexivity which are appropriate and achievable, and should not be overstated. Further, as the self is somewhat silenced by the academic process, being continually reflexive seemed at odds with what would be accepted within the confines of this particular academic process. Reflexivity, then, whilst important in generating in-depth data, may have limitations given the time scale and format of PhD research.

A further consideration, is that in line with the ethos of critical ethnography, I embarked upon this research with a desire to know more about the structures of inequality and social exclusion, in order to have a positive impact, or to understand how one might be enacted. Time banks are presented within the literature as a novel and potentially significant intervention with which to address social exclusion, and at the beginning of this process I recall reading many papers outlining their positive impacts and progressive potential. I was attracted to the

subject by the way in which time banks seemed to advocate for the value of people not recognised by the capitalist economic system. Time banks also posed a realistic solution, in an era of diminishing budgets, when I myself had witnessed my own 'preventative community work' morph into 'firefighting community work.' Additionally, as a family support worker prior to embarking on the PhD, I was interested in their potential to meet the needs of young mothers who were isolated and excluded. Whose discriminatory position Beveridge insightfully described in 1948, and yet still holds true today:

The housewife's job, with a large family, is frankly impossible, and will remain so, unless some of what has now to be done separately in every home—washing all clothes, cooking every meal, being in charge of every child for every moment when it is not in school—can be done communally outside the home. [...] This was one of the ideas underlying the proposal of my Report on Social Insurance to recognise housewives as a special class of unpaid workers, members of a team rather than dependents on their husbands. Time banks offered a solution to this through their aim to value and redefine work. However, as demonstrated in the analysis, when I went into the field there was no evidence of engagement with women conducting unpaid caring work. Indeed this need, which I thought time banking could fulfil, was inhibited by bureaucratic structures, and the formalised third sector context. My view of time banks hence altered within the field, as I saw little evidence of the transformative potential of social capital, not for women with children, nor others. This was difficult because theoretically and academically the evidence demonstrated their lack of potential to fulfil their aims however, I immensely enjoyed my time within the time bank and found members and staff friendly and supportive. Indeed, during the stressful and confidence shaking process of a three-year independent study, time bank members and staff had a positive effect on my mood, and the isolation of PhD study was alleviated by being at the time bank. It was therefore challenging to remain critical of people I had come to like, and I had some difficult conversations with my supervisor regarding this tension. The need to be objective, and indeed the masculinised process of the PhD to some extent silenced my personal, and female, voice.

At this point then, I would like to express those emotions and to sincerely thank and praise everyone at the time bank for letting me into their world. I very much appreciated and admired the work of Jenny and Saira, who aimed to respect and

nurture members into inclusion. Chris, who was always happy and always helpful, would sign up for anything and gave his time to many projects. I loved the way he described time credits as 'delicious', which I initially thought was lost in translation, but he explained that he was trying to define the feeling they gave him. I thought the members who were struggling with their own situations like Kyle, but who wanted to throw themselves into transformative action by utilising time credits were inspiring, especially in the face of the politically hostile environment. I wonder here if in the process of the research, I lived up to Vered's (2000, p2-3) assertion that ethnographic methods facilitate a multi-dimensional portrayal of participants. Further, whilst I still hold much affection for the time bank, and initially thought that I would continue as a member, the process of being critical has made me feel like a judgemental outsider. It is arguably the radical potential, and encouraging day-to-day elements of time banks which contribute to the positive literature, as well as the ways in which this energy can be co-opted and utilised for ideological aims. It is also important at this point, to consider the aim of the critical ethnographic aspect of this work, and how it may have an impact on the structural problem of social exclusion. What has become clear to me, alongside the evidenced critique of the concept of work as discriminatory, is the difficulty in *defining* socially valuable activity, and *how* it may be valued. In furthering the field then, and having a positive impact, it will be constructive for future research to consider questions of the potential of the time bank mechanism to demonstrate the value informal work in order to redistribute income (RED). For example, the use of a citizen's income would usefully be explored. In the rest of this section, I will now turn to a conclusion of the significant findings, and the directions for further research.

7.7 Areas for Further Research

What is evident from this research is the need for further evidence and theory relating to how voluntary action is altered by a position within the third sector. The fact that research into time banks has focussed on the propensity to build resilience to inequitable conditions, and that this has been used to advocate for their implementation requires further critical investigation. The conservative uses of social capital, weak definitions of, and MUD responses to social exclusion, present in the policies concerning complementary currencies, mean that time banks become a hollow vehicle for addressing social exclusion, and rather,

obscure the material and structural causes. Given the state support of currencies such as time banks, which, as argued, lie on a hierarchy of currency, further investigation is required into how forms of currency are used to sustain social class positions and maintain social exclusion, by providing marginal and illusory inclusion.

Despite the radical potential of the time banks, in their communistic exchange system which aimed to value informal work, the time bank studied, utilised a paternalistic modus operandi of making the tool available to socially excluded members, but then determining how and why they should use it. This paternalism was influenced by an association with the third sector, and funding remits, which stimulated a nervousness in staff that was overlaid onto members by a lack of trust and empowerment. The staff in fact, constrained and guided membership, and earning and spending choices, in ways that *they* felt would benefit the members, and sustain the work of the centre. This paternalism presented itself as a means to do good things, and to help the socially excluded, but it actually served to maintain a power hierarchy which detracted from the equality and freedom required to enact the time banks' original aims. Paternalism stimulated by third sectorisation requires further investigation in order to theorise the subversive ways in which power is exerted under the guise of social welfare.

Thirdly, the time bank, which originally aimed to redefine work and money, actually became a simulation for work and money through which, people could gain marginal inclusion. Simulation was a theme which ran throughout the time bank activities and also applied to the social capital developed. Which was in part bonding social capital, but due to the way in which it was confined and constructed within the centre, it also became a simulated form of capital. Further, the voluntary action, and community group structure was simulated, as members, in the main, did not really join of their own volition, nor act upon strongly held values. Rather, the time bank simulated a community group environment, in order to capitalise on the benefits of community groups whilst constructing it for their own ends. Rather than alleviating social exclusion, the time bank simulated social inclusion by sustaining the dominant ways of being, which may have 'real' beneficial effects,

but was not 'real' and thus had no significant effect on the problems they sought to address.

7.8 Summing Up

The unique contribution of this thesis is that the critical feminist in-depth qualitative data from a time bank, provides evidence of a conceptual shift from voluntary action to 'work like' activity, through a neoliberal governmentality facilitated by the third sector. This is significant, and has wider implications for society due to the growth of the third sector, and Big Society initiatives, and requires further investigation. Given the radical feminist potential of the time bank mechanism, unexpectedly, it functioned in this case to maintain the discriminatory structures of social exclusion. Through differentiating between the potential of Putnam's (2001) and Bourdieu's (1984) conceptions of social capital, it was found that the time bank sustained a class-based hierarchy of power and value through a conservative use of social capital. This was identified utilising Levitas' taxonomy of SID, RED and MUD. Further, in imposing the neoliberal P2A time bank model on a community centre which was previously a site of voluntary action, this action was redefined as a simulation of valued paid work. Voluntary action therefore, became 'work like', and as work is the defining feature of social inclusion, there were beneficial effects on individuals. However, this meant that the autonomous actions of individuals in civil society (see Beveridge, 1948; Gramsci, 1971), were co-opted by a paternalistic approach to inclusion. The activity became an end, rather than a means; work because it is good for the *individual*, rather than action to effect change which is good for *all*. This did however, afford members, especially women, a respectability through marginal inclusion in production and consumption. Although again, this served to foster resilience to the unequal status quo, rather than resistance with which to enact a challenge to inequity. Consequently, it demonstrated Foucault's (2010) theories of governmentality, and homo economicus in the way in which the time bank served as a means for neoliberal ideology to permeate informal relation and activities. Thus people utilised time credits to perform themselves as entrepreneurs; investing in their own capital by the opportunities open to them. Additionally, any resistance that was present within the time bank was strictly opposed by staff, and they therefore functioned to mediate dissent, and subsumed counter-hegemonic action into the

prevailing system (see Zizek, 2012) by appearing as radical, whilst behaving as conservative. I therefore argue, that theoretically, time banks serve to devolve responsibility from the state onto citizens, by paternalistically engaging them in activities which enhance resilience, and depoliticise resistance to an inequitable societal structure. These findings are potentially applicable to other Big Society projects, and this is an area which this thesis would have particular significance for in future research.

8. Reference List

Adler, P. & Adler, P. (n.d.) The epistemology of Numbers. In. S.E. Baker & R. Edwards (Eds.) *'How many qualitative interviews is enough?' Expert voices and early career reflections on sampling and cases in qualitative research.* (pp. 8-10) National Centre for Research Methods: Economic and Social Research Council

Alcock, P., & Kendall, J. (2011). Constituting the Third Sector: Processes of Decontestation and Contention Under the UK Labour Governments in England. *Voluntas: International Journal Of Voluntary & Nonprofit Organizations*, 22(3), pp. 450-469. doi:10.1007/s11266-010-9178-9

Aldridge, H., Kenway, P., MacInnes, T. & Parekh, A. (2012). *Monitoring Poverty and Social Exclusion 2012.* York: Joseph Rowntree Foundation

Amanatidou, E., Gritzas, G. & Kavoulakos, K. I. (2015). Time banks, co-production and foresight: intertwined towards an alternative future. *Foresight*. 17 (4) pp. 308-331. Doi <http://dx.doi.org/10.1108/FS-05-2014-0035>

Amin, A., Cameron, A. & Hudson, R. (2003). The Alterity of the Social Economy In. A. Leyshon, R. Lee & C. C. Williams, (Eds.) *Alternative Economic Spaces.* (pp. 27-55) London: Sage

Apteligen. (2014). An Evaluation of Spice Time Credits. Retrieved from http://www.apteligen.co.uk/wp-content/uploads/2014/12/Evaluation-of-Time-Credits_Exec-Summary.pdf

Bagnall, G. R. (1999). *Mapping the museum: The cultural consumption and production of two North West heritage sites.* (PhD thesis), University of Salford

Barber, Sir M. (2014). Rab Butler's 1944 act brings free secondary education for all. Retrieved 25 April, 2015, from <http://www.bbc.co.uk/schoolreport/25751787>

Barcena-Martin, E. & Moro-Egido, A.I. (2013). Gender and Poverty Risk in Europe. *Feminist Economics*, 19(2), pp. 69-99. doi: 10.1080/13545701.2013.771815

Barker, A. (2010). *Co-Production: A Series of Commissioned Reports*. Retrieved from

<http://www.rcuk.ac.uk/documents/innovation/larci/LarciCoproductioSummary.pdf>

Barrett, H. (2010). Coalition abolishes Social Exclusion Taskforce. Retrieved 12 June, 2014, from <http://www.regen.net/article/1039952/coalition-abolishes-social-exclusion-taskforce>

BBC. (2010) State 'should not finance' big families on benefits. Retrieved 7 June, 2014, from <http://www.bbc.co.uk/news/uk-politics-11490294>

BBC. (2013). Iain Duncan Smith: Reforms 'make work pay'. Retrieved 31 January, 2015, from <http://www.bbc.co.uk/news/uk-21993453>

BBC. (2014). Sheffield libraries to be run by community groups. Retrieved 26 January, 2015, from <http://www.bbc.co.uk/news/uk-england-south-yorkshire-26273808>

Beck, U. (2000). *The Brave New World of Work* (P. Camiller, Trans.). Cambridge: Polity Press

Becker, H (1971). *Sociological work*. Chicago: Aldine

Berthoud, R. Brown, J. Cooper, S. (1981). *Poverty and the Development of Anti-Poverty Policy in the United Kingdom*. London: Heinemann Educational Books

Beveridge. W. (1948). *Voluntary Action: A Report on Methods of Social Advance*. London: George Allen & Unwin Ltd.

Bhaskar, R. (1989). *The Possibility of Naturalism*. Hemel Hempstead: Harvester Wheatsheaf.

Big Lottery Fund. (2010), It's money in the time bank with Lottery funding lifeline. Retrieved 17 December, 2014, from <http://www.biglotteryfund.org.uk/global-content/press-releases/england/south-west/its-money-in-the-time-bank-with-lottery-funding-lifeline>

Big Society Cooperative. (2013). Time Banking UK. Retrieved 12 January, 2014, from <http://www.bigsocietycooperative.com/timebanking-uk/>

Blair. T. (2006). Our Nation's Future - Social Exclusion. Retrieved from: <http://www.britishpoliticalspeech.org/speech-archive.htm?speech=283>

Bourdieu, P. and Passeron, J. C. (1977). *Reproduction in Education, Society and Culture*. Beverly Hills: Sage.

Bourdieu, P. & Wacquant, L.J.D. (1992). *An Invitation to Reflexive Sociology*. Chicago: The University of Chicago Press

Bourdieu, P. (1984). *Distinction: A Social Critique of the Judgement of Taste*. London: Routledge.

Boyle, D. Clark, S. & Burns, S. (2006). *Hidden work Co-production by people outside paid employment*. York: Joseph Rowntree Foundation

Boyle, D. & Harris, M. (2010). *The Challenge of Co-production: How equal partnerships between professionals and the public are crucial to improving public services*. London: NESTA

Boyle, D. & Steward. J (Eds.). (2014). *The Potential of Time Banks to Support Social Inclusion and Employability: An investigation into the use of reciprocal volunteering and complementary currencies for social impact*. Retrieved from: <http://publications.jrc.ec.europa.eu/repository/bitstream/111111111/31504/1/jrc85642.pdf>

Boyle, D., Clark, S. & Burns, S. (2008). *Hidden work: Co-production by people outside paid employment*. York: JRF

Bradshaw, J., Kemp, P., Baldwin, S. & Rowe, A. (2004). *The drivers of social exclusion Review of the literature for the Social Exclusion Unit in the Breaking the Cycle series*. London: Office of The Deputy Prime Minister

Brecht, B. (1928). *The Threepenny Opera*

Bretherton, J. & Pleace, N. (2014). *An Evaluation of the Broadway Skills Exchange Time Bank*. Centre for Housing Policy, University of York.

Brown. (2014). Wendy Brown—Governmentality in the Age of Neoliberalism. Retrieved 21 January, 2015, from <http://pactac.net/2014/03/wendy-brown%E2%80%94governmentality-in-the-age-of-neoliberalism/>

Bryman, A. (2008). *Social Research Methods*. (3rd ed.). Oxford: Oxford University Press.

Burgess, G. (2014) *Evaluation of the Cambridgeshire Timebanks*. Cambridge: Cambridge Centre for Housing and Planning Research

Byrne, N., Power, C., McCarthy, O., & Ward, M. (2010). *The Potential For Impact Of Credit Unions On Member's Financial capability: An Exploratory Study*. Retrieved from http://www.cpa.ie/publications/workingpapers/2010-08_WP_PotentialforImpactofCreditUnionsOnMembersFinancialCapability.pdf

Byrne, D. (2005). *Social Exclusion*. Maidenhead: Open University Press

Cabinet Office. (2010). *Modernising Commissioning: Increasing the role of charities, social enterprises, mutuals and cooperatives in public service delivery*.

Retrieved from

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/78924/commissioning-green-paper.pdf

Cabinet Office. (2011). *The Giving White Paper*. Retrieved from <https://www.gov.uk/government/news/giving-white-paper>

Cabinet Office. (2012). *Giving White Paper One year on*. Retrieved from https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/78916/17541-WP-Update-Version-2.pdf

Cabral, R. (2013). A perspective on the symptoms and causes of the financial crisis. *Journal of Banking & Finance*. 37(1) pp.103–117. doi: 10.1016/j.jbankfin.2012.08.005

Cahn, E. (2000). *No More Throw-Away People: The Co-Production Imperative*. Washington: Essential Books

Cahn, E. & Gray, C. (2005). Using the coproduction principle: No more throwaway kids. *New Directions for Youth Development*. 106, pp27–37. doi: 10.1002/yd.116

Caldwell, C. (2000). Why Do People Join Local Exchange Trading Systems? *International Journal of Community Currency Research*. 4. Retrieved from <http://ijccr.net/2012/05/22/why-do-people-join-local-exchange-trading-systems/>

Callinicos, A. (2010). The limits of passive revolution. *Capital & Class* 34(3). pp.491–507. doi 10.1177/0309816810378265

Cameron, D. (2006). From State welfare to social welfare. Retrieved May 2015, from: <http://conservative-speeches.sayit.mysociety.org/speech/599920>

Cameron, D. In BBC. (2013) Cameron: Big Society bank provides social investment money. Retrieved 12 May, 2015, from <http://www.bbc.co.uk/news/business-22795122>

Cameron, D. (2013). Prime Minister: "social investment can be a great force for social change". Retrieved 5 May, 2015, from

<https://www.gov.uk/government/speeches/prime-ministers-speech-at-the-social-impact-investment-conference>

Carmel, E. & Harlock, J. (2008). Instituting the 'Third Sector' as a governable terrain: partnership, procurement and performance in the UK. *Policy Press*. 36(2) pp. 155–7.

Cha, A. E. (2012). In Spain, financial crisis feeds expansion of a parallel, euro-free economy. Retrieved June, 2013, from http://articles.washingtonpost.com/2012-08-27/business/35491219_1_single-currency-new-currency-euro

Child Poverty Action Group. (n.d.) Child Poverty Facts and Figures. Retrieved 7 May, 2015, from http://www.cpag.org.uk/child-poverty-facts-and-figures#footnoteref10_k70sk4t

Clark, A. & Emmel, N. (2009). Connected Lives: Methodological challenges for researching networks, neighbourhoods and communities. *Qualitative Researcher*, 11, pp.9-11.

Coffey, A. (1999). *The Ethnographic Self: Fieldwork and the Representation of Reality*. London: Sage Publications Ltd.

Coleman, J. (1988) Social Capital in the Creation of Human Capital. *American Journal of Sociology*, 94, Supplement: Organizations and Institutions: Sociological and Economic Approaches to the Analysis of Social Structure, pp. S95-S120.

Collom, E. (2008). Engagement of the Elderly in Time Banking: The Potential for Social Capital Generation in an Aging Society. *Journal of Aging & Social Policy*. 20(4), pp. 414-436. doi: 10.1080/08959420802186282

Collom, E. (2011). Motivations and Differential Participation in a Community Currency System: The Dynamics Within a Local Social Movement Organization. *Sociological Forum*. 26(1). doi: 10.1111/j.1573-7861.2010.01228.x

Cooper, D. (2013). Time against time: Normative temporalities and the failure of community labour in Local Exchange Trading Schemes. *Time Society* 22(31). doi: 10.1177/0961463X11422279

Coote, A. (2011). Ten big questions about the Big Society and ten ways to make it the best of it. Retrieved from <http://neweconomics.org/articles/ten-big-questions-about-the-big-society-html>

Cudd, A. & Holmstrom, N. (2011). *Capitalism, For and Against: A Feminist Debate*. Cambridge: Cambridge University Press.

Dakin, K. (2007) Time Banking and Co-Production: Timely Tools for Older Adult Learners. *LLI Review*.25(2) Retrieved from <http://connection.ebscohost.com/c/articles/27448836/time-banking-co-production-timely-tools-older-adult-learners>

DeMeulenaere, S. & Flode, A. (2012.) Online Database of Complementary Currencies Worldwide. Retrieved from: http://www.complementarycurrency.org/ccDatabase/les_public.html

Denzin, N. K. & Lincoln, Y. S. (2003). *Collecting and Interpreting Qualitative Materials (2nd ed.)*. London: Sage.

Department of Health. (2011). Social action for health and well-being: Building co-operative communities. Department of Health strategic vision for volunteering. Retrieved from <https://www.gov.uk/government/publications/social-action-health-and-well-being-building-co-operative-communities-department-of-health-strategic-vision-for-volunteering>

Department of Health & Timebanking UK. (n.d.) *Timebanking & Health*. Gloucestershire: Timebanking UK

Department for Education. (2012). *The impact of Sure Start Local Programmes on seven year olds and their families*. Retrieved from https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/184073/DFE-RR220.pdf

Department for Innovation & Skills. (2014). *Trade Union Membership 2013*. London: National Statistics.

Department for Work & Pensions. (2014). Jobseeker's Allowance sanctions: how to keep your benefit payment. Retrieved 12 July, 2015, from <https://www.gov.uk/government/publications/jobseekers-allowance-sanctions-leaflet/jobseekers-allowance-sanctions-how-to-keep-your-benefit-payment>

Doherty, B., Foster, G., Mason, C., Meehan, J., Meehan, K., Rotheroe, N. & Royce, M. (2009). *Management for Social Enterprise*. London: Sage.

Dowling, E. & Harvie, D. (2014) Harnessing the Social: State, Crisis and (Big) Society. *Sociology*. 48(5) pp. 869-886. doi: 10.1177/0038038514539060

Duncan Smith, I. (2014). Helping to reduce poverty and improve social justice Retrieved, 30 January, 2015, from <https://www.gov.uk/government/policies/helping-to-reduce-poverty-and-improve-social-justice>

Duneier, M. (2001). *Sidewalk*. New York: Farrar, Straus and Giroux.

Edgell, S. (2012) *The Sociology of Work; Continuity and Change in Paid and Unpaid Work* (2nd ed.). London: Sage Publications Ltd.

ESRC. (n.d). Full Report of Activities and Research Results: Community Currencies From LETS To Time Banks: Mobilising Voluntary Activities. Retrieved from www.esrc.ac.uk/.../f9649e00-1e33-4f1a-a76f-45bca54a2fb2

Etzioni. A. (1995). *The Spirit of Community: Rights, Responsibilities and the Communitarian Agenda*. London: Harper Collins.

European Commission. (n.d.) Poverty and social exclusion. Retrieved 30 January, 2015, from <http://ec.europa.eu/social/main.jsp?catId=751>

EY. (2014). *Worldwide Women Public Sector Leaders Index 2014*. Retrieved from [http://www.ey.com/Publication/vwLUAssets/EY_-_Worldwide_Women_Public_Sector_Leaders_Index_2014/\\$FILE/EY_Worldwide_Index_of_Women_22Oct14.pdf](http://www.ey.com/Publication/vwLUAssets/EY_-_Worldwide_Women_Public_Sector_Leaders_Index_2014/$FILE/EY_Worldwide_Index_of_Women_22Oct14.pdf)

Federici, S. (2008). *The Reproduction of Labor-Power in the Global Economy, Marxist Theory and the Unfinished Feminist Revolution*. Retrieved from <http://culturalstudies.ucsc.edu/EVENTS/Winter09/FedericiReading.pdf>

Field. J. (2008). *Social Capital* (2nd ed.). Oxon: Routledge

Folbre, N. & Nelson, J. (2000). For Love or Money -- Or Both? *The Journal of Economic Perspectives*, 14(4), pp. 123-140.

Foucault, M. (2010). *The Birth of Biopolitics: Lectures at the College De France 1978-179*. (Graham Burchell trans.) Hampshire: Palgrave Macmillan

Fuller, D. & Jonas, A. (2003). Alternative Financial Spaces In: A. Leyshon, R. Lee & C. C. Williams, (eds.), *Alternative Economic Spaces* (pp 56-73). London: Sage.

Gibson-Graham, J.K. (1996) *The End of Capitalism (as we knew it); A Feminist Critique of Political Economy*. Oxford: Blackwell Publishers Ltd.

Giddens, A. (1997). *The Consequences of Modernity*. Cambridge: Polity Press.

Glynos, J. & Speed, E. (2012). Varieties of co-production in public services: time banks in a UK health policy context. *Critical Policy Studies*, 6(4). pp. 402-433. doi:

10.1080/19460171.2012.730760

Gosling, V. (2008). 'I've Always Managed, That's What We Do': Social Capital and Women's Experiences of Social Exclusion. *Sociological Research Online*, 13(1). doi: 10.5153/sro.1613

Gorz, A. (2010). *Ecologica*. London: Seagull Books.

Goulden, C. (2010). *Cycles of poverty, unemployment and low pay*. Retrieved from: <http://www.jrf.org.uk/system/files/poverty-employment-lowpay-summary.pdf>

Gramsci, A. (1971). *Selections from Prison Notebooks*. London: Lawrence & Wishart.

Graugaard, J. D. (2009). *A Mixed-Method Case-Study of the Lewis Pound and its Capacity to Build Resilience in the Community of Lewes*. Retrieved from: http://patternwhichconnects.com/lib/articles_files/graugaard_lewespound_thesis.pdf

Gregory, L. (2010). *Working Paper 132: Time in Service Design: exploring the use of time credits to deliver social policies*. Retrieved from: <http://www.labwales.org.uk/socsi/resources/wp132.pdf>

Gregory, L. (2012a). Time and punishment: a comparison of UK and US time bank use in criminal justice systems, *Journal of Comparative Social Welfare*, 28(3), pp. 195-208. doi: 10.1080/17486831.2012.742452

Gregory, L. (2012b). *Improving health through participation: time banks as a site for co-production*. (Unpublished PhD Thesis), Cardiff University: Cardiff.

Gregory, L. (2013). Time Banking and the Dangers of Ideological Elasticity. Paper presented at. *The UK Social Policy Association Conference*. Sheffield: University of Sheffield.

Gregory, L. (2014). Resilience or Resistance? Time Banking in the Age of Austerity. *Journal of Contemporary European Studies*, 22(2), pp. 171-183, doi: 10.1080/14782804.2014.902366

Green, C. (2011). *Time2Grow Evaluation*. Gwent: Timebanking Wales

Halpern, D. (2005). *Social Capital* Cambridge: Polity Press.

Hammersley, M. (1998). *Reading Ethnographic Research* (2nd ed.). London: Longman.

Hammersley, M. (1992). *What's Wrong With Ethnography?; Methodological explorations*. London: Routledge.

Hanifan, L. J. (1920). *The Community Centre*. Boston: Silver, Burdett & Company

Hansard. (1997) Social Exclusion Unit, Retrieved 6 May, 2015, from http://hansard.millbanksystems.com/written_answers/1997/oct/30/social-exclusion-unit

Harris, M, Rochester, C. & Halfpenny, P. (2001) Voluntary Organisations and Social Policy: Twenty Years of Change. In M. Harris & C. Rochester (Eds.). *Voluntary Organisations and Social Policy in Britain*. (pp. 1-20) London: Palgrave.

Harris, M. (2001) Voluntary Organisations in a Changing Social Policy Environment. In M. Harris & C. Rochester (Eds.). *Voluntary Organisations and Social Policy in Britain*. (pp. 213-228) London: Palgrave.

Harvey, D. (2005). *A Brief History of Neoliberalism*. New York: Oxford University Press Inc.

Hepworth, S. (n.d.). *Local Exchange Trading Systems and Impact Assessment – Application Guidance Notes*. Retrieved from: <http://www.sed.manchester.ac.uk/research/iarc/ediais/pdf/LETS.pdf>

Hope, T. (2009). Speech by Phil Hope MP, Minister of State for Care Services, 18 March 2009: Progress on Personalisation Conference "Putting People First: One Year On." Retrieved 08 August, 2015, from http://webarchive.nationalarchives.gov.uk/+/www.dh.gov.uk/en/MediaCentre/Speeches/DH_096954?PageOperation=email

Hopley, S. (2012). Sam Hopley Interview .[multimedia]. Retrieved from: <https://www.youtube.com/watch?v=YsHZSv82Q-s>

HM Government. (n.d.). *Building the Big Society*. Retrieved from: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/78979/building-big-society_0.pdf

HM Government. (2010) *State of the nation report: poverty, worklessness and welfare dependency in the UK*. Retrieved 30 January, 2015, from <http://www.bristol.ac.uk/poverty/downloads/keyofficialdocuments/CONDEM%20-poverty-report.pdf>

HM Government. (2012a). Volunteering and Time Banking. Retrieved from: <http://www.number10.gov.uk/take-part/giving/volunteering-time-banking/>

HM Government. (2012b). *Giving White Paper One Year On*. Retrieved from: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/78916/17541-WP-Update-Version-2.pdf

Holling, C. S. (1973). Resilience and Stability of Ecological Systems. *Annual Review of Ecology and Systematics*. 4. pp. 1-23

Hopkins, B. R. (2015). Private Benefit Doctrine Dooms Tax Exemption for Non-Profit Time Bank Network. *The Law of Tax-Exempt Organizations Monthly*. doi 10.1002/npc

Hutchinson, F., Mellor, M & Olsen, W. (2002). *The Politics of Money: Towards Sustainability and Economic Democracy*. London: Pluto Press.

Innes, S. & Scott, G. (2003). 'After I've Done the Mum Things': Women, Care and Transitions.' *Sociological Research Online*, 8(4), Retrieved from <http://www.socresonline.org.uk/8/4/innes.html>

Institute of Development Studies. (n.d.) Gramsci and Hegemony. Retrieved 20 May, 2015, from <http://www.powercube.net/other-forms-of-power/gramsci-and-hegemony/>

Jacobsohn, S. (2013). *Stories of Money: Building Social Capital Through Time Banking*. (Unpublished PhD Thesis) Gonzaga University.

Johnson, S. (2014). George Osborne warns Scots 'no ifs and no buts' on the pound. Retrieved 17 December, 2014, from <http://www.telegraph.co.uk/news/uknews/scotland/10830929/George-Osborne-warns-Scots-no-ifs-and-no-buts-on-the-pound.html>

Joint Improvement Partnership Council South East. (2010). *The new economy of time brings a fresh dimension to Mental Health recovery*. Retrieved from [http://www.thinklocalactpersonal.org.uk/_library/Resources/Personalisation/Local milestones/Timebanking_Case_study.pdf](http://www.thinklocalactpersonal.org.uk/_library/Resources/Personalisation/Local%20milestones/Timebanking_Case_study.pdf)

Keep Volunteering Voluntary. (n.d.). The Keep Volunteering Voluntary Agreement. Retrieved 01 September, 2015, from <http://www.keepvolunteeringvoluntary.net/content/keep-volunteering-voluntary-agreement>

Kelly, A. (2007). Core Values. Retrieved 01 November, 2012, from <http://www.guardian.co.uk/society/2007/oct/10/guardiansocietysupplement.voluntarysector>

Kvale, S. & Brinkman, S. (2009). *Interviews: Learning the Craft of Qualitative Research Interviewing*. (2nd ed.) London: Sage Publications Ltd.

Labour Party. (n.d.) What is the Labour Party? Retrieved 12 May, 2015, from <http://www.labour.org.uk/pages/what-is-the-labour-party>

Lansey, S. (2011). Redefining Poverty? Retrieved 30 January, 2015, from <http://www.poverty.ac.uk/analysis-poverty-measurement-life-chances-government-policy/redefining-poverty>

Lashko, G. (2012) Time Banking: New Social Currency or Waste of Time. *Housing and Care Support*. 15(4). doi: <http://dx.doi.org/10.1108/14608791211288561>

Lasker, J., Collum, E., Bealer, T., Niclaus, E., Young Keefe, J., Kratzer, Z., Baldasari, L., Kramer, E., Mandeville, R., Schulman, J., Suchlow, D., Letcher, A., Rogers, A. & Perlow, K. (2011). Time Banking and Health: The Role of a Community Currency Organization in Enhancing Well-Being. *Health Promotion Practice*, 12(1). pp. 102-115

Lemke, T. (2002). Foucault, Governmentality and Critique. *Rethinking Marxism*. 14(3). pp. 49-64

Lesser, E.L. (2000). *Knowledge and Social Capital*. Woburn: Butterworth-Heinemann.

Levitas, R. (2005). *The inclusive society? Social exclusion and new labour* (2nd ed.). Basingstoke: Palgrave Macmillan.

Leyshon, A. & Lee, R., (2003). Introduction: Alternative Economic Geographies. In: A. Leyshon, R. Lee & C. C. Williams, eds. 2003. *Alternative Economic Spaces*. London: Sage, pp. 1-26.

Lietaer, B. (2001). *The Future of Money: Creating New Wealth, Work and A Wiser World*. London: Random House Group Ltd.

Lietaer, B. & Hallsmith, G. (2006). *Community Currency Guide*. Montpelier: Global Community Initiatives.

Lincoln, Y.S. & Guba, E.G. (1985). *Naturalistic inquiry*. Beverly Hills, CA: Sage.

Lipsky, M. (2010). *Street-Level Bureaucracy: Dilemmas Of The Individual In Public Services*. New York: Russell Sage Foundation.

Lister, R. (2004). *Poverty*. Cambridge: Polity Press

Localism Act. (2011). Retrieved 26 January, 2015, from <http://www.local.gov.uk/localism-act>

Lofland, J., Snow, D., Anderson, L. & Lofland, L.H. (2006). *Analyzing Social Settings: A Guide to Qualitative Observation and Analysis*. California: SAGE.

Lords Hansard. (2003). Voluntary and Community Sector. Retrieved 29 April, 2015 from <http://www.publications.parliament.uk/pa/ld200203/ldhansrd/vo030206/text/30206-17.htm>

Luxton, M. (1997). The UN, Women, And Household Labour: Measuring And Valuing Unpaid Work. *Women's Studies International Forum*. 20(3), pp. 431-439.

Madison, D.S. (2004). *Introduction to Critical Ethnography*. London: Sage Publications.

Mair, V. (2010). Office for Civil Society to replace Office of the Third Sector. Retrieved 22 January, 2015, from http://www.civilsociety.co.uk/governance/news/content/6618/office_for_civil_society_to_replace_office_for_the_third_sector

Marks, M. (2012). Time banking service exchange systems: A review of the research and policy and practice implications in support of youth in transition. *Children and Youth Services Review*. 34. pp. 1230-1295.

Marx, K. (1881). First Draft of Letter To Vera Zasulich. Retrieved 12 March, 2013, from: <http://www.marxists.org/archive/marx/works/1881/03/zasulich1.htm>

Marx, K. & Engels, F. (2010) *The Communist Manifesto*. London: Bookmark Publications.

Mason. J. (2002). *Qualitative Researching* (2nd ed.) London: Sage Publications.

Mauss, M. (2011). *The Gift: Forms and Functions of Exchange in Archaic Societies*. (Ian Cunnison, trans.) Mansfield: Martino Publishing.

McFall, S. L. (ed.). (2012). *Understanding Society: Findings 2012*. Colchester: Institute for Social and Economic Research, University of Essex.

McNeil. C. (2012). *The politics of disadvantage: New Labour, social exclusion and post-crash Britain*. IPPR. Retrieved from http://www.lankellychase.org.uk/assets/0000/1508/IPPR_Report.pdf

Mead. L.M. (1997) *The New Paternalism: Supervisory Approaches to Poverty*. Washington: Brookings Institution Press.

Mead, A. (2014). Philanthropy is dead. The voluntary sector needs commercial principles. *The Guardian*. Retrieved from: <http://www.theguardian.com/voluntary-sector-network/2014/feb/13/voluntary-sector-f-word-investment>

Milbourne, L. & Cushman, M. (2012). From the Third Sector to the Big Society: how changing UK Government policies have eroded Third Sector trust. *Voluntas: international journal of voluntary and nonprofit organisations*. doi: 10.1007/s11266-012-9302-0

Millar, J., (2010). The United Kingdom: The feminization of poverty? In G. Goldberg, (ed.) *Poor Women in Rich Countries: The Feminization of Poverty Over the Life Course*. (pp.121-150). Oxford: Oxford University Press.

Molnar, S. (2011). Time is of the Essence: The Challenges and Achievements of a Swedish Time Banking Initiative. *International Journal of Community Currency Research*, 15. pp.13-22.

Monzon, J.L. & Chaves, R. (2008). The European Social Economy: Concept and Dimensions of the Third Sector. *Annals of Public and Cooperative Economics*. 79.3 (4). pp. 549-577.

Naughton-Doe, R. (2012). Time Banking in Social Housing: A Toolkit for Co-production in Public Services. *International Journal of Community Currency Research*. Retrieved from <https://ijccr.files.wordpress.com/2012/05/ijccr-2011-special-issue-14-naughton-doe.pdf>

Naughton-Doe, R. (2014). Time banking: where is the evidence? Paper Presented at. *The UK Social Policy Conference*. Sheffield: University of Sheffield.

Navqi, M. & Southgate, J. (2013). *Banknotes, local currencies and central bank objectives* Retrieved from <http://www.bankofengland.co.uk/publications/Documents/quarterlybulletin/2013/qb1304prereleasebanknotes.pdf>

Naylor, C., Mundle, C., Weaks, L. & Buck, D. (2013) *Volunteering in health and care Securing a sustainable future*. Retrieved from http://www.kingsfund.org.uk/sites/files/kf/field/field_publication_file/volunteering-in-health-and-social-care-kingsfund-mar13.pdf

NCVO. (2013). NCVO UK Civil Society Almanac. Retrieved 29 April, 2015, from <http://data.ncvo.org.uk/a/almanac14/how-has-the-number-of-people-volunteering-changed-over-time/>

New Economics Foundation. (2001). *Time Banks a Radical Manifesto for the UK*. Retrieved from

http://www.neweconomics.org/sites/neweconomics.org/files/Time_Banks_Manifesto.pdf

New Economics Foundation. (2002). *Keeping the GP away A NEF briefing about community time banks and health*. Retrieved from <http://timebanks.org/wp-content/uploads/2011/08/KeepingtheGPAway.pdf>

North, P. (2006). *Alternative Currency Movements as a Challenge to Globalization?: A Case Study of Manchester's Local Currency Networks (Economic Geography)* Farnham: Ashgate Publishing Ltd.

North, P. (2010). Alternative Currency Networks as Utopian Practice. In: L, Leonard & J, Barry eds. (2010). *Global Ecological Politics*. (Ch. 4). UK: Emerald.

Oakley, A. (1974). *House Wife: High Value-Low Cost*. London: Penguin Group.

Oakley, A. (1984). *Taking it Like a Woman*. London: Jonathon Cope.

ONS. (2015). Spending on public services in the UK. Retrieved 04 May, 2015, from <http://visual.ons.gov.uk/uk-perspectives-public-services-in-the-uk/>

Oppenheimer, S. (2011). *An Evaluation Of Fairshares Gloucester*. Retrieved 12 October, 2015, from www.fairshares.org.uk

O'Reilly, K. (2009). *Key Concepts in Ethnography*. London: Sage Publications Ltd.

Ould-Ahmed. (2010). Can a community currency be independent of the State currency? A case study of the credito in Argentina (1995 – 2008). *Environment and planning*. 42(6) pp. 1346 -1364.

Ozanne, L. (2010). Learning to Exchange Time: Benefits and Obstacles to Time Banking. *International Journal of Community Currency Research*, 14. Retrieved from <http://ijccr.net/2012/05/29/learning-to-exchange-time-benefits-and-obstacles-to-time-banking/>

Pantazis, C., Gordon, D. & Levitas, R. (Eds.). (2006). *Poverty and social exclusion in Britain: The millennium survey*. Bristol: The Policy Press.

Panther, J. (2012). 'It ain't what you do (It's the way that you do it)': Reciprocity, co-operation and spheres of exchange in two community currency systems in the North of England. (Unpublished PhD Thesis). University of Durham: Durham.

Partnership Council. (2011). *We Believe the Shortest Answer is Doing*. Nottingham: Partnership Council.

Pearce, J. (2003). *Social Enterprise in Anytown*. London: Calouste Gulbenkian Foundation.

Pfafjar, D., Sgro, G. & Wagner, W. (2012). Are Alternative Currencies a Substitute or a Complement to Fiat Money? Evidence from Cross-Country Data. *International Journal of Community Currency Research*. 16(A). Retrieved from <http://ijccr.files.wordpress.com/2012/10/ijccr-2012-pfafjar-et-al5.pdf>

Politics. (n.d.) Education Leaving Age. Retrieved 25 April, 2015, from <http://www.politics.co.uk/reference/education-leaving-age>

Powell, K. & Dalton, M. (2003). Co-Production, Service Exchange Networks, and Social Capital. *The Social Policy Journal*, 2(2-3). pp. 89-106.

Pressman, J.L & Wildavsky, A. (1984). *Implementation* (3rd Ed.). London: University of California Press Ltd.

Public Service Management Wales. (2008). *Time Banking: Public Service Delivery With Time Currency*. Retrieved 12 September, 2013, from <http://bit.ly/1c3dG5T>

Putnam, R.D. (2001). *Bowling Alone: The Collapse and Revival of American Community*. New York: Touchstone.

Rawls, J. A. (1971). *A Theory of Justice*. Cambridge: Harvard University Press.

Red Cross. (2014). Fact Check: Asylum Seekers. Retrieved 28 August, 2015, from <http://blogs.redcross.org.uk/news/2014/09/fact-check-asylum-seekers/>

Read, J. (2009). A Genealogy of Homo-Economicus: Neoliberalism and the Production of Subjectivity. *Foucault Studies*, 6, pp. 25-36.

Rice, J. (2014). A Counter-Hegemonic Discourse of Economic Difference: A Critical Discourse Analysis of Time Banking in the United States. *International Journal of Community Currency Research*. 18.

Ricketts, A. (2014). Civil society minister Brooks Newmark criticised for saying charities should stay out of politics. Retrieved 29 April, 2015, from <http://www.thirdsector.co.uk/civil-society-minister-brooks-newmark-criticised-saying-charities-stay-politics/policy-and-politics/article/1310802>

Ridley-Duff, R. & Bull, M. (2011). *Understanding Social Enterprise: Theory & Practice*. London: Sage.

Reilly, C., Cassidy, T. (2008). *The Impact of Time Banking in Scotland*. Scotland: Volunteer Development Scotland.

Riegel, C. S. (1944). Private Enterprise Money: A Non-Political Money System. Retrieved from <http://www.reinventingmoney.com/documents/Enterprise.pdf>

Sandel, M. (2012). *What Money Can't Buy: The Moral Limits of Markets*. London: Allen Lane.

Savage, M. Bagnall, G. & Longhurst, B. (2001). An Orchestral Audience: Classical Music and Continued Patterns of Distinction. *Cultural Sociology*. 35(4). pp. 875-892. doi 10.1177/0038038501035004005

Schamer, D. & Simon, M. (2005). *A Bridge to Tomorrow: Time Banking for 'Baby Boomers'*. Gloucester: Help the Aged.

Sharpe, M. & Boucher, G. M. (2010). *Žižek and Politics: A Critical Introduction*. Edinburgh: Edinburgh University Press.

Seyfang, G. (2001). Working for the Fenland Dollar: An Evaluation of Local Exchange Trading Scheme as an Informal Employment Strategy to Tackle Social Exclusion, *Work, Employment & Society*, 15(3). pp. 581-593.

Seyfang, G. (2002). Time on Our Side: Time Banks and Active Citizenship. *New Economy*. 9(4). pp. 242-247. doi 10.1111/1468-0041.00278

Seyfang, G., and Smith, K. (2002). *The Time of Our Lives: Using Time Banking for neighbourhood renewal and community capacity building*. Retrieved from http://www.timebanks.co.uk/downloads/the%20time%20of%20our%20lives_summary%20evaluation.pdf

Seyfang, G. (2003). Growing Cohesive Communities One Favour at a Time: Social Exclusion, Active Citizenship and Time Banks, *Journal of Urban and Regional research*, 27(3). pp. 699-706.

Seyfang, G. (2004a). Time banks: rewarding community self-help in the inner city? *Community Development Journal*. 39(1). pp. 62-71. doi: 10.1093/cdj/39.1.62

Seyfang, G. (2004b). Working Outside the Box: Community Currencies, Time Banks and Social Inclusion. *Journal of Social Policy*. 33(01). pp. 49-71. doi: <http://dx.doi.org/10.1017/S0047279403007232>

Seyfang, G. (2006a). Harnessing the Potential of the Social Economy; Time Banks and UK Public Policy. *International Journal of Sociology and Social Policy*, 26 (9/10). doi: 10.1108/01443330610690569

Seyfang, G. (2006b). Time Banks in the UK: Building Sustainable Communities. Key Note Paper presented at. *'Monetary Regionalisation' Conference*. Weimar: Germany

Seyfang, G. (2009). *The New Economics of Sustainable Consumption*. Basingstoke: Palgrave Macmillan.

Seyfang, G. (2012). Growing Green Money? Mapping Community Currencies for Sustainable Development. *Ecological Economics*. 85. pp.65-77.

Seyfang, G. & Longhurst, N. (2014). *Understanding the Diffusion of Grassroots Innovations for Sustainability: An International Study of Community Currency Niches*. East Anglia: University of East Anglia.

Shah, A. & Samb, P. (2011). Time Banking™ Is More Than Money for Women in Senegal. Retrieved 17 December, 2014, from <https://openknowledge.worldbank.org/handle/10986/10431>

Simon, M. (2009). *Social Capital*. Retrieved from http://www.freedomfavours.com/Document_Store/Social_Capital.pdf

Skeggs, B. (1997). *Formations of Class & Gender*. London: Sage Publications Ltd.

Skeggs, B. (2004). *Class, Self, Culture*. London: Routledge

Skills Third Sector. (2013). UK Voluntary Sector Workforce Almanac 2013; The latest data on the UK voluntary sector workforce. Retrieved 02 May, 2015, from <http://www.3rdsectorworkforce.org.uk/how-many-people-work-in-the-voluntary-sector/>

Slay, J. (2011). *More than Money: Literature Review of the Evidence Base on Reciprocal Exchange Systems*. London: Nesta.

Smets, P. & Kate, S. (2008). Let's meet! Let's exchange! LETS as an instrument for linking asylum seekers to host communities in the Netherlands. *Journal of Refugee Studies*. 21(3). doi 10.1093/jrs/fen026

Social Enterprise UK. (n.d.). Social Enterprise UK responds to Prime Minister's announcement of Big Society Capital. Retrieved 24 April, 2015, from <http://www.socialenterprise.org.uk/news/social-enterprise-responds-prime-ministera-announcement-big-society-capital>

Stodder, J. (2009). Complementary credit networks and macroeconomic stability: Switzerland's Wirtschaftsring. *Journal of Economic Behavior & Organization*, 72(1). pp.79-95. doi 10.1016/j.jebo.2009.06.002

Sweetman, C. (Ed.) (2001). *Gender, Development, and Money*. Oxford: Oxfam Professional Publishing.

The Guardian. (2014). Charities should stick to knitting and keep out of politics, says MP. Retrieved 26 January, 2015, from <http://www.theguardian.com/society/2014/sep/03/charities-knitting-politics-brook-newmark>

Theret, B.(2013). Monetary experiments of complementarity among State moneys in contemporary federal polities: some general principles and the case of the bocade of the Province of Tucuman in Argentina between 1984 and 2000. Paper presented at. *The 2nd International Conference on Complementary Currency Systems*. CCS. The Hague.

The Zebra Collective. (2012). A Time To Share – Time Bank Conference. Retrieved 17 December, 2014, from <http://www.zebra.coop/12/19/2012/a-time-to-share-time-bank-conference>

Tittle, C. (2014). California Passes Bill to Legalize Complementary Currencies. Retrieved 07 September, 2015, from <http://www.shareable.net/blog/california-passes-bill-to-legalize-complementary-currencies>

Thomas, J. (1993). *Doing Critical Ethnography*. London: Sage Publications.

Timebanking UK. (2012). About Timebanking. Retrieved 23 September, 2012, from <http://www.timebanking.org/about/>

Timebanking UK. (2013). About Timebanking. Retrieved 12 June, 2013, from <http://www.timebanking.org/about/>

Timebanking UK. (2014). About Timebanking. Retrieved 12 December, 2014, from <http://www.timebanking.org/about/>

Tormey, S. (2004). *Anti-Capitalism a Beginners Guide*. Retrieved from https://www.academia.edu/778759/Anti-Capitalism_A_Beginners_Guide_2004_

Townsend, P. (1979) *Poverty in the United Kingdom*. London: Allen Lane.

Townsend, P., Gordon, D. & Pantazis, C. (2006) The international measurement of 'absolute' and 'overall' poverty. In: C. Pantazis, D. Gordon & R. Levitas (Eds.) *Poverty and social exclusion in Britain: The millennium survey* (pp. 71-88). Bristol: The Policy Press.

Tressel, R. (1987). *The Ragged Trousered Philanthropists*. London: Wordsworth.

UK Parliament. (1944). EDUCATION BILL. Retrieved 25 April, 2014, from <http://hansard.millbanksystems.com/commons/1944/jan/19/education-bill>

University of York. (2014) *UK poverty study calls on Government to tackle rising deprivation*. Retrieved from: <http://www.york.ac.uk/news-and-events/news/2014/research/uk-poverty-study-2014/>

Valek, L & Jasikova, V. (2013) Time Bank and Sustainability: The Permaculture Approach. *Procedia - Social and Behavioral Sciences*. 92. pp. 986 – 991

Van Maanen, J. (1988). *Tales of the Field: On Writing Ethnography*. USA: The University of Chicago.

Vered, A. (ed.) (2000). *Constructing the Field: Ethnographic Fieldwork in the Contemporary World*. London: Routledge.

Voluntary Action Scotland. (n.d.) Statement from Voluntary Action Scotland on Community Work Placements. Retrieved, 20 Sept, 2015, from <http://www.vascotland.org/wp-content/uploads/2014/06/VAS-Statement-on-Community-Work-Placements.pdf>

Warne, T. & Lawrence, K. (2009). *The Salford Time Banking Evaluation: A report for Unlimited Potential, formerly known as the Community Health Action Partnership (CHAP)*. Salford: The University of Salford.

Warren, J. & Garthwaite, K. (2014). "We are volunteers and that sometimes gets forgotten": Exploring the motivations and needs of volunteers at a healthy living resource centre in the North East of England, UK. Paper Presented at: *the UK Social Policy Association Conference*. University of Sheffield: Sheffield.

Weber, M. (1964). *The Theory of Social and Economic Organization*. (A.M Henderson and Talcott Parsons, trans.). New York: Oxford University Press.

Weeks, K. (2011). *The Problem with Work: feminism, Marxism, antiwork politics and postwork imaginaries*. USA: Duke University Press.

Williams, C. C., Aldridge, T., Lee, R. Leyshon, A., Thrift, N. & Tooke, J. (2001a). The Role of the Third Sector in Paving a 'Third Way': Some Lessons From Local Exchange and Trading Schemes (LETS) in the United Kingdom. *International Journal of Community Currency Research*. 5(3). Retrieved from <https://ijccr.files.wordpress.com/2012/05/ijccr-vol-5-2001-3-williams-et-al.pdf>

Williams, C., Aldridge, T., Lee, R. Leyshon, A., Thrift, N. & Tooke, J. (2001b). Recasting Work: The Example of Local Exchange Trading Schemes. *Work Employment Society*. 15(565). doi 10.1177/09500170122119156

Williams, C. C. & Windebank, J. (2000). Beyond social inclusion through employment: harnessing mutual aid as a complementary social inclusion policy. *Policy & Politics*, 29(1). pp.15–28

Williams, C. C., & Windebank, J. (2003a). Alternative Employment Spaces . In: A. Leyshon, R. Lee & C. C. Williams, (eds.). *Alternative Economic Spaces* (pp. 128-150). London: Sage.

Williams, C. C., & Windebank, J. (2003b). *Poverty and the Third way*. London: Routledge.

Williams, C. C. (1996). Local Purchasing Schemes and Rural Development: An Evaluation of Local Exchange and Trading Systems (LETS). *Journal of Rural Studies* 12(3). pp 231-244.

Williams, C. C. (2007). *Rethinking the Future of Work*. Hampshire: Palgrave Macmillan.

Williams, C. C. (2010). Beyond the market/non-market divide: a total social organisation of labour perspective. *International Journal of Social Economics*. 37(6) pp.402-414.

Willis. P. (1978). *Learning to Labour: How Working Class Kids Get Working Class Jobs*. Farnborough: Saxon House.

Winlow, S. & Hall, S. (2013). *Rethinking Social Exclusion: The End of the Social?*. London: Sage Publications Ltd.

Wolfenden. J. (1978) *The Future of Voluntary Organisations*. London: Croom Helm Ltd.

Wright Mills, C. (1951). *White Collar: The American Middle Classes*. New York: Oxford University Press.

Zelizer, V. (1989). The Social Meaning of Money, *AJS*, 95(2). pp.342-377.
Retrieved from <http://www.jstor.org/stable/2780903>

Zizek, S. (2009). First as Tragedy, Then as Farce. [multimedia] (Transcribed by RSA). Retrieved from <https://www.thersa.org/globalassets/pdfs/blogs/rsa-lecture-slovoj-zizek-transcript.pdf>

Zizek, S. (2012, 24 April). Occupy Wall Street: what is to be done next? *The Guardian*. Retrieved from <http://www.theguardian.com/commentisfree/cifamerica/2012/apr/24/occupy-wall-street-what-is-to-be-done-next>

9. Appendices

A: Participant Information Sheet

Area of Study

Understanding the Meaning and Usage of Time Banks and Alternative Currency Groups

Invitation

You are being invited to take part in a research study. Before you decide whether to take part, it is important for you to understand why the research is being done and what it will involve. Please take time to read the following information carefully.

Purpose of the Research and What Will Happen

The purpose of this research is to understand how members use, and feel about, alternative currency groups such as time banks. The research aims to build a picture of how members describe their involvement in the group and what it means to them personally.

You may be asked to be involved in a focus group with other members and/or be interviewed at a time and place convenient to you in order to answer questions relating to your views about time banks. Typically, interviews/focus groups will take place on the premises of the time bank office in a public space. Focus groups and/or interviews should last no more than 1 hour but participants have the say so on how long they will last. The questions will relate to your involvement in the groups, your activities, why you take part in time bank activities, your views on work and your opinions of time banks and alternative currencies.

Why have I been invited to participate?

You have been invited to participate because you are a member of an alternative currency group such as a time bank, and the researcher is interested in your views and experiences.

Do I have to take part?

It is up to you to decide whether or not to agree to take part. If you do decide to take part, you will be given this information sheet to keep and be asked to sign a consent form. If you decide to take part you are still free to withdraw at any time and without giving reason.

What are the possible disadvantages and risks of taking part?

If you agree to take part in the study, you will be asked to give up some of your time at a time and date convenient to you. You may not agree with the results of the research.

How will the information I provide for this research be managed?

To comply with the Data Protection and Freedom of Information Acts, all information collected about individuals will be anonymised, and personal data will be treated as confidential. Non anonymised data will only be available to the participant, me and my supervisors.

Participants can request to have any data they supply destroyed. All the data will be stored securely in paper or electronic form.

What should I do if I want to take part?

Please complete the consent forms and return them to me in person, to your time broker, or to the above address.

Can I withdraw once the study is underway?

Participants can withdraw from the study at any time without giving reason and that there will be no adverse consequences if they decide to do so.

What will happen to the results of the research study?

Data will be anonymised and non-anonymised data stored securely. I will write up the results of the study in a PhD thesis that will be submitted to Salford University for assessment. The anonymised results of the research may also be submitted to academic journals for academics and researchers interested in time banks and alternative currency groups.

Juliette Wilson

I will also provide you and your organisation with a copy of the research report if you would like to see it (this may be in electronic form).

Ethics Guidelines

The research will be carried out in accordance with the ethics guidelines of the British Sociological Association.

Contact for Further Information

Juliette Wilson

Allerton Building, Frederick Road Campus, University of Salford, Salford, M6 6PU

j.v.wilson@Edu.salford.ac.uk

If you would like to contact somebody else about the study, or you have a complaint to make, you should contact: Karl Dayson, Allerton Building L523a, University of Salford, Salford

K.T.Dayson@salford.ac.uk

Thank You

Thank you for taking the time to read about my work.

Date

B: CONSENT FORM ADULT

Full title of Project: Understanding the Meaning and Usage of Time Banks and Alternative Currency Groups

Name and contact address of Researcher: Juliette Wilson

Allerton Building, Frederick Rd Campus, University of Salford, M6 6PU

Please initial box

- 1. I confirm that I have read and understand the information sheet for the above study and have had the opportunity to ask questions.

- 2. I understand that my participation is voluntary and that I am free to withdraw at any time, without giving reason.

- 3. I agree to take part in the above study.

Please tick box

Yes No

- 4. I agree to my voice being recorded.

- 5. I agree that my data gathered in this study (after it has been anonymised) may be stored securely in paper or electronic form.

Name of Participant Date Signature

Name of Researcher Date Signature

C: Draft Interview Guide

This is intended as an outline and overview of the topics and types of questions which may be asked. Due to the inductive nature of the research these questions will develop.

Questions Relating to Personal Details

Name

Age

Gender

Family make-up

Ethnicity

Employment Status

Income

How long have you been a member of the time bank?

Further Questions

Are you part of any other community groups if so which ones?

What activities do you take part in in the time bank and what do you think of these activities?

Why did you become a member of the time bank?

How did you hear about the time bank?

How do you think of your time bank activities?

What do you consider to be work?

How do you think of time credits?

How do you use time credits?

What do you think of time credits?

How do you use money?

What do you think of money?

What do you know about alternative currencies?

How do you use tokens, coupons, vouchers or loyalty cards?

What is your opinion of time banks?

How do you feel governments could help you further?

What problems do you use your involvement with the time bank to address?

Who/what would you otherwise rely upon if not the time bank?

D: Field Work Schedule

Prior to becoming more involved in the time bank I had conducted an initial meeting with Jenny(S) in July at the time bank lasting a couple of hours. I had also had telephone conversations with her and Keith(S) in the initial stages of research. I have not included email contacts, and phone contacts in this timetable, just physical times when I was engaged in research activities as part of the time bank.

There is a total of approximately 147 hours contact time over 11 months.

17.10.13 Meeting outside of the centre for transition towns, but included talks and presentations by and about time bank members and staff. 2-3hrs

18.10.13 attended Eid party at the centre invited by the time bank. 2-3 hours

31.10.13 1 hour meeting at the centre with Saira(S)

13.11.13 teaching and observing at the time bank 3 hours

27.11.13 teaching and observing at the time bank 3 hours

04.12.13 teaching and observing at the time bank 3 hours

18.12.13 helping with the Christmas social party for the esol cases 3 hours

20.12.13 time bank xmas party and celebration 3 hours

08.01.14 teaching and observing at the time bank 2-3 hours

15.01.14 teaching and observing at the time bank 2-3 hours

22.01.14 Time Bank evaluation event 3+ hours

29.01.14 teaching and observing at the time bank 1-2 hours

05.02.14 teaching and observing at the time bank 3 hours

12.02.14 teaching and observing at the time bank 3 hours

05.03.14 teaching and observing at the time bank 3 hours

06.03.14 teaching and observing at the time bank 3 hours

Juliette Wilson

12.03.14 teaching and observing at the time bank, and conducting interview with Martin 4 hours

13.03.14 observing at the time bank, then had the opportunity to conduct a joint interview with Asiye and Saskia 3 hours

14.03.14 Interviews with Jenny(S) and Helen(S) 2+ hours

20.03.14 Interview with Jean, Saira(S) and Chris and observing 5 hours

26.03.14 Teaching & interview with Henry 3+ hours

27.03.14 Interview with James(S) and observing 2+ hours

01.04.14 Attended acrylic art time bank class 3+ hours

02.04.14 teaching and observing at the time bank 3 hours

04.04.14 Interview with Zane and Zumba time bank class 3 hours

08.04.14 Relaxation Time bank event & interview with Lara 4 hours

09.04.14 teaching and observing at the time bank, interview with Renee 3 hours

10.04.14 observing and interview with Cleo and Karen 3 hours also attended an evening event 'thank you meal' at the time bank 2+ hours

22.04.14 Attended Easter children's activities run by time bank members 4 hours

30.04.14 teaching and observing at the time bank 3 hours

01.05.14 Interview with Keith(S) and observing 2 hours

06.05.14 Interview with Nathan & meeting regarding English lessons with Saira(S) and other time bank members and volunteers, interview with Marge, Simon a no-show, interview with Freda, observing the time bank in between 6 hours+

07.05.14 teaching and observing at the time bank 2.5 hours

14.05.14 teaching and observing at the time bank 2.5 hours

15.05.14 Interview with Razia and observing the time bank, Interview with Cyril 4 hours

Juliette Wilson

- 20.05.14 Interview with Meena, Kyle a no –show, and observing 2 hours
- 03.06.14 Interview with Steven and observing 1.5 hours
- 05.06.14 Interview with Kyle and observing 2 hours
- 09.06.14 Carly interview no-show, observing, attended time bank meeting, attended time bank enterprise course 4 hours
- 10.06.14 observing, working on time bank project decorating homes for refused asylum seekers, Interviewing Carly 6 hours
- 11.06.14 teaching and observing at the time bank 2.5 hours
- 18.06.14 teaching and observing, interview with Nick 4 hours
- 23.06.14 Interview with Yvonne and observing 2 hours
- 25.06.14 teaching and observing at the time bank 2.5 hours
- 30.06.14 Interview with Adam and observing at the time bank 2 hours
- 01.07.14 Interview with Xia, and observing at the time bank 2 hours
- 02.07.14 teaching and observing at the time bank 2.5 hours
- 04.07.14 Time bank outing, bike riding 5 hours
- 07.07.14 Interview with Zak and observing at the time bank 1.5 hours
- 10.09.14 teaching and observing at the time bank 2.5 hours
- 17.09.14 teaching and observing at the time bank 2.5 hours

D: Participant Name List

1. Xia
2. Yvonne
3. Asiyé
4. Carly
5. Razia
6. Renee
7. Saira(S)
8. Saskia
9. Cleo
10. Meena
11. Freda
12. Helen(S)
13. Jean
14. Jenny(S)
15. Karen
16. Lara
17. Marge
18. Martin
19. Nathan
20. Chris
21. Cyril
22. Henry – non-member
23. James(S)
24. Keith(S)
25. Kyle
26. Nick
27. Steven
28. Zak
29. Zane
30. Adam

Juliette Wilson

Research, Innovation and Academic Engagement Ethical Approval Panel

College of Health & Social Care
AD 101
Allerton
Building
University of Salford
M6 6PU

T +44(0)161 2957016
r.shuttleworth@salford.ac.uk

www.salford.ac.uk/

7 November 2013

Dear Juliette,

RE: ETHICS APPLICATION HSCR13/59

Understanding the meaning and usage of time banks and alternative currency groups

Based on the information provided, I am pleased to inform you that application HSCR13/59 has now been approved.

If there are any changes to the project and/ or its methodology, please inform the Panel as soon as possible.

Yours
sincerely,

Rachel Shuttleworth

Rachel
Shuttleworth
College Support Officer (R&I)