WP4 | CASE STUDY Report: Timebanking

**transformative
social innovation
theory**

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transformative social innovation theory

Table of contents

transformative social innovation theory

transformative social innovation theory

transformative social innovation theory

1 Introduction to Timebanking and the hOurworld network

What is timebanking; what is a time bank?

As considered in this report, in its original ('purist') form, **Timebanking** is a rule-based service exchange mechanism. Its rules are based upon values of reciprocity, mutual respect (everyone has something to offer), and equality. The idea is that those practising timebanking give service and they receive service in exchange, but that there is no necessity in a time bank for a direct exchange of service between only two parties. Rather, in timebanking the giving and receiving of services is generalised within a community network. This community network is established as a **time bank**, also known as a **service exchange**. A time bank or service exchange comprises a group formed of individuals, organisations or both that practice timebanking. In a time bank the value of all services is equal and is measured in terms of hours of service delivery. Timebanking is therefore a complementary currency system using time as the unit of currency. A time bank member providing a service receives **time credits** for the hours provided. These can be exchanged for services from any other member of the time bank. The currency unit in a time bank that operates on 'purist' lines (i.e. in accordance to the principle of equality among members and their contributions, as espoused by the originator of timebanking, Teruko Mizushima), is valued at '*an hour's worth of any person's labour'*. The value is the same irrespective of what service is delivered. The unit of currency nevertheless has various names, including 'hours', time 'points' and time 'credits'. The term 'time dollar' was coined by Edgar Cahn and has been used in the US.

Timebanking is therefore not the same as barter. In barter, the relative value of services is negotiated between the parties to the exchange and some services may be valued more highly than others, for example on the basis of scarcity. In barter, the negotiation is between two parties only. There is a direct swap of services between the concerned parties. Also, barter can involve the exchange of goods as well as services. Timebanking, however, is a **service exchange mechanism**. Among the allowed exchanges, time banks may sometimes include the giving or receiving of services that are provided by physical infrastructure and goods, such as hours of access to office space or hours of use of equipment. In some jurisdictions, such as the US, exchange of goods, such as second-hand items, is allowed within time banks under IRS and federal rulings, but the 'value' in hours of an item must always reflect only the number of service hours involved in collecting, repairing, refurbishing and delivering the item, not its 'cash' value.

Neither is timebanking the same as volunteering. Time bank members earn time credits for all service contributions they provide. Volunteering is a one way transaction based on giving (charity). Timebanking is based on reciprocity. This is an important distinction in the context of understanding transformative change. The idea in timebanking is that, at the level of the individual, transformation occurs from reciprocity and from the vulnerability of receiving services more than the service of giving charity. This is a distinction for this movement. It is one of the primary messages from the network and support organisation that is studied here: hOurworld. It is to be noted, however, that many variants have been developed based on the 'purist' timebanking model and some of these deviate from it in ways that are significant from the perspective of the kinds of transformative change potential they offer.

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<u>Definitional confusion and its sources</u>

Distinguishing 'true' time banks and differentiating these from other social innovations that involve time exchange is a significant issue and it is important to appreciate that there are several different sources of definitional confusion.

One source of definitional confusion is that, over the years, several variants to the original rule-based service exchange model have been developed. Some variants break from the principles of service exchange to include exchange of services for goods or other rewards (thus constituting forms of incentivised time giving) or from the principle of equality by placing different values on different services, or from both by issuing time currency that is exchangeable for goods. Some variants do so while practising under the 'timebanking' label even though the deviation from the core values and the core service exchange mechanism of 'true' (i.e. original form) timebanking means these are not purist time banks and what they are practising (in strict definitional terms) is not timebanking but some variant of timebanking. Some of these variants have become very important in their own right.

Another source of definitional confusion is that not all 'true' time banks are labelled as such; indeed, some service exchanges consciously opt not to use that label because the term "banking" has an unwanted association with the cash economy and, in some jurisdictions, such as the US, the two currencies – time and money – cannot legally be mixed. In Japan, also, the term 'bank' is reserved exclusively for financial institutions, so (since 1998) it is not allowed to register a service exchange under the label 'time bank'. The labels Time Share, Time Trade and Hours Exchange (and others) are more commonly used for specific exchange networks, especially in the US and Japan, although the overall 'movement' (the family or collective of time banks and variants) is commonly referred to as timebanking.

Yet a further source of definitional confusion is that different parties with interests in timebanking have chosen to spell timebanking, time banks and related concepts in different ways in order to distinguish 'their' model of timebanking from others or to establish trademarks or copyrights, or to support claims over timebanking, such as claims to be the originator of the concept. Formats include the words with and without spaces, with and without hyphens, and with no/one/two capital letters; e.g. Timebanking, Timebanking, Timebanking, timebanking, time-banking etc. The same goes for time bank. It is true also for some concepts associated with timebanking, such as coproduction. Edgar Cahn, who founded the Time Dollar Institute, has established trademarks over variants of the terms 'time bank' and 'coproduction'; e.g. Co-Production™ using, here, two Upper Case letters and a hyphen.

All of this indicates that many in the timebanking movement are aware that definitions matter in timebanking. This may owe, in part, to the legislative and regulatory need to be able to establish legally-robust definitions of timebanking and time banks in order to distinguish timebanking activities from strict voluntarism or standard employment; for example to provide fiscal and regulatory accommodations (sometimes called 'disregards'). But, definitional clarity is important also in understanding the potential for timebanking to contribute to societally transformative change, as in purist timebanking this lies explicitly in the rule-based service exchange as a mechanism that operationalises the core values and principles of timebanking and inculcates these into the relationships it builds and affects.

transformative social innovation theory

Origins of timebanking

There are also competing claims over the origins and invention of timebanking. This, too, is a significant issue, since it impinges on governance integrity.

There has long been interest in the concept of 'value' and at various time different value theories have been espoused. Different lines of thought have been tested, historically, using different kinds of currency to represent or to establish value. Interestingly, early time-based currency exchanges date back in the UK to the early 19th Century. Robert Owen founded the National Equitable Labour Exchange in 1832 (Wikipedia). It issued 'labour notes' similar to bank notes but denominated in units of 'hours'. It sought to reward labour on the basis of equality so each labour hour was valued equally whatever service or skill was delivered. The scheme had some basic flaws and it folded in 1834. But its very existence demonstrates the long history of interest in time as an alternative to money as unit of account for the value of labour input.

Early time banks were established in several countries, including Japan, the USA, and Italy. But there is clear evidence that the concept of timebanking was under development in Japan by Teruko Mizushima in the immediate post-war era. Timebanking was certainly practised there already as early as 1973.

Teruko Mizushima is now widely credited with creating probably the world's first time bank, in Osaka, Japan, in 1973, drawing on ideas she had been developing since the 1940s and had published already in 1950 (Miller, 2008). Within the space of six years her Volunteer Labour Bank (VLB), which targeted housewives, spread right across Japan. By the time of her death, in 1996, Mizushima was well-known in Japan. She had achieved national notoriety in her lifetime, writing several articles and books, broadcasting on national radio, and receiving many accolades and awards. However, her contributions to time bank theory and practice remained largely unknown outside Japan until relatively recently. In 1982/3 the VLB expanded its operation outside Japan, opening a time bank in Gardena, California, USA, among the Japanese-American community. The details of this are provided on the time-line of the VLB posted on the VLB website, which details other important events in the evolution of the VLB. Nevertheless, wider western awareness was drawn to the pioneering work of Mizushima only relatively recently through the writing of Bernard Liaeter (2004) and, especially, Jill Miller (2008).

Mizushima saw time as constituting an alternative form of trade to money. She based her bank on the simple concept that each hour of time given as services to others could earn reciprocal hours of services for the giver in the future. Her initial idea was for people to make more effective use of time by enabling them to give and receive help at different stages in the life course. Starting from this point, she conceptualised time more generally as an alternative to money as a medium of exchange. Following the passing of the Non-Profit Organisation (NPO) Law in Japan in 1998 (which was important in legitimating civic society organisations and activities and making it administratively easier and financially more viable to establish non-profit organisations than before the passage of the law), her organisation was not allowed to retain the word 'bank' in its title as it was deemed to be the legal entitlement of only regular banks. The name of her time bank network was then changed to Volunteer Labour Network (VLN). The term Volunteer Human Resource Network (VHRN) is also sometimes used.

Miller (2008) explains Mizushima's motivation in conceptualising and creating her time bank:

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> *"Mizushima's first-hand experience of **the impact of spiralling and unpredictable prices on people's access to the basic necessities** [after WW2] led her to believe that **money could not be relied on as a guarantee for a secure life**. She went as far as to advocate that **time savings could provide a more reliable system than either capitalism or communism, both of which she saw as failing**. She said that... even the possession of money would not guarantee finding people willing or able to provide the services needed, whereas the system she envisaged would do so."*

Miller says that Mizushima also:

> *"**saw the potential for this new currency to create a more caring society, through increasing the exchange of mutual assistance in the community, and to value everyday tasks, such as those of housewives and carers, which the wage system did not reward**."*

Miller notes that:

> *"These were also some of the reasons why similar systems were set up in the United States in the 1980s and the United Kingdom in the 1990s."*

As to the potential for empowerment and transformative change embedded in the innovation, Miller (2008) refers to a book written about the labour bank by Lebra in 1980, which is entitled: **Autonomy through Interdependence**. Miller says*:*

> *"Lebra noted in 1980 that the Labour Bank **contains a revolutionary potential to reverse the established value priorities**" and "argued that it did this **by placing a higher value on domestic labour than had previously existed** in Japan, **calling into question whether male paid work really was of more worth than women's unpaid** housework which was 'concerned directly with human life"* (Lebra, T. S., 1980, pp. 138–39).

In the United States, the first time bank was established (most likely entirely independently from the developments in Japan) by a small group of women at the Grace Hill Settlement in St Louis. In the early 1970s they co-created their activity – a values-based mechanism for trading services – and named it a 'resource exchange'. They traded services for points, hour by hour, which they recorded on paper. They created a set of guiding principles for the exchange: equality, reciprocity, belief that each person had valuable skills to offer and everyone is precious. Although developed independently from the Japanese time banks, these mirror the values on which Mizushima had based her volunteer labour bank. The potential for the mechanism to be used more widely was seen and seized as the Grace Hill community faced the ending of the US 'war on poverty' with attendant cutbacks in financial support for welfare programs. The mechanism was integrated formally into Grace Hill's service exchanges from 1979 and became the centre-piece of what (in 1983) was retroactively named The Member Organised Resource Exchange (MORE) program. MORE was a program of self- and mutual-help initiated at Grace Hill as a response to cuts in public welfare expenditure. (Wright, 1997).

The Grace Hill Settlement service exchange concept attracted interest because of its potential for replication. Edgar Cahn who, according to one interviewee, "*came across Grace Hill Settlement House while attending a conference in St. Louis, Missouri [in 1980] where he met a social worker*

transformative **s**ocial **i**nnovation **t**heory

from Grace Hill" played a significant role in formalising, branding and marketing the concept. Over the next two years Cahn participated in the MORE dialogue and helped shape the service exchange expansion efforts. He formalised, publicised and elaborated on the time-based service exchange being practised at Grace Hill, especially by developing the theoretical and conceptual basis for timebanking. He coined the terminology of "time dollars" and established the Time Dollar Institute to study timebanking. Cahn asked permission of Grace Hill to rename the service exchange at the heart of the MORE program as a 'time dollars' exchange and the guiding principles as established by the women founders of timebanking at Grace Hill as 'core values'. His book with Jonathan Rowe*, Time Dollars,* came out later using these terms. In his books, *Time Dollars* (1992) and *No More Throwaway People* (2000) Cahn claims to have invented timebanking, but given that a time bank was established in Osaka in 1973, that there was already a nationwide network of time banks operating in Japan by the end of the 1970s, and that a service exchange was operating in St Louis in the 1970s it would perhaps be more accurate to say that Cahn's major roles were in communicating and disseminating the concept and in forging a fundable movement around timebanking.

Without full insight into this history, timebanking organisations and their members in the West often tend to credit the invention of timebanking to Edgar Cahn rather than to Mizushima. His books are widely acknowledged to have been powerful instruments in marketing and promoting timebanking worldwide. There is nevertheless some frustration felt by some in the timebanking movement that the contributions of the original pioneers of timebanking, Teruko Mizushima in Japan (who actually labelled her organisation a 'bank') and the women of the Grange Hill Settlement in the US (who labelled their program a resource exchange), are not more widely acknowledged and referenced in the core literature for pioneering the values and mechanism of timebanking. Several interviewees expressed the view that there is a need to revisit the history of timebanking because available accounts are "*selective*" in what they report and some give impressions about lines and directions of influence that can be misleading.

<u>Why is timebanking promoted? What are its potential impacts?</u>
There are many reasons to promote timebanking. An important contribution to conceptual understanding is made by Neva Goodwin. Goodwin distinguished two different economies: the market (money) economy and what she terms the 'core' (time) economy. Both are needed to provide human welfare and wellbeing. The core economy constitutes activities that support family and community life and citizenship. It relies on the abundant resource of human labour in performing routine tasks of child care, elderly care, community support, etc. It emphasises belonging, caring, devotion and cooperation, which are sentiments and actions not motivated by money. The market economy by contrast carries out production under conditions of competition. It emphasises scarcity value, minimisation of money costs and making profit. Both economies are necessary for welfare delivery, but they each operate on different principles and values.

Carrying this forward, Cahn has argued that the market economy and its demands can (inadvertently) interfere with the core economy and that the core economy has been seriously damaged by growth of the market economy (marketization) and its increasing influence over people's lives as is discussed by in the seminal work of Polanyi, The Great Transformation Polanyi, 1944). Some re-balancing is needed, which, Cahn argues, is where timebanking comes in. Timebanking provides recognition, incentives and rewards for work in the core economy that a

pure market system devalues. As well as gaining time credits, participating individuals, can potentially also gain confidence, practice skills and build social contacts through giving to others and being involved in service exchanges. Communities can therefore use timebanking as a tool to forge stronger intra-community connections and to (re)build social capital as well as to reduce dependence on markets and state welfare on which they cannot in any case rely. Fundamentally, timebanking is promoted as a mechanism through which people and communities are enabled to take greater control and can contribute themselves to the solution of the problems and challenges they face without needing to wait for and depend on others to provide solutions from the outside.

Establishment of time banks

Individual time banks are typically local and are established as grassroots initiatives by local activists who are aware of the mechanism and want to create a time bank. Such initiatives may arise spontaneously and/or with stimulation and support from a membership organisation or from other time banks. Such support, and sometimes even the impetus to create a time bank, may come also from local government or other agencies. There are several types of time bank and also different approaches to developing timebanking typologies. Time banks may be classified on the basis of the services they provide as either 'community' time banks (offering diverse services, having diverse membership and being community/neighbourhood based) or 'themed' time banks (organised around particular kinds of needs, services, members, and target groups). Alternatively, time banks can be classified on the basis of membership, which can include individuals, but also organisations. This distinction gives three broad types of time bank: ones focusing on exchanges between individuals, between organisations, or between individuals and organisations. Another distinction might be between 'classical' time banks operating on original 'purist' values and principles and more recent variants that include access to facilities or equipment among the 'services' being exchanged; for example, the services provided by access to office space, computers, internet, gardening equipment, transport companies, cinemas, health centres, educational institutions, etc.

Growth of timebanking, networking and network extension

Individual time banks, constituted as a group or club of members that network internally (within the time bank) through their exchanges may combine with other time banks to form networks of time banks or they may join existing networks of individual time bank at scales varying from local to transnational scale. Networks of individual time banks can develop bottom-up, top-down, middle out or through combinations of these and from any scale in the hierarchy, including by organic growth and by coalition of existing networks.

An important role can be created at a meta-level in a network of time banks for a membership organisation, whose functions (continuously-evolving) may include representing the time banks that constitute its membership, providing support services, securing resources, and growing the timebanking 'movement'. The last of these can be achieved in different ways; i.e. by growing the number of time banks, by thematic extension, by increasing the number of members in each time bank, by geographical extension (into other countries) etc.

The spread in timebanking and the growth in the number of time banks have been continuous and steady overall, but patchy in space and time, with some countries supporting many more time banks than others and net growth being sometimes slower or faster. The overall pattern of

development of timebanking and variants worldwide however has involved overall growth in the numbers of individual time banks with these becoming increasingly networked across local, regional, national, and transnational levels. In (and as part of) this process, some national and transnational timebanking networks have emerged. Different transnational networks have formed along lines of language-culture groups, but there is a start of a process of consolidation among these. Importantly, these networks are often identified by and associated with the software systems they offer to their member time banks, which grassroots time banks and their members use to organise and account for service exchanges. The quality of software, the process and pace of its improvement, and the terms of its use are key factors in the development of networks and in network dynamics.

Timebanking software

Individual time banks have a common need for systems to arrange, manage, record, and account for service exchanges among their members. This is a need that can be met in different ways. Time banks can use paper- or card- based systems and this was the usual accounting mode used by early time banks. Today, however, generic computer-based software systems are available and these offer not only greater accounting efficiency, but also scope for providing additional services and functions in support of management, safeguarding, quality assurance, social learning, monitoring, and resourcing. Several different software systems have been independently developed by individual time banks or by their regional or national membership organisations, but as the needs and functions are generic a (potentially) more rational approach has emerged. Some national and regional timebanking membership organisations have come together in transnational partnerships and are consolidating resources and efforts to develop shared software. Distributed innovation (open-innovation) of software has the potential to make the development effort more efficient and to deliver a better product with greater functionality, greater scope for supporting social learning across a common platform, etc. This nevertheless raises international software and data governance issues, which holds implications for the distribution and exercise of 'power', 'influence' and 'control' over those involved in networks. Issues over proprietary and use rights over software/data and payment or non-payment for software and related services can (and have) raised tensions within and between those involved in international and national networks and within and between those involved in membership organisations. The international and national organisation of timebanking is therefore quite dynamic and has featured some changing alignments and affiliations, the emergence of new networking organisations, and organisational 'splits' linked (especially) to differences in the positions and stances taken by key figures in the membership and networking organisations linked often to issues of software and data governance. These are often linked also to differences in positions over aims and ambitions, both personal and for timebanking.

Extension of the timebanking concept

Parallel with the development of networks and software is the related extension of the timebanking concept. Exchanges within most time banks are relatively simple and self-contained, involving exchanges between members of the same time bank with little or limited building of time credits or deficits. However, the timebanking concept is very versatile. There are already time banks that allow time credits earned in one time bank to be transferred to another bank and used there or for them to be donated to friends and relatives for their use. As with extension of the networks and extension of software functionality, extension of the timebanking concept holds

potential to increase the range of benefits to those taking part in service exchanges. It is relevant for increasing the take-up of timebanking and, with that, for magnifying any potential for transformative societal change. Understanding network, software and concept extension in timebanking is therefore highly relevant in exploring the mechanisms of transformative change in this case study, since the change potential is a function of the basic rule-based service exchange mechanism and the scale and intensity of service exchange activity.

Potential relevance of timebanking to empowerment and change

Timebanking is interesting for TRANSIT because it is a highly versatile mechanism for individuals and groups to self-organise and become active, to do useful (self- and community- benefitting) work, and to develop useful relationships applicable across a wide range of domains, services, and contexts for many purposes. Depending (*inter alia*) on the extent of geographical presence (areas covered by local time banks), the status of time banks (their levels of organisation and vibrancy), and the management and organisation provided by local coordinators and membership organisations, time banks can offer capacity to respond to many social, economic, environmental and political challenges. They have also demonstrated an unexpected capacity to respond effectively to local emergencies and crises. In both Japan and New Zealand, for example, time banks have played roles in responding rapidly to earthquake events and to sustaining responses far into recovery periods. Timebanking offers scope, among others, for community-building and for incentivising community-building activities, for building an alternative or complementary welfare delivery system, and for building the sharing (exchange) economy. It can serve whole communities and/or be designed and used to target and serve specific (high-interest) target groups, including groups that are among the most vulnerable in society, those most marginalised, or those with highly specific needs. It holds potential to support and build more inclusive, sustainable and innovative societies.

Especially in European societies, which have state welfare systems that are now under stress, timebanking is seen to hold potential to lower the costs of state welfare provision and/or to provide alternative or complementary systems for securing welfare that are not so reliant on direct state provision. Timebanking and variants in Japan have already become part of the response to the ageing society, incentivising and providing opportunities for the active elderly to become involved in supporting and caring for the frail elderly (Miller, 2008). Timebanking analysts claim that timebanking can reduce costs to the public purse of welfare provision both by preventing needs from arising and, when needs do arise, providing for these to be met in part using timebanking labour. Important also is that timebanking can be used synergistically with other social innovations and has been recognised by practitioners to be a 'cornerstone' mechanism within clusters of social innovations that, together, offer scope to build strong local sharing economies based around commons, cooperation and exchange. Related social innovations include community cooperatives and credit unions.

Time banks are of interest from the perspective of transformative societal change because they operate on different from mainstream values and principles based on market capitalism, state welfare delivery, or strict voluntarism. The rule-based service exchanges in a time bank operationalise the core values and principles of timebanking. The values and principles distinguish timebanking both from mainstream activities and from related social innovations, such as alternative currency schemes and local exchange trading schemes (LETS). They are also

used formally in some countries by government and its agencies to distinguish service exchange for administrative purposes, such as to establish its fiscal status. Legal arrangements over the treatment of time banks (i.e. how time bank members and activities are considered under prevailing fiscal, employment, benefits-eligibility, and trades-protection rules) differ between countries.

Timebanking therefore interfaces with several transformative discourses and with many ongoing trends in society (economic globalisation, scaling back of government, retreat of the welfare state, open innovation). There is evidence already in the form of regulatory accommodations, co-operations with establishment organisations and some funding decisions that timebanking is perceived positively by mainstream organisations, including government agencies, but there is still a lack of stable base-level financial support for time banks to cover fixed costs (e.g. for computers, internet access, insurance) and for brokers and coordinators to receive some basic level of payment for their role, which has been found to be a key factor in time bank vitality and sustainability. Secure and sustainable funding is needed to establish and sustain time bank presence widely at local level, which is needed for these to be available to call on to deliver societally wanted services.

An important statistic is that around 70% of time banks fail within their first three years. Main reasons for failure are linked to brokerage and funding. If the time bank needs an active and paid broker to sustain operations, finding income to continue the time bank becomes essential for its survival. It is often easier to find funding to establish a new time bank than it is for an existing time bank to win continuation grants. Survival is therefore more likely if the time bank is supported at the grassroots by an enthusiastic core membership that will continue to stimulate and support exchanges without being paid and/or if the time bank can establish a sustainable business model that involves developing an own income stream. There are some examples of long-lived time banks that have achieved this. These therefore become interesting to study as success cases (Weaver, 2016; Weaver and Marks 2017; Marks et al, 2017).

Issues in taking up any potential for transformative change
In terms of issues of concern to social innovators, at least five stand out as being important for TRANSIT to explore.

One is the issue of financing fixed costs. Local time banks face some core (fixed) costs, which, although typically quite small, are recurrent. Many time banks find difficulties in obtaining funds to cover these costs and the time of coordinators/brokers is lost in (repeated) efforts to secure basic funds, which (even when won) are often provided as short-term grants (typically less than 12-months, because grants from local authorities are tied to their annual budget cycles) that do not relieve the pressure for long or provide for surety and sustainability. In some instances, funding is more available for 'additional' activities of time banks, but these funds are to cover variable costs of extra activities and the capacity to deliver these assumes time bank stability (i.e., that fixed costs are covered already).

A second issue is that in seeking funding, time banks are required to respond to the information needs of funders and to other 'conditions' of funding. This creates monitoring and reporting challenges, but is also seen by some at the grassroots to detract from the idea that timebanking is under the independent control of its membership community. Software solutions could help here.

transformative **s**ocial **i**nnovation **t**heory

Automated recording of transactions and collection of data on outcomes and impacts could significantly reduce the monitoring and reporting burden on time banks and their members. This could help also with quality assurance, which is a bridging issue in quality control relating both to outcomes/impacts and safeguarding.

Safeguarding is a third issue, which appears to be culturally more evident as a concern in some contexts (such as Western Europe) than in others (such as the USA). Safeguarding is an internal governance issue, but relates strongly also to societal acceptability of timebanking in some of its applications and interfaces with external governance arrangements if/when time banks deliver services on behalf of external sponsors, including government agencies. Safeguarding becomes critically important when public funds are used to support time banks and these intervene in respect of vulnerable people. Risk and liability management is also a financial issue, since liabilities can be partly offset through insurance. Safeguarding interfaces also with training and quality assurance. This has been a significant issue in japan in relation to harnessing time banks to provide care and support for the frail elderly. Time banks are now major providers of certified carers, offering training, certification and appropriate care opportunities.

A fourth issue surrounds the legal and regulatory status of time banks and their activities and concerns the potential need for the status within jurisdictions to be renegotiated as timebanking develops and evolves, including through up-scaling and concept extension. Favourable regulatory arrangements in some jurisdictions provide time banks, their members and their activities with some degree of protection so long as these remain within the scope of legal and regulatory definitions. But regulatory accommodations can also constrain extension of the timebanking concept. Timebanking thus faces challenges of internal and external governance both within countries and also internationally, since to scale up from a niche activity may involve reaching new accommodations with government over how timebanking in its evolving forms is regulated. For some prospective time bank members, international credit transfer could make timebanking a more attractive activity. The scope for organising such credit transfers may depend on harmonising regulations internationally or at least on providing clarity over how international credit transfers are to be handled administratively.

A fifth issue concerns the need to establish an international governance regime for software that is initially developed by one membership organisation, but is subsequently developed in open innovation mode with international contributions. An alternative route forward might be possible using dedicated cryptocurrencies and block-chain technology (Weaver, 2015).

Scaling potential
The potential to contribute to any transformative societal change through such empowerment is necessarily dependent on the broad take-up of timebanking, the structure of membership and exchanges, and the effectiveness of individual time banks in empowering local members. In turn the take-up of timebanking is a function of the net creation of new time banks (replication), concept extension (thematic diversification and the creation of qualitatively different time banks), and the growth of existing time banks in terms of members, volumes of exchanges, etc. (internal growth). Another route forward is by embedding the culture of timebanking (its values of mutual sharing of human and other resources and its exchange mechanism based on reciprocity) into other organisations (Weaver, 2015)

transformative **s**ocial **i**nnovation **t**heory

In some contexts, for example in the UK, the scope for internal growth of time banks has been limited to date because of a capacity constraint on brokers who oversee exchanges. In the UK, at least, it has been found that brokers face difficulties in maintaining and overseeing a vibrant exchange network once the membership of an individual time bank reaches a threshold of around 250 members. This may be because whereas the possibilities for exchanges increase as a power function of the membership level. In the UK this constraint has meant that, at the national level, timebanking has expanded largely through replication helped by thematic diversification (growth in the numbers of time banks) rather than by growth of individual time banks beyond this 250 member quasi-threshold. The introduction of improved software that enables more exchanges to be generated and overseen by members and some safeguarding issues to be handled automatically using the software rather than manually by intervention of the broker may hold potential to overcome this constraint. This could also help time banks achieve critical mass. Some safeguarding and quality assurance issues nevertheless require the oversight of an active and informed coordinator.

This example is used here to illustrate the strong interrelatedness of the challenges to upscaling that time banks face and the potential this creates for trade-offs across goals and concerns. How trade-offs such as these are handled may be important in establishing and evaluating different plausible pathways for timebanking, how these might contribute to transformative societal changes, and the ways in which the potential for positive contributions might be supported by policymakers and others seeking to establish an enabling context. They hold implications also for theory development since they illustrate how bottlenecks to upscaling can arise and provide scope to explore ways of avoiding, overcoming or circumventing these.

<u>The case study</u>
The case study focuses on how timebanking initiatives are organised both through networks and, sometimes, as stand-alone initiatives. By doing so, the case has the possibility to contrast the experiences of well-known and less well-networked initiatives.

The transnational network organisation under study is the hOurworld organisation. It is one of a small number of timebanking support organisations that have built transnational networks. Others include TB USA and Cronobank. Strictly speaking, hOurworld is not a membership organisation but rather a timebanking support organisation established as a cooperative business; it has nevertheless become internationally-significant because its software is used by time banks in and beyond the US.

The hOurworld organisation is relatively recent. It began as a US-focused initiative of three individuals who were concerned mostly to 'water the roots' of timebanking in the US by providing tools, training and support to local time banks. The software developed by hOurworld, Time & Talents (TnT) was originally developed to overcome limitations experienced by its developers in using Community Weaver, the software developed by TB USA, which until then had been the major US network organisation and the main software provider in the US and globally. The software was first offered to TB USA as an alternative to its software on the proviso that it was made available free-of-charge to users. TB USA had charged annual dues for access to its own web-hosted Community Weaver software. Discussions failed to arrive at a basis for agreement over distribution of TnT on a free-access-to-user basis. The two organisations have therefore

followed separate software-development and pathways and, by implication, have developed separate networks of time banks.

TnT has been made available to its users free-of-charge by hOurworld. It is possible that, in the future, variants on the basic TnT software will be made available by hOurworld with the possibility of charging for higher-functionality variants. TnT was released at a time when a new version of Community Weaver was under development. The version of Community Weaver that was released had some technical glitches that led to some users switching to TnT. TnT made significant advances in popularity in the US, winning over former Community Weaver users and making hOurworld a significant US networking organisation.

Following a partnership agreement between hOurworld and the UK timebanking membership organisation, Timebanking UK (TBUK), through which TBUK has exclusive rights to distribute TnT on a free-to-use basis in the UK, hOurworld has also become (almost by default) a transnational networking organisation. In the space of its first year, the hOurworld-TBUK partnership has created a transnational network of around 600 time banks in the two countries alone, with the prospect of the network extending to other European countries on the basis of the foothold won in the UK acting as bridgehead. In 2014/2015 hOurworld was negotiating with a French membership organisation over its joining the transnational network. Already, as a part of the link-up between hOurworld, TBUK and the nascent French network, a French-language user-interface for TnT has been developed. Nevertheless, issues of software and data governance and proprietary rights over TnT (which rest with hOurworld as a commercial concern) potentially limit the scope for TnT to become a timebanking software for Europe.

The case study also has two local cases: the UK and Spain. These are strongly contrasting. Timebanking was brought to the UK from the US, beginning with the establishment of Fair Shares, a local time bank in Gloucester, as the first UK time bank. Soon afterwards, its founders together with help from the New Economics Foundation established Timebanking UK (TBUK) as the national membership organisation for UK time banks. Most UK time banks are grassroots initiatives that are locally instigated, but supported by TBUK. TBUK supports local time banks across the UK, but with now more than 300 time banks recognises the need, also, for middle-level support organisations and activities to be established for each constituent country of the UK (England, Scotland, Wales and Northern Ireland) as well as for networking at the regional level. This is in addition to longer-established local level networking activities.

Early support by TBUK focused around the provision of software that TBUK itself developed and distributed, Time on Line. Since 2013, however, TBUK (with around 250-300 Time Banks as members) addressed whether a better option would be to ally with another organisation that already had a better and more promising software than its own with a view to adopting that software and pooling resources in its further development. Having reviewed available generic software alternatives, TBUK approached hOurworld and in 2013 the two organisations formed the strategic partnership behind the emergence of hOurworld as a transnational networking organisation. The significance of this partnership lies also in that TBUK is seen in Europe as a 'model' membership organisation and it has links with timebanking initiatives in France and across several Central and Eastern European countries. TBUK is involved in the development of a

Europe-wide organisation that could be a networking organisation for the national timebanking membership organisations of different European countries.

Timebanking in Spain is a development that was introduced from Italy. The first time banks were established in the context of international projects funded by the European Union and had support also from regional and city- authorities. Most Spanish time banks are initiated by associations, NGOs and regional or city authorities and they have been fostered at regional and local levels and within city-regions in Catalonia, Andalusia and Galicia. Until recently the regional initiatives have not been well networked with each other and there has been no national level membership organisation, but the regional support organisations have developed some international links to Latin countries; i.e. Italy, Portugal, Chile. Catalonia was a pioneering region in developing Time Banks and the Catalan initiative was supported and coordinated at the regional level by an Association known as Health & Family. A more recent initiative in the region of Galicia is a so-termed 'new generation' time bank pioneered by the Ser-Hacer NGO.

The networking organisation, membership organisations and local initiatives that form the focus of this case study are set out in Figure 1.
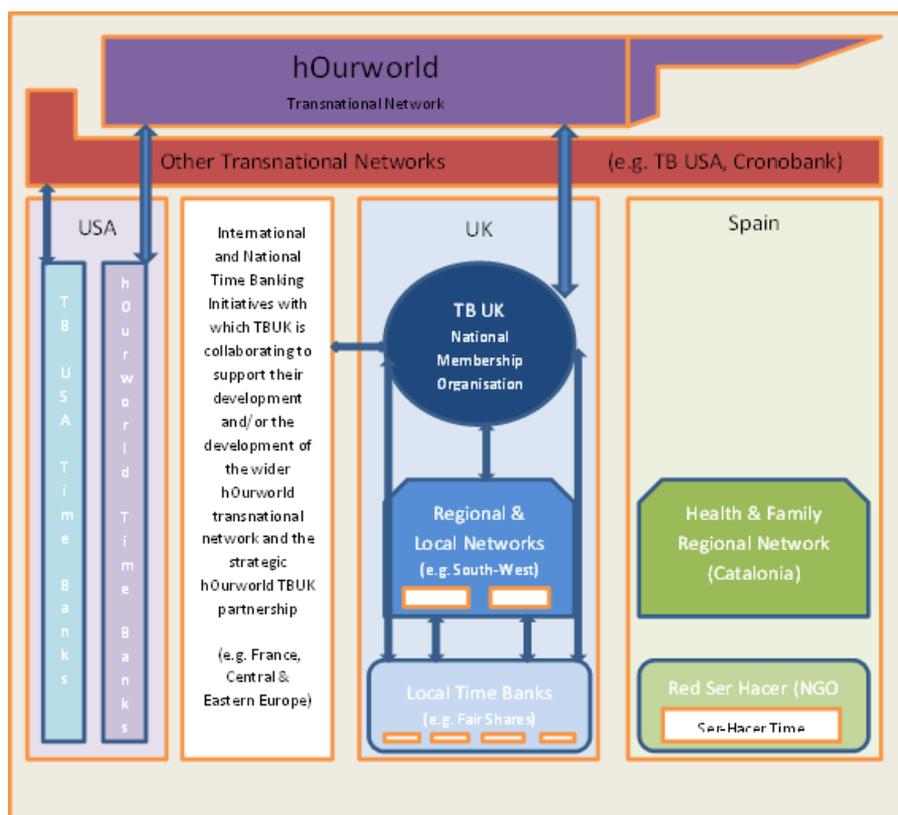
Figure 1: Thematic representation of the timebanking case-study

transformative social innovation theory

2 Methodology

2.1 Researcher relations to the case

The research team comprised: Paul Weaver (PW), Veronique Vasseur (VV) and Loes Muijsers (LM), all from ICIS, Maastricht, NL. Adina Dumitru (AD), Isabel Lema (IL) and Ricardo García-Mira (RG) formed the research team from the University of Coruña, Spain.

Paul Weaver (PW) coordinated the overall study and the Maastricht team undertook research into the transnational network and the UK local manifestation. The team from Coruña researched the local manifestation of timebanking in Spain. The final report has been prepared by PW as principle investigator.

On behalf of the Maastricht team, PW made first contact with the main representatives of the organisations under study: for hOurworld, Linda Hogan (LH); and for TBUK, Sarah Bird (SB). A very positive, active and on-going relationship has been established with these two lead informants, which has involved frequent email exchange and skype calls in the process of information gathering, but also research into timebanking history that has emerged as a joint endeavour of mutual interest. The objective has been to clarify differences between the original model of timebanking and some 'variants' based partly on it that are practised in some places, and which sometimes are called (or are known as) 'timebanking' or 'time banks' even though they operationalise exchange mechanisms and/or sets of values that differ from those of the original model.

First contact with SB was made using the 'official' project description and a slightly-modified (reduced length) introductory email. The potential benefits of co-operating with the TRANSIT project were as set out in the standard email. The principle investigator (PW) and neither of the other members of the Maastricht team had previous knowledge of or engagement with the timebanking movement. However, as a sustainability scientist and action researcher, PW is in principle interested to help organisations that are advancing innovations with a positive potential to contribute to more sustainable development and its goals and/or to contribute to stronger local communities, stronger and more diverse local economies, more inclusive societies, etc. Having come to know more about timebanking through the course of the case study, PW has come to regard timebanking and the organisations and innovators promoting it as very support-worthy because of the potential they demonstrate to contribute to positive societal change.

SB, LH and PW all recognise that there are benefits in cooperating to improve self- and others-appreciation and understanding of timebanking, to explore and theorise its role and potential in empowerment and change, and to explore how the framing conditions and the supports available for timebanking and for networking among time banks might be improved. LH and SB recognise that academics are holders of important resources that can be harnessed in the development of timebanking on a free-of-financial-cost basis and often on a reciprocity basis (see later discussion of resourcing) and both hOurworld and TBUK already have researchers and universities as partners. Academic groups are included in their active networks.

transformative **s**ocial **i**nnovation **t**heory

Research reports and publications from research groups (whether or not these are listed as partners) also appear already under the 'resources' and/or 'publications/research' sections of their websites. These include: reviews of timebanking theory, practice and history, case studies of time banks, thematic impact evaluations, etc. Research partners are sometimes able to access research funds to undertake work that has important spin-off benefits for the studied organisations; for example, impact studies that develop evaluation methodology, case studies or thematic evaluations that (independently) demonstrate positive impacts, or studies that quantify scope for social return on investments. These can be used by timebanking organisations for a range of purposes, including internal management, communication/dissemination, learning, funding applications, impact reporting, etc.

In the context of the relationship established with the TRANSIT project, SB mentioned that TBUK would be interested to have any historical overview and bibliography we might produce in TRANSIT of timebanking theory, concepts and practice. From the hOurworld side, LH expressed hope we might help clarify the origins and definitions of timebanking and credit the contributions of the early innovators, which are not so widely known about and recognised. These 'wishes' of the two lead informants are likely to prove also to be extremely important for theory-development in TRANSIT, since, in its original form, timebanking is conceptualised and defined as a rule-based service exchange mechanism that uses time (rather than money) as the unit of value and account. The rules of the exchanges ensure that timebanking in its original form puts a set of values into practice, which come to define the exchanges and thereby also the relationships established through these. The possibility of reaching policy makers and funders through the TRANSIT project and of networking with other, like-minded, social innovation movements are also expressed as interesting for hOurworld and TBUK.

Overall case study methodology

The methodological guidelines were followed closely. This may have been facilitated by the fact that the goal of the Transit project to explore the transformative change potential of timebanking is salient also for some of the key actors we have interviewed or whose web pages, reports and articles we have reviewed in the course of the case study.

Definitional issues (and choices in respect thereof) proved significant for the methodological approach. Of particular importance is the issue of what constitutes the social innovation called 'timebanking', since this proves significant for understanding mechanisms of change and empowerment. As set out in section 1, there is a model of timebanking that was specified by the originators of timebanking, which we refer to in this report as the 'basic' or 'original' and 'purist' timebanking model. There are also derivatives/variants of this model, which operate on altered exchange mechanisms and altered sets of values.

The hOurworld transnational network considers that variants of timebanking/banks that do not operate on the original values and exchange mechanisms are not true time banks and their transformative potentials require each to be analysed separately, since transformative potential and how this is constituted depends on the details of each innovative variant. LH stresses the importance of the original values and exchange mechanism for the transformative potential of timebanking, since these give timebanking its specific change potential and direction. She argues that variants of timebanking that deviate from the core values or operate on different exchange

mechanisms may also have a change potential (and may of themselves be very worthwhile), but the change mechanism and the changes introduced will be different from those introduced by timebanking in its original form. In her view, the values of reciprocity and equality are inculcated into society through the practice of timebanking and, also, that these same values should guide the networking/membership organisations in their governance of time banks.

It is to be noted in this respect that the leaders of hOurworld see value in synergistic associations been timebanking and other 'like-minded' social innovations. The organisation offers expertise in combining Community Co-ops with timebanking. It also promotes a 'movements moving together' principle among 'like-minded' movements. 'Like-minded' here implies that the values and goals of the social innovation organisations are the same or similar, even though different mechanisms may be deployed to implement these. At issue is that the complementarity and synergy between different movements with the same or similar values is seen by hOurworld to be often greater than that between timebanking based on original values and derivations/variants that operationalise other values.

LH also argues that integrity of the timebanking movement with timebanking principles is needed across the movement (including the leadership and membership organizations as well as the local time banks) for the movement to achieve its potential and that any lack of integrity by network/membership organisations risks alienating grassroots time bankers. This aspect of the definitional issue is significant for understanding the history of the hOurworld transnational network; in large part its 'raison d'être' was to offer support to the grassroots that complies with the values and principles of timebanking. However, squaring this ambition with the need to generate revenues to keep the support organisation afloat creates tensions and these have led to discussions within the hOurworld leadership over the future direction of hOurworld and whether it is possible for it to continue without developing a business model that, in some way, generates revenues from TnT. So far, hOurworld has been able to provide TnT on a free to use basis.

A related issue is that external governance arrangements for time banks are different in different countries. This has definitional implications, too, since in different places the services that can be exchanged legally in time banks, the individuals and organisations that can take part in timebanking, and the conditions applying to exchanges and participation are all different. Legal and regulatory arrangements can also change over time. Jurisdictions differ also in respect to the enforceability of regulations and the rigour of enforcement.

For TRANSIT and its concern to understand transformative change such definitional issues are important to explore and to understand. Contextual differences in external governance, in the nature and severity of the societal problems faced, and in currently dominant modes of addressing these (e.g. whether or not there is an established welfare state, the form it takes, and what challenges it faces) are also relevant for understanding the potential contribution to societal change that timebanking/banks might make. Differences across space also hold implications for cross-boundary innovation; e.g. the potential transferability of a timebanking model between countries or the possibilities for credits earned in one time bank to be transferred to another time bank operating in a different country under different regulatory arrangements.

The methodological choices we have made in terms of which transnational network and local manifestations to study are intended to provide opportunity to explore these definitional and

contextual aspects, which we identify as important to an understanding of potentials for going to scale and for contributing to transformative changes of different kinds. The case explores hOurworld as the transnational support organisation with an international network of TnT users. It takes time banks in the UK and in Spain as local cases. This enables the case-study to probe into the significance of how the social innovation is defined, understood and governed in the different countries and the roles played by contextual factors in the UK and Spain.

One other issue of methodological choice deserves mention. This concerns the choice of whether TBUK (the UK national membership organisation for time banks) should be taken as the local manifestation of timebanking in the UK or whether attention should focus more on local time banks. It was decided to study both, but with the main focus on TBUK, as this allows the case study to explore how timebanking networks have developed in the UK and internationally and the roles of membership organisations and networks in the diffusion of timebanking. It emerges that there are some unexpected twists in the (on-going) processes of transnational and national network building and that networks have developed so far in non-obvious ways; i.e. combining on the one hand bottom-up, top-down and middle-out development and on the other hand elements of collaboration with elements of competition. The local time bank chosen for study in the UK was that with the longest history, the Fair Shares time bank. Findings about the Fair Shares time bank are therefore also outlined in the report.

Interviews (Maastricht team)
The first contact made was with SB at TBUK (in March 2014). A first telephone interview (60 minutes) was followed-up with a face-to-face meeting (2hours) to discuss logistics for the collaboration between us through the course of the TRANSIT project. An early write-up of findings from the first telephone interview was sent to SB for her to check the information. Following the face-to-face meeting, SB made the introductions to hOurworld (LH, TD) on our behalf at our request and also to other important actors in the timebanking movement, including Martin Simon (MS) and David Boyle (DB). We were introduced also to Kaaren Fisher (KF) who is responsible within TBUK for establishing regional-level networking activities among UK time banks. SB and KF provided an introduction to Jez Spencer (JS) who currently coordinates the Fair Shares Time Bank, which is the longest established UK time bank.

MS and DB brought timebanking to the UK from the USA in 1997, having seen timebanking in operation and having been influenced there by Edgar Cahn (EC), the leading figure in the development of timebanking in the USA over the 30 year period from 1980 to 2010. MS and DB founded the first UK time banks (Fair Shares) and established TBUK as the national membership organisation for UK time banks. MS was the first CEO of TBUK. DB is a thought-leader, respected authority and writer on timebanking and related social innovations. He is also a policy adviser who has been very active internationally and domestically in studying, evaluating, advocating and promoting time banks, timebanking and related social innovations.

It was clearly important to interview SB as she is CEO of TBUK. In order to cover the complete history of timebanking in the UK we needed also to interview one of the founders of timebanking in the UK. DB has particular insights here as he was instrumental in arranging the 'accommodation' reached with UK authorities in 2000 (and which is still active) over the legal, fiscal and charitable status of timebanking in the UK. DB has also worked to theorise coproduction

as an underlying mechanism of change in some social innovations, including in timebanking. He has authored several significant studies and reports on co-production as the key change mechanism through which timebanking can bring about societal change. DB has also evaluated timebanking/banks, including through a recent study (commissioned by TBUK) on the role of timebanking in health. PW interviewed DB by phone and skype (one hour) 3 November 2014. PW interviewed LH and TD of hOurworld (2 hours), 5 November 2014, while they were in Manchester for the TBUK Annual Conference. There were also informal exchanges over the course of the 2-day meeting. There has been frequent interaction between PW, SB and LH (mostly by email but also over skype) over the period November 2014-January 2015 (time of drafting this report). The report draws on these email exchanges, especially for insight into the origins of timebanking, the origins and aims of hOurworld, and understandings about empowerment and change mechanisms and their relation to timebanking values and principles.

Participant observation (Maastricht team)
At request of PW, SB arranged for the Maastricht team to observe a TBUK-organised 'introduction to timebanking' session, which TBUK uses to promote timebanking in the UK and to inform parties interested in establishing a local time bank about timebanking basics, the services TBUK provides, the main lessons learned (to do and not to do) in timebanking. Researchers PW, VV and LM observed such a session in London, September 2014. The session lasted 3 hours and was structured into sections covering explanations and definitions of timebanking, the role and function of TBUK as membership organisation, software basics, and next steps.

SB also arranged at our request for us (PW, VV and LM) to observe a TBUK-organised regional meeting. This was a meeting of the South-West region time banks. It was held in Taunton, also in September 2014. The South-West Region meeting was scheduled over 3.5 hours. It was co-organised and co-hosted by TB UK and two of the region's largest and more longstanding Time Banks, Fair Shares (Gloucester) and the Zebra Collective (Plymouth). The meeting was open to any of the region's Time Banks and their representatives and members. The meeting involved around 25 representatives of Time Banks from the region. It had five main components: an introductory session (60 minutes), a networking break (30 minutes), a software session (15 minutes), a set of four round-table discussions on topics relating to funding and potential funders (75 minutes), and a final feedback and brainstorming session to generate ideas and topics for future meetings (30 minutes). JS was present at the meeting, which gave opportunity to discuss the Fair Shares time bank.

SB arranged also for us to observe the 2014 TBUK Annual Conference, held over two days in Manchester, UK, 6-7 November 2014. PW observed the first day of the conference. This was attended by representatives of hOurworld and a newly-established French timebanking network. PW arranged an interview on 5 November with the hOurworld delegates (LH and TD). The hOurworld and French delegations had a preconference working meeting on 5 November 2014 to discuss possibilities for collaboration. PW was also invited to observe that meeting. The Annual Conference also provided opportunity to meet with MS, who attended to make a presentation.

Document reviews (Maastricht team)
Timebanking has been theorised and studied from its origins, both by those in and outside the movement. It has been seen as holding potential to support the goals of policymakers, local

authorities, sector organisations (e.g. health, education, policing, justice, etc.) and special interest organisations (e.g. elderly, youth, military, homeless, etc.) among others, so many studies of timebanking have been commissioned by policy makers, interest organisations, think tanks and others to explore the timebanking mechanism and its potential. Studies take the form of overviews of timebanking (concept, theory, method, practices, etc.), case studies of individual time banks or sets of time banks, thematic reviews that focus on, for example, time banks and health, time banks and aging, time banks and psychiatric health, etc.

The theoretical foundations of timebanking were set out by Mizushima in Japan (but in Japanese, so her writings were not well-known outside Japan until after her death) and by Cahn and Rowe (1992) in the USA. The Japanese work has come to western attention only recently, firstly as a result of research by Liataer (2004) and more recently through the work of Miller (2008). Cahn, by contrast, is much more well-known. He drew attention to timebanking through his writing, public presentations and representational work as well as by establishing TBUSA, a US-based networking and membership organisation. He has also written about the progress of timebanking in the USA and worldwide. Both Cahn and Boyle have theorised co-production and have written extensively about it as the mechanism of change embedded within timebanking, especially in relation to harnessing timebanking in the delivery of welfare services (i.e. by engaging users of welfare services in delivery of welfare to others and themselves). Boyle has a related set of articles on different aspects of co-production.

In the UK, some university-based researchers and groups (e.g. at UEA, Bristol, Hull, York, Bath) have studied the UK-development of timebanking/banks. Timebanking is often conceptualised as a specific kind of complementary currency and in some investigations it is studied alongside other complementary currencies. In the UK, a thematic research network into complementary currencies has been established. This has a website. There is also now an international web-based resource devoted to complementary currencies, which has been established with EC support.

Each of the transnational timebanking membership or support organisations (e.g. hOurworld, TB USA) has a website with a publicly-accessible and searchable 'resources, research, and/or publications' section. TBUK also has a website. These websites cross-refer to each other, so there are many links providing access to each-others' reports and publications. An important role is also played in information production and dissemination by 'key' time banks, which act as role models for others and as catalysts in the extension of timebanking: for example, in the US such a role is played by, among others, the Hour Exchange Portland time bank in Portland, Maine; in the UK it is played by, among others, the Fair Shares (Gloucester) time banks. The transnational and national networks/membership organisations and also individual time banks make use of social media. hOurworld and TB USA use YouTube to disseminate information.

Press coverage of timebanking/banks is variable. Very few references to timebanking were found through searches of nationally-significant US newspapers. Greater representation was found in UK-coverage, but this varied across the national newspapers with the Guardian (liberal) being the primary source. Searches of broadcasting media reveal BBC radio coverage of time banks, with documentaries and interview features. Timebanking has been featured in the BBC radio-4 programme, "Would that Work Here?" This programme explores innovations and innovative

applications of innovations in counties outside the UK (in this case the use of timebanking in caring for the elderly in Japan) in relation to transferability to the UK context.

All of the above sources were used in the development of this case study.

Overall Methodology (La Coruña team)
The Spanish case-study has been developed with the aim of studying and comparing two different initiatives: the Catalonian Network of Time Banks created by the association Health and Family (Barcelona); and a Galician local initiative, the Ser-Hacer Time-Bank, sited in the City of Vigo (Pontevedra). Nine in-depth interviews were conducted with a length of approximately 13 hours in total and 1:30 hours on average. The interviews were recorded and transcribed, retaining the words and concepts used by the interviewee. Actors interviewed were pioneers and practitioners with responsibilities in timebanking initiatives, members/users of time-banks, members of council that support time-banks, and experts. Most of the interviews were done "face-to-face", but some were conducted through Skype with image activated. Researchers followed a semi-structured qualitative questionnaire, adapted from the TRANSIT methodological guidelines. After initial transcription and translation, the interviews were content-analysed and a series of categories were drawn, first from each interview, and then for the entire set. The first analysis followed the principles of grounded theory and tried to keep as close to the words of the interviewees as possible. In a second stage, these were organized in larger categories of meaning and used to answer the research questions of the project. Participant observation was conducted by: attending conferences and meetings organized by the Health and Family Association and by making two visits to the Ser-Hacer Time Bank. Some images were taken to illustrate the visit.

Interviews(Coruña team)
In the case of the Catalonian Network of Time Banks, we made a first contact with the CEO of the Association "Health and Family", the pioneers of the time-banking movement in Spain and the association that coordinates the network. After several informal conversations (by email) with the responsible of the Heath and Family Time-Bank project, we conducted two In-depth interviews with the two people in charge of the project (3:40 minutes of interviews) as well as several informal conversations with members/secretaries of several time-banks that belong to the Catalonian Network (TB-Sarriá, TB-Gracia, TB-Sagrada Familia, TB-San Cugat) as well as "social coin" and In-Transition Catalonian initiatives that embrace the idea of "time-hour". Informal conversations were not recorded but some notes were taken and transcribed to be used in the analysis. The Health and Family timebanking project is economically supported by several public institutions, mainly the Council of Barcelona. The researchers were able to contact with the council department in charge, conducting an in-depth interview with the director of "time and quality of life program". A total of three public servants attended the interview (2 hours approx.) that provided useful information about the aims and vision of the Council of Barcelona on time-banks.

In the case of Galician Time Banks, the UDC team began research in May 2014 in order to evaluate the situation of timebanking movement in the region. On 5 June, two timebanking initiatives were invited to participate in a seminar entitled *"Social transformation experiences in Galicia: Transition Processes to responsible economies and sustainable lifestyles"* and this provided the first contact with the Burela Time-Bank and Ser Hacer Time-Bank. An interview was conducted with the

Burela Time-Bank (1 hour aprox.) but it was finally discarded as it was in process of disappearance. Regarding to Ser-Hacer Time-Bank, a total of six in-depth interviews and several informal conversations were conducted with their pioneers and members of the NGO and the Time-Bank, with a length of approximately 7:30 hours.

Finally, one in-depth interview was conducted with a Spanish expert in time-banks, who belongs to a new-born Spanish network of Time Banks, the Association for the Development of Time Banks. This expert provides a wide vision of the Spanish status of the time bank movement and their networking activity.

Observation (Coruña team)

Participant observation in the case of Health and Family was conducted during a long visit to the initiative (city of Barcelona) and attendance at the workshop "Governance in Time-Banks" organized by the local case-study on 19-20 December (2014). Members of 15 local Time Banks participated in the workshop. This event enables an excellent opportunity to meet and maintain short interviews with members/volunteers of time-banks joined to the Catalonian Network of Time-Banks. Spaces for debate, discussions, and informal conversations during the two days provided information useful for the project. Some photos, notes and audio-recording were taken and transcribed. In the case of Ser-Hacer Time-Bank, the researchers conducted two visits to the headquarters of the initiative, the 22 September and the 17 November 2014.

transformative social innovation theory

3   Analysis of transnational network(ing)

3.1   Transnational networking: hOurworld

Year / period	Important activities/changes/milestones in transnational networking	Important changes in context
2008-2010	Start of work on Time & Talents (TnT) Software by Stephen Beckett, a time banker disillusioned with limited functionality of Community Weaver (CW). Progress on TnT to point of having a workable software and platform. TnT offered to TB USA, but failure to reach agreement over fee-free distribution to its members. TB USA has a fee-for-use software policy. CW (Version 2) under development. CW2 released prematurely and with technical problems. Retro-migration (CW2 to CW1) not provided for, so some users attracted to TnT as alternative.	Some opportunities to secure foundation funding for timebanking in USA perceived by hOurworld founders to have been lost because of issues over governance of the timebanking movement.
2010	Establishment of hOurworld as a support organisation. Agreement of its three founders to commit for three years initially to see whether hOurworld could develop a viable business model. Initial commitment to value-led internal governance of hOurworld by its founders. TnT to be distributed on a free-to-use basis. Income to come from training and support, initially.	Emergence of hOurworld as an alternative support organisation to TB USA, offering TnT as an alternative to CW software.
2010-2012	hOurworld become established in US as offering training and software to time banks. Conversions from CW to TnT follow. TnT further developed to become the best free-to-use time bank software then available.	Establishment of hOurworld as a cooperative business supporting US time banks with software and training.
2013	TBUK faces difficulties in improving its own software. Request from TBUK to hOurworld to be able to distribute TnT in the UK. Partnership agreement reached between the organisations for TBUK to distribute TnT in UK for use at no extra cost to its membership.	Transformation of hOurworld into a transnational organisation with an international network of TnT users. hOurworld becomes single biggest software provider to US time banks and provides TnT via TBUK to UK time banks.
2014	hOurworld-TBUK partnership creates bridgehead to other European timebanking organisations. Further development and customisation of TnT by open-innovation programming approach. Long-term proprietary and software/data governance issues still to be resolved, however.	Growing interest in EU in establishing European social innovation platforms. First discussions about a European organisation of national TB membership organisations.

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History and time-line
The hOurworld organisation was founded by Linda Hogan (LH), Terry Daniels (TD) and Stephen Beckett (SB) in 2010. These three, together with Sarah Bird of TBUK, who since 2013 has also played a significant role in the unfolding story of hOurworld, are the main actors in hOurworld dynamics. The origins of hOurworld are, however, more deep-rooted and there are at least three key elements to understanding the creation of hOurworld. These are: the previous engagement (over many years) of all the founders of hOurworld in the Hour Exchange Time Bank, Portland, Maine, which was a major time bank within the TB USA network; growing disillusionment among these three with the TB USA network and its governance; and, the development by SB of a timebanking software, Time & Talents (TnT), which then offered higher (and the promise of still higher) functionality and performance compared with the Community Weaver software of TB USA. TnT gave the hOurworld founders scope to start a US support organisation for time banks (as a cooperative business) that would be an alternative to TB USA as a software and support provider (as a membership organisation, charging dues).

Important also is that hOurworld was founded originally to support US time banks. There was no prior intent for this to become a transnational networking organisation. The element that has propelled hOurworld to this larger role is its partnership with the UK national timebanking membership organisation, TBUK. This was neither planned nor foreseen. It was simply fortuitous. In 2103 Sarah Bird, CEO of TBUK, decided to explore whether it would be more efficient to collaborate with another timebanking organisation and use and help develop its software rather than develop a replacement or upgrade of its own software, which had become outdated. SB contacted hOurworld about the possibilities for its UK members to use TnT and an agreement was reached with hOurworld that TBUK would have exclusive rights to distribute TnT to time banks in the UK on a free-of-charge basis. A collaborative partnership was formed, which created a transatlantic network of TnT users. This partnership gave hOurworld a bridgehead into Europe through TBUK's own growing European contacts. By the end of 2014, hOurworld was already in advanced discussions with a French timebanking organisation over its members using TnT.

Origins at the Hour Exchange, Portland
The founders of hOurworld all have connections to the Hour Exchange, Portland (HEP), one of the most important US time banks, and each has been able to draw on 20 to 30-years' of active timebanking experience and leadership there. In terms of the importance of HEP, Collum *et al*. (2012) note that HEP has played strategic roles in developing timebanking across the USA; e.g. HEP received an administrative grant through the CNCS that enabled HEP to recruit, interview and place AmeriCorps VISTA program members at time bank sites across the country. HEP was also responsible for carrying through a project to review time banks and explore factors influencing survival, vitality, and achievements. LH is a founding member of HEP and served as its Executive Director. LH and TD together created the 'weatherization cooperative', which worked as a separate cooperative business alongside HEP, using members of the time bank to help weatherproof homes in an arrangement involving mutually beneficial reciprocation between the two organizations. SB created the TnT software there, originally just for local members. It was at HEP that the Immersion Training Program (which subsequently became a key element of hOurworld activity and a source of income) was created.

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Development of Time & Talents (TnT)

The origins of Time & Talents (TnT) lie in the work of Stephen Beckett and his concerns over limitations in the functionality of the TB USA Community Weaver (CW) software and the limited scope for upgrading it. In an on-line (YouTube) video, SB explains the technical software issues with Community Weaver, how he addressed these by developing Time and Talents (TnT) as a software alternative, and how this led to the establishment of hOUrworld in 2010.

"I asked them could I see my statement online and they said no. I was doing some Microsoft access programming at the time and they were using principally a Microsoft Access piece of software and I thought maybe I might be able to fix it. I rummaged around in it for a couple of weeks and, after interviewing them, we all decided it just would be simpler to start from scratch. So I set about writing a new piece of software we named 'Time and Talents', came back in a couple of weeks with a bare-bone skeleton with some basic functionality built into it and everyone was enthusiastic, so off we went."

"Over the next couple of years we developed that software into first a package that would run on a single computer, then a package that would run on all the computers in the office on a Local Area Network, and then we got it to a point, at about year two, when we had part of the databases online so you could finally see your statement on line. Then we started adding little bits of functionality so you could put in transactions online or you put on listings."

"Once we started doing that we had two databases – we had one on the internet and one running on a local Area Network – and I, unfortunately, was the only person who could come in and make those two databases synch and be one again. A fellow in Vermont convinced us that we needed really to just port the whole thing to the internet, so over the next two years we set about that process, basically developing the software so that it would run entirely on the internet so that all the functions and functionality were available there".

"About that time, Linda Hogan and Terry Daniels got involved with me and we formed the co-operative hOurworld."

"Software-wise we've continued to take input from administrators and members across the country using the system and integrated their ideas into the software. We call it 'open innovation', giving us a remarkable arena in which to develop the platform so that it best meets everyone's needs and is highly configurable and so that individual exchanges [Time Banks] can manage the service delivery model that they have peculiar to their area".

Disillusionment with governance of US timebanking

But this begs a question. Why start a new initiative, hOurworld, when there was already a timebanking support movement in the USA, TB USA? According to LH and TD, the Hour Exchange Portland time bank, which was founded by Dr. Richard Rockefeller and was a flagship US time bank, carried out many support functions for other US time banks even though, in principle, it was a local time bank. In the course of supporting other time banks and exploring factors influencing time bank success and survival (undertaken as part of studies made for, among others, grant awarding organisations) it emerged that growth in the number of time banks and their level of activity (and thereby their potential to deliver positive social impacts) was being held back by a degree of disillusionment at the grassroots. Local time bankers perceived an inconsistency

between the espoused values and principles of timebanking, which emphasise equality and services exchanged on a time-for-time basis, and their having to pay money dues and annual fees for TB USA membership and software. Tensions within the leadership of the movement and between the leadership and local time banks were seen to have dissuaded potential funders from investing further in timebanking.

The hOurworld founders saw that many at the grassroots felt that the "pay-up" model of TB USA (i.e. the flow of money from the grass roots of the movement to the top) was unjust, inconsistent with timebanking values, and had a negative impact on the movement's prospects of achieving its aims. The founders of hOurworld argue that TB USA had never been structured "*in the needed integrity.*" In interview LH noted that this requirement to pay dues put time banks under an additional financial burden and that it undercut morale and undermined the spirit and values of timebanking.

In interview LH pointed out that the TnT software was initially offered to TB USA on condition that distribution to its members would be on a free-of-charge basis. However TB USA operated on a business model of charging annual user fees for use of its Community Weaver software. No basis for agreement was found for the distribution of TnT by TB USA on a free-to-use basis. This confirmed the hOurworld founders in their view that the principles and values of timebanking should be applied at the level of the leadership of the timebanking movement just as in the service exchanges at the grassroots of the movement; i.e. non-monetary arrangements in software governance and in relations between the membership organisation and local time banks. These concerns contributed to the decision by the three (LH, TD, SB) to establish hOurworld as a cooperative business, which became an alternative support organisation for US time banks.

It is to be noted, nevertheless, that hOurworld is a cooperative business and, to survive, it needs an income stream. Its TnT is not an 'open source' software. Proprietary rights over TnT rest with hOurworld. Also, the principle of supplying TnT in an essential (basic) form on a free-to-use basis does not preclude developing business models that also offer higher-level variants and charging for the additional functionality that these offer. Also, while individual time banks have access to own data, hOurworld retains access to the overall database. For these reasons it can be considered that hOurworld retains the possibility to develop future income streams from the use of its software by local time banks, while supporting local time banks by providing them with essential-level functionality through free-to-use software. As hOurworld is not a membership organization but is, rather, a support organization it does not have members and does not charge dues. Rather it provides support services, including free-to-use software.

Formal constitution of hOurworld

The hOurworld organisation, established in 2010, was constituted formally as a cooperative in the jurisdiction of the State of Maine. There are formal rules and statutes for cooperatives in the US and in Maine. Accounts are filed annually to state fiscal authorities. A cooperative has the legal form of a for-profit organisation: it can make profit, although this is not the primary goal. Profits can be distributed among the owner-members of the cooperative or reinvested in the activities of the cooperative. If the cooperative is sold, proceeds are distributed among owner-members.

The advantage to hOurworld of this legal form is that it allows hOurworld to be owned by its members and the membership can be expanded continuously. With a cooperative structure it is

not necessary to invest money to become an owner-member. Owner-member status can be attained by investing time in the activities of the organisation. The three founder-members agreed that they would each commit financial capital and time capital into the cooperative, but the proportion of each capital was different for each of the three, reflecting their different possibilities to capitalise the cooperative in different ways.

Being constituted as a cooperative, hOurworld can develop a more diffused ownership over time. LH reports that of the available organisational forms, a cooperative conforms closest to the values of the hOurworld founders and the principles and values of timebanking, since it creates owner-member opportunities on an equitable basis for those who invest time up-front in support of the timebanking movement irrespective of whether they have any money to invest. The original idea was for it to be owned ultimately by a wider set of members of the timebanking movement on the basis of their committing time capital to the development of the organisation and to supporting the grassroots.

However, the financial viability of hOurworld rested on being able to develop income streams over the first three years that would provide for the organization to sustain and grow while still allowing it to distribute essential-level software to users free of charge. This has proved challenging, leading to differences among its leaders about business models. During the course of this study, hOurworld has shifted from being a more-rounded grassroots time bank support organization (providing start-up support, offering training, engaging in studies, and supplying software), to an organization focused on software and data. It has also shifted to more commercial lines. Differences of opinion among its leaders over the degree to which the organization should commercialise have had repercussions. LH left the organization during 2016.

Aims

On the hOurworld website (accessed in 2014 and 2015), the three hOurworld founders are described as 'social architects'. This spells out an aim or ambition to contribute to re-designing society. The aims and ambitions of hOurworld as set out on the website are to create *peace, abundance and sharing in the local economy and ecosystem; to create an economy that is generous and just* [hOurworld website]. A related aim [also listed on the hOurworld website] is to ensure due *recognition of all the pioneers of timebanking for the contributions they have made*.

The contribution that hOurworld envisages is to be achieved using the mechanism of timebanking to put into practice a set of values that were defined originally by the pioneers of timebanking. These original values are seen as powerful counterparts to the values being projected by the currently-dominant market economy and professionalised welfare systems which, in this hOurworld perspective, weaken communities because (*inter alia*) they instil and reinforce relationships of inequality, dependence and materialism. Similarly, hOurworld seeks to apply these same timebanking values into timebanking governance and leadership, including into the internal governance of hOurworld and its timebanking software, seeing that, for the timebanking movement to thrive, its leadership must be credible and legitimate for the grassroots. The sustainability and vitality of the whole movement, as well as its potential for the movement to be a mechanism for positive societal change, is therefore seen by hOurworld to depend on its integrity and consistency with core timebanking values.

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On the hOurworld website (2014, 2015), the organization and its activities are described by its founders as follows:

"We are Social Architects who believe that people are the true wealth of the world as their talents gracefully flow out to the benefit of all. We are grounded in the principles of simplicity and abundance and in the joy of giving and receiving. It is our desire to help in the reclamation of local community prosperity by providing our gifts of time, training and tools in a pay-it-forward model within the Hour Exchange networks of hOurworld. We strive to remove all barriers to entry and membership in the timebanking movement so that all may have the opportunity to contribute their time and talents and feel connected to their local community. As individuals we each participate in the community currency movement and we honor all the good people who have contributed to this system of service to others. We pay special tribute to the seven women that originally founded timebanking in the United States."

Two important clarifications are warranted here. First, "Pay it forward" is an expression for describing the beneficiary of a good deed repaying it to others instead of to the original benefactor. By implication, hOurworld founders seek to stimulate a 'ripple' effect. Second, by paying tribute to the women who established the Grace Hill service exchange, the hOurworld cooperative both acknowledges the contribution of these women in starting this 'ripple' effect and also state its position that, contrary to received understanding and claims, the women of Grace Hill were the first to establish time banks in the US.

The hOurworld founders nevertheless fully acknowledge Cahn's role in communicating and disseminating timebanking and in promoting it (e.g. with calls for: "*no more throwaway people*") and they continue to work alongside TB USA as a '*sister organisation*'. They point out, nevertheless, that the Grace Hill service exchange was established and was running prior to Cahn becoming involved with it. [NB. As mentioned in Section 1, time credits have a history that can also be traced back much earlier than 1980s USA ; e.g. to the cooperative movement of the early 19thCentury in the UK. There is also very firm evidence of timebanking in Japan that predates US timebanking. There is evidence, also, of early time banking activity in Italy. It is therefore possible that timebanking has been 'invented' several times over in different places and at different times, each time independently. What is unusual about the Japanese and Grace Hill Settlement initiatives, however, is that the pioneers clearly spelled out both the service exchange mechanism and the values and principles that were to be rules for the exchanges, which suggests a high-degree of conscious reflection on how they might achieve their visions and goals].

<u>Vision, role and activities</u>
The hOurworld organisation (websites of 2014, 2015) portrays its role as "*to water the roots*" of the timebanking movement. It is a service organisation, not a time bank. Its role is described as supporting local initiatives, especially through provision of software, training and information and by networking both with other timebanking initiatives and with related community-building and self-sufficiency oriented social movements. Importantly, hOurworld seeks to join forces with *'like-minded'* local-community-strengthening organizations and initiatives to deliver synergy between efforts. 'Like-minded' here implies movements with similar values, vision and aims. The vision of hOUrworld, as set out on its website (2014, 2015) is embedded in the following text:

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"What if we realized that in spite of the news about the economy that we are as wealthy as we have ever been? Our skills, our services, our stuff are truly abundant and if we utilize a time currency based on equality as a means of sharing this abundance, how strong would our communities be? What if we realize that unemployment in the cash economy means we are able to be of service in the time economy? Or the outsourcing of a job to a land far away is an opportunity for re-sourcing our attention to our local economy? hOurworld holds this vision as our call to action. We seek and are finding like- minded hearts and minds to create this reality all across the country."

"Most people are not aware that when this country was built there wasn't a national currency until after the civil war. Schools, churches and roads were built by local hands. But there seems to be a national remembering going as people from every state have reached out to us to share this concept" [Terry Daniels, hOurworld website].

Importantly, hOurworld argues that the basic concepts and ideas for timebanking and also the needed social movements exist already. What is needed to realise the vision just outlined, in the perspective of hOurworld, is to deliver practical support to replication and implementation of time banks and to secure synergy within and across existing mechanisms and movements; i.e. the need is not for further innovation per se, but for scaling up, scaling out and achieving synergistic impact by working with like-minded movements to build stronger local communities and economies.

"With the economy and the ecology in crisis, we don't need another movement, we need movements moving together. We encourage this nationally between hOurworld and TB USA and sister organizations we see that share aspects of our philosophy: creating peace, abundance and sharing in the local economy and ecosystem. We are developing relationships with Buy Local and Transition Town initiatives because we feel these organizations embody aspects of our mission... We are working deeper with communities that are creating synergies with existing community organizations to help transition these organizations with an infusion of community capital as traditional sources fade."

"We offer free software as an essential tool to track and encourage community interaction. We have been gathering best practices from the timebanking movement and have created Immersion trainings to support regional dissemination of the skills to start and run an exchange... In each of our efforts, be they building software, setting up training hubs or supporting local synergies, we are building models of sustainability that will be essential for this movement to become a powerful force for positive change...Join us in hOurworld and let's create an economy that is as generous and just as the planet that supports us." [hOurworld website].

Other actors and partners
In line with its "Movements Moving Together" philosophy, hOurworld works in partnership with "*like-minded*" movements involved in *value-based localism*, such as the Transition Towns Movement, Community Ventures, and BALLE (Business Alliance for Local Living Economies). These movements self-describe on their websites as follows:

- The Transition Town Movement addresses "converging global crises" and ensuing societal challenges "by engaging communities in home-grown, citizen-led education, action, and multi-stakeholder planning to increase local self-reliance and resilience". It supports communities "to use their local assets re-generatively, innovating, networking,

collaborating, replicating proven strategies, and respecting the deep patterns of nature and diverse cultures in their place".

- Community Ventures is a non-profit organization that grew out of Michael Shuman's (1998) book, Going Local: Creating Self-reliant Communities in a Global Age, which elaborates principles and policies for community economic development through the support of locally-owned small businesses rooted in and dedicated to the communities where they are located. It seeks to help states, counties, cities, towns, and neighbourhoods achieve greater economic prosperity through self-reliance, ownership, and empowerment; i.e. approaches that "prevent leakage of local dollars".
- BALLE, founded in 2001, envisions "a global system of human-scale, interconnected local economies that function in harmony with local ecosystems to meet the basic needs of all people, support just and democratic societies, and foster joyful community life". Like hOurworld, BALLE promotes an explicit set of values that it argues are the foundations of a new "localist" economy. BALLE values include: equality of opportunity; respect for natural boundaries and renewal rates; local ownership and accountability; using local resources; measuring what matters; rebuilding relationships that matter most. These are expressed in terms of "what matters": people, place, relationships, nature... BALLE argues that "the foundation of a new economy is an equitable society that values everyone."

In 2014 hOurworld was party to the Global Rhode Island Exchange Conference, a 'multi-movement' conference that brought together several 'movements' to explore how synergies between them could be developed and realised.

The hOurworld organisation also works in partnership with several think-tanks and support organisations (e.g. the New Economics Foundation, PBS Fixing the Future, the Sustainable Economies Law Center (SELC), The Knowledge Commons, ArchCare NY, and Partners in Care MD) as well as several high-standing academic and research organisations with interests in timebanking, including: Rutgers University, Carnegie Mellon University, Pennsylvania State University and the Palo Alto Research Center. In 2014 LH participated in the New Economics Coalition Board Meeting.

Growth and development of the transnational network
When hOurworld was founded, the focus was on "watering the roots" at the national level, in the USA. A key breakthrough – which was neither foreseen nor sought – was that hOurworld was contacted in 2013 by TBUK. TBUK was seeking to explore possibilities for UK time banks also to use the TnT software. TBUK was granted exclusive rights over the distribution of TnT in the UK on the proviso of free-of-charge distribution to time banks and members of time banks.

The ensuing partnership between hOurworld and TBUK has been significant for both partners, but has been especially important for hOurworld since this has effectively doubled the number of its affiliated time banks and transformed hOurworld (virtually overnight) from a national to a transnational support organisation. Since TBUK is also operating internationally and is developing relationships with other national and regional timebanking networks in Europe, TBUK has become important in the further transnational outreach and expansion of hOurworld. During the period of this study, the two organisations have operated as a very active partnership, which celebrated its first anniversary at the TBUK annual conference in Manchester, November 2014.

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As part of this partnership, issues that are high on the TBUK agenda, such as safeguarding, automatic evaluation, and automatic reporting functionality, are being included in TnT development work. UK resources, for example programming help and ideas about how evaluation and reporting functions can be integrated into the software, are being used in the development process. Growth in the number of supported time banks is reflected in growth in the use made of TnT. The software had already supported more than 1.24 million hours of service exchanges by early 2015. This total is expected to grow steadily through TBUK conversions and new recruits.

"We are rapidly expanding in the UK and many other countries. We have an international team of coders, a mobile application, inter-trading capability and good will... And most importantly, TnT was created for time, by a Time Banker. And it's free...." [Linda Hogan, personal email, November 2014]

Training
Through its website (2014, 2015 versions), hOurworld offers help to establish new time banks: *"We will help you, happily, by sharing all the steps, stories and models that are known to us".* The website explains the concept and mechanics of timebanking and the spirit of the timebanking movement. It sets out the guiding principles and values for hOurworld timebanking, which are modelled on those of Grace Hill Settlement House. It provides advice and generic/customisable lessons drawn from timebanking experiences. It sets out the roles and responsibilities of the exchange coordinator. The role of the coordinator/broker is stressed on the basis of what has been learned about time bank survival over the years:

"In the thirty years since this Movement began we've learned, sadly, that Exchanges that do not have paid coordinators usually fail. Exchanging is about relationships among people. The Coordinator is key to organizing gatherings, events, stories and building communication among members."

The website offers a library of reports of time banks with best practices examples.

The hOurworld organisation provides course-based training. Options include: basic training in the community (half-day introduction to timebanking, involving basic history, guiding principles, first steps in organising a time bank, must-know legal/insurance aspects and samples of best practices); pre-scheduled immersion training sessions, which are held in and outside the US; and co-hosting an hOurworld immersion training with the opportunity to become an hOurworld training hub. Training is sometimes combined with social learning and with putting timebanking principles into practice:

"At immersion workshops participants experience training at a local time bank hosted by active time bank members... Members earn hours supporting their exchange by sharing their local story and best practice models, delivering meals and providing local entertainment.... hOurworld training is conducted by Circle Leadership to root the Guiding Principles of timebanking: Equality, Reciprocity, We Each Have Gifts To Share and We Are All Precious!" [hOurworld website]

Internal governance
hOurworld was established as a cooperative owned (initially) by its three founders. In principle, each party has equal weight (one person, one vote) in making decisions and decisions are taken on a majority basis. In practice the parties have different and complementary expertise, so issues are deferred for opinion to the relevant party. LH and TD report (during interview in 2014) that

"all decisions so far have been unanimous." As a cooperative, proprietary interest and voting rights are vested in the share-holders. The cooperative is a business. Partnerships and joint undertakings are led by the values and goals of the prospective partner. hOurworld is: "*thoughtful to acquire a full understanding of any proposed project before making commitments to any partners, to insure we have complete understanding about how our values and goals will be mutually beneficial in our shared world*" (hOurworld website].

The rapid expansion of hOurworld is partly linked to the attractiveness of its software, but also its approach to timebanking governance, which carries through to the mode of distribution (free-of-charge). The quality of the TnT software and the free-to-users policy have led to hOurworld becoming, very quickly, a nationally-significant timebanking organisation in the USA. In email exchange in November 2014 LH states that:

"There aren't many CW users left in the US and of those, the vast majority are start-up TBs with under 10 members... We just want the movement to flow by members and for members, in radiating circles... Our long term goal is to 'water the roots' of the movement by returning shares to time banks for their sustainability. The other model is the tired corporate tier of paying cash up, without the grace of reciprocity... If you check our website you will see that we now have 25,475 members with 412 sites exchanging over 1.24 million hours. We are the largest software provider in the US" [Linda Hogan, personal email, November 2014]

Alongside governance of the network/membership organisation and the timebanking software, the other major governance issues for time banks concern the related issues of safeguarding and social acceptability. The hOurworld organisation advises time banks of protection and safeguarding procedures they can put in place. They advise that, through a release form that members of time banks can be asked to sign, each member holds the exchange not to be responsible in the event of any damages members might suffer from each other. The hOurworld website points out, nevertheless, that there is no record of any member being sued or suing another member. The website also points to the availability of CIMA volunteer insurance. In respect to the question of trust and societal acceptance hOurworld argues that, as with any relationship, knowledge of others is the best basis for building trust. In that sense, timebanking is an opportunity to build relationships of trust.

External governance
In the US, the fiscal authorities have declared their ruling over the fiscal status of timebanking activities, which are exempt from income tax on grounds that service exchanges are non-contractual and the value of any service received for time credits, being neither guaranteed nor specified at the time when credits are earned, is non-monetisable. This ruling provides protections to those practising timebanking as originally defined.

3.2 Aspects of 'innovation' and 'change' of the transnational network(ing)

3.2.1 Relation with social innovation

The hOurworld organization sees timebanking as a values-based mechanism for service exchange. In its original form, the timebanking mechanism is seen as delivering services (product) but also as operationalising an alternative set of values (process). Timebanking is seen by hOurworld therefore both as product and process; i.e. a mechanism that helps communities not only to produce and deliver services but that also builds links that tie community members together and that break the ties of dependence on outside institutions. It helps people to challenge received ideas and ways of thinking:

> *"We believe community currencies have the power to redirect our energies in a positive, restorative and healthy direction. They seed empowerment and new (old) ways of thinking about the way we work and think about the nature of money and wealth."*

The founders of hOurworld are conscious that understanding of timebanking (both popular and even specialist understanding) is confused and that the confusion is dangerous for timebanking and has legal and fiscal implications. The confusion has been explored through email exchanges with LH (November 2014). Confusion arises because the terms 'timebanking' and 'time bank' are now applied to many different innovations. Many of these have been inspired by – and are variants of – the original idea of timebanking. But many variants do not operationalise the same set of values as timebanking does in its original (purist) form. The fundamental 'mechanism of change' in timebanking is service exchange, since this translates the rule-based values of timebanking into actual practice. The originally-espoused values of timebanking stress cooperation, reciprocity, equality, value of abundance, self-worth and self-reliance rather than those of competition, exploitation, scarcity-value and dependence. Key to the original timebanking values is that they are diametric opposites of the values of today's dominant systems, i.e. the market economy and the state (professionalised) welfare system, through which societal relationships are mostly established and work out in the course of continuously-practised institutionalised processes.

In the understanding of LH of hOurworld, it is the specific combination of the original values as operationalised though the original time bank mechanism that gives the original timebanking model its specific potential for change. By operating a time bank on the basis of these rules, the service exchange mechanism is able to mobilise dormant community resources and deliver needed services. But the act of putting the timebanking values into practice holds a potential also for changing values, attitudes, behaviours and relationships at every level from the individual to society as a whole. Timebanking is thus seen by LH to be a mechanism for routinizing and institutionalizing the practice of a personally- and community-constructive set of values that can be a more attractive alternative to (and can counteract) values that are institutionalized in the

market and in state welfare systems, which are seen often to be destructive to the self-esteem and well-being of individuals and communities.

The original timebanking model is still practised, but over time new variants have been created, which are often subsumed under the timebanking name because they are derived from the original model and superficially appear very similar to it. But even superficially minor changes – even just slight 'tweeks' – to the original model can mean that the exchange mechanism operationalises a different set of values. Variants of timebanking that do not operationalise the original set of values can 'distort' the mechanism. The exchange mechanism is a vehicle for translating the rules (values/principles of timebanking) into practice, so a different set of rules leads to a different set of values being implemented.

So, the hOurworld founders see the model and values of timebanking as conceptualised and operationalised in Japan and at the Grace Hill founders in the US as the authentic social innovation. Variants that maintain the integrity of all the original values and principles are likewise considered by hOurworld to be time banks and hOurworld is positive about working in partnership with other forms of social innovation that emphasise the same values and that support the same goals. However, variants of timebanking that operate on only a subset of the values and principles, or on different values, or on modified mechanisms are not considered by hOurworld to be time banks, even though they may be called and labelled time banks. Thus, for example, initiatives that enable their members to contribute hours of service in return for rewards in the form of cinema entrances, public transport rides, access to leisure centres, free places in training courses, etc. (making use of the spare capacities of public and private sector partners who donate unused places to the initiative) are not considered by hOurworld to be authentic time banks. The distinction is important for clarifying what kinds of change (i.e. and what contribution to societal transformation) might be delivered by time banks versus other kinds of social innovation.

The distinction is also important for governance reasons. The legal and fiscal definition of hour-based service exchange provides for service exchange within time banks to be free from income tax. Maintaining timebanking within the terms of the fiscal agreement helps maintain the agreement and avoid the risk that timebanking is manipulated or subverted for purposes of tax avoidance or fraud.

3.2.1   Relation with system innovation

From case studies and reviews of time banks, some of which are referenced on the (2014, 2015) hOurworld website, the argument made by hOurworld (as also by other timebanking organisations) is that timebanking is able, *inter alia*, to: raise awareness of the richness of the resources available within communities, especially human resources that can otherwise be undervalued and neglected; organise the mobilisation, re-building and sharing of these resources; promote and support confidence-building among individuals and communities; build trust within communities; build greater community self-reliance; and provide greater (real) individual- and community- security in economic, social, physical, emotional, psychological and other forms than can be achieved by relying on money, markets or governments.

Practising the originally-espoused timebanking values is seen by hOurworld to create new and different relationships both in the community as well as between the community and the outside world. Through value-based service exchanges links are established between neighbours within the community, trust is formed, skills are learned, social learning takes place, new understandings arise, human capital is built, and self-esteem is established all in ways that reflect, reinforce and embed the core values. People and communities are empowered to become less dependent on the market economy and on professionalised welfare providers. If the level of timebanking activities are scaled-up, these changes in turn are seen by hOurworld to hold a potential to impact on whole sectors and systems of provision and on societal values, attitudes and behaviours relevant for developing a more inclusive, smart and sustainable society.

There are several independent evaluations and impact studies both of individual time banks and in the form of thematic and sector reviews (e.g. NEF 2011, Boyle 2014) that provide evidence of positive impacts of timebanking at the level of individuals, service exchanges and some sectors; e.g. care for the elderly, education, health. The evidence of positive impact confirms there is an inherent potential in the mechanism, but for it to contribute to change at a broad systems level (such as the overall economy) or to wider transformative changes at the level of society (such as broadly-experienced changes in values, attitudes, behaviours, practices and relationships) will require timebanking to be practised much more widely and intensively. The creation of strong local sharing economies will also require the timebanking movement to work synergistically with other, related, movements. Many time banks do not survive beyond a few years, which suggests that significant challenges are faced in sustaining and scaling time banks and that there is more to growing the movement than simply starting up new time banks.

This explains why hOurworld seeks to 'water the roots' of the movement and to encourage 'movements moving together'. hOurworld (website 2014, 2015) states, for example, that: "*Movements Moving Together is a natural formation with the inclusion of Transition Towns, Resiliency Hubs, Cooperatives, Buy Local Campaigns and other Allies.*" These other movements are, thus, perceived as 'allies' in a campaign that is more at its beginning and still has a long way to go rather than is close already to achieving its potential. What is promising and encouraging for the timebanking movement and for hOurworld particularly is that the partnership between hOurworld and TBUK has given new impetus to the movement and created a new dynamic. Also, the contextual conditions for the timebanking movement are changing and this may give scope for the movement to 'take off.'

3.2.2   Relation with game-changers

The 'game-changing' rationale as expressed in hOurworld's earlier-described 'vision' is one of growing public and private debt, decline in the dollar-based GDP and the impacts of ensuing public spending cuts on community institutions, the local economy, the social fabric and the ecology.

> "*Most would agree that the decrease in traditionally publicly funded initiatives will be more the rule than the exception over the next decade. Personal and public debt will need to contract either by choice or by necessity. The best case for two-thirds of the*

GNP that is based on private spending will be that of slow growth or stagnation for the US economy. Public spending, the other third of GNP, will face cuts due to debt pressures, structural changes in the US and world economy and political pressures. Add in the rise in costs of the basic resources that support the economy, oil and other commodities, and you have an additional dampening effect to the GNP. And these are the positive forecasts. Without new (old) tools to deal with a contraction in the money economy what will be the effect on community institutions, the local economy, the social fabric and the ecology of our nation? Timebanking can be a major force to buffer the effect of the decline in the dollar based GNP. Relationship economies, those of our grandparents, will be in resurgence. Doing more with less and doing more in community will be a natural impulse and one that could have not only a balming effect on people and communities under strain, but if accepted with grace and enthusiasm, may be very restorative to the spirit of our people and the for the planet we inhabit."

Timebanking is therefore advanced as a mechanism to buffer decline in the dollar-based economy. But the vision is advanced in much more positive terms because it challenges the notion that real wealth and security emanate from the economy anyway: hOurworld's vision statement argues that real wealth and security lie in resources that are abundant (people, their time and their talents) and in mechanisms and values for harnessing and sharing these. It provides existence proof by arguing that the core US infrastructure was built in the era before the US even had the dollar as its currency.

3.2.3   Relation with societal transformation

The broader relationship of timebanking and synergistic like-minded social innovations with societal transformation is envisaged through the translation and practice of more constructive values widely across society. The timebanking value of all people being precious, defined as assets and by the contributions they can make rather than by their needs, is relevant for developing a more inclusive society, better grounded in trust and providing mutually-assured security. To the extent the virtues of self-starting, self-reliance, self-help, thrift, and community self-sufficiency are able to be embedded and reinforced in society by timebanking this should in principle also contribute to a more self-confident and smart society able to respond innovatively to collective challenges, including in ways that take local community-contexts and resources into account. Using existing but neglected or otherwise wasted human and material resources is relevant for developing a more sustainable society.

An interesting aspect of this approach is it challenges the belief, currently widespread in society, of dependence on the mainstream economy and, by implication, belief that the downturn of the conventional economy is necessarily 'catastrophic' for society. hOurworld argues that real wealth, wellbeing and security lie in resources that society has in abundance. That is potentially a very powerful message with a clear intent to use timebanking alongside other social innovations to shift mind-sets at the societal level and create new realities. As mentioned already, the evidence of positive impact at lower levels of scale confirms there is an inherent potential in the timebanking mechanism for transformative change. In order to contribute to transformative changes at the level of society (such as broadly-experienced changes in values, beliefs, attitudes, behaviours,

practices and relationships) and to actually deliver more inclusive, smart and sustainable societies will require timebanking to be practised much more widely and intensively. The challenge for timebanking and for the timebanking movement is to go to scale in order to realise this potential.

3.2.4   Relation with narratives of change

This vision of hOurworld refers to narratives of change, such as *globalisation* that holds a potential for local jobs to be lost through outsourcing of production. It refers to the long-term trend of *ecological damage*. It refers to the values of *open-innovation*. The timebanking movement more generally makes use of storylines, such as the 'throwaway people' and the 'two economies' (core and market economies) storylines that talk about the negative effects on people and communities of mainstream economic activities, but also creates a positive narrative around resources communities hold in abundance and how these can be harnessed through reciprocity, cooperation, mutuality, etc.

The hOurworld organisation expressly recognises the importance of 'story telling'; for example, LH is self-described on the hOurworld website as a story-teller. More generally, hOurworld makes use of the power of stories and parables in the process of grassroots empowerment; for example, the 'parable of stone soup'. The idea in this parable is of communities being awakened by itinerant passers-by to the latent possibilities that lie within them for a better and richer life based on pooling and sharing resources that they don't even recognise they have. The passers-by are first viewed suspiciously by the community, are then accepted because of the positive impact they have, and finally (when they start to leave to move on) they are urged by the community to stay. They leave nevertheless, which is intended to illustrate that all the resources the community needs to continue on a new path of richness and self-reliance once the first steps are taken lie in the community itself.

Similarly, hOurworld draws on inspirational phrases and ideas associated with (or attributed to) iconic leaders that capture the essence of what hOurworld and the timebanking movement are seeking to achieve; for example: "*Once you've changed your thinking to appreciate community currency, you'll be part of the change we all want to see in the world (Gandhi). Or, as the Hopi Prophesy says, We are the Ones we've been waiting for...." [both cited on the hOurworld website]*. In both these instances, the idea being promoted (whether or not the attributions of the quotations are historically valid) is of individuals and communities being inspired to be pro-active and to take the initiative and responsibility for improving their own lives (by practising their values), rather than waiting for outsiders (with other values, representing the dominant forces) to provide leadership or help. hOurworld also draws on time-banking pioneers, seeking to raise awareness of their contributions and projecting them as iconic figures in and role models for the timebanking movement. The achievements of the pioneers of timebanking – especially Muzushima and the women of St. Louis – are drawn on to inspire, empower and guide todays' time bankers and to show what can be achieved through timebanking.

3.3 Aspects of dis/empowerment of the transnational network

The hOurworld organization only emerged as a transnational player in 2013 through its alliance with TBUK, but the international cooperation of the two partners over the period of this study has empowered both organisations, the transnational network thus created, and all the time banks and members of time banks now under the hOurworld umbrella as users of its software. At the grassroots, the coordinators/brokers of time banks now have free access to the TnT software and its expanding range of capabilities for networking with other coordinators. This offers time bank coordinators/brokers opportunities for direct peer-to-peer exchange of experience and for social learning. The software also provides some automated accounting and basic monitoring and reporting facilities, which is important for building more efficient and effective relations with grant-awarding bodies. Time banks have free use of TnT, which reduces the money cost of timebanking and removes concern that time bankers are being exploited as a source of income.

There are important synergies and complementarities between hOurworld and TBUK. The act of TBUK joining hOurworld and their establishing a formal partnership empowered both parties individually and created a strong partnership. While hOurworld brought its TnT software to the partnership, TBUK brought 250-300 UK time banks, and its reputation in Europe as a 'model' timebanking membership organisation, and TBUK's increasingly active European networking activities. These have led, already, to further countries and organisations (such as the French membership organisation) becoming aware of hOurworld and interested in joining the expanding transnational partnership. The hOurworld-TBUK partnership thus gives hOurworld an important bridgehead into Europe.

TBUK endorsement of hOurworld also reinforces the credibility and reputation of hOurworld, otherwise a relative newcomer on the international timebanking scene. The very existence of hOurworld as a new transnational operator also strengthens national membership organisations and time banks that are not yet affiliated to any transnational network as well as those who wish to transfer from an existing transnational network, such as TB USA, since it offers a new software support option. One indicator that hOurworld uses to monitor its impact is the growth in the number of time banks using TnT; another indicator is the number of conversions to TnT from other softwares, such as CW.

The partnership involves hOurworld and TBUK jointly developing strategy and tactics for extending the network further and for better supporting time banks. Representatives of hOurworld also take part in TBUK conferences and vice versa. These international meetings provide important planning, networking, outreach and learning opportunities; for example, the TBUK annual conference was used by hOurworld as an opportunity to hold negotiations with representatives of the French timebanking network. Discussions with France have been carried forward with the help of TBUK, taking advantage of the closer physical proximity between the UK and France and the role of TBUK as a European bridgehead for the network.

3.3.1 Governance

Aspects of both internal and external governance are relevant to understanding processes of empowerment and disempowerment of the transnational network.

3.3.1.1 Internal governance

At the TBUK annual conference a 'pre-conference meeting' took place between representatives of hOurworld (LH and TD) and two founding members of Humandee, a new French timebanking network organisation. The pre-conference meeting concerned software governance issues that arise from the French-side because TnT is proprietary software owned by hOurworld. The French-side sought assurances about the continuity of the software (i.e. such that its maintenance does not depend on any single person), that French programmers could contribute to the software development, clarification of proprietary rights over the data generated by using the software, clarification over decision making concerning software and data, etc. The issues raised highlight that as hOurworld becomes a transnational operator, this comes with a need to establish and institutionalise an international governance regime for the software and data. With international expansion of the group of TnT users, and with high dependence of users abroad on the TnT software, issues of software governance become more important and the international dimension of software governance rise to the surface. Other internal (but international) governance issues will likely arise if and as the hOurworld transnational network expands. How powers are shared internationally and how governance arrangements are institutionalised only become an issue once an organisation begins to become internationally significant.

Importantly, the issues of software/data governance and their relation to hOurworld financial sustainability and business planning came increasingly to the forefront during the course of this study. They came to a head in 2016, leading to differences of opinion among hOurworld leaders, the departure of LH, and the adoption by TD of a more commercial business model. Some aspects of managing the data generated using timebanking software are subject to external governance arrangements. This requires that internal governance and external governance are harmonized on these aspects. An international partnership that operates across the Atlantic faces more difficult software and data governance challenges than if only European partners were involved. It may yet prove difficult for the hOurworld-TBUK partnership to sustain on the basis of using TnT owing to challenges in establishing a viable business model for hOurworld in the context of a transatlantic arrangement when European partners need to be able to have some controls over software and data.

3.3.1.2 External governance

New external governance issues also arise as the transnational network and its membership expands. This gives opportunities, in principle, for international credit transfers between time banks, but these operate under different and sometimes conflicting national regulatory regimes, suggesting that harmonization of regulations will be needed if time credits are to be transferable internationally in practice.

3.3.2   Social learning

According to the hOurworld website (2014 and 2015) supporting social learning is an explicit and integral element of hOurworld activities. Social learning is supported in different ways: through training programmes (often organised on a 'circle leadership' or a cascade 'Train the Trainer' model); through peer-to-peer exchanges on the online platform; through conferences and workshops; through resources provided on the website; etc.

> *"hOurworld exists to welcome and connect all varieties of local exchanges under one roof. This allows interaction between member exchanges everywhere, as their interests and needs arise. The hOurworld Train the Trainer program teaches the fundamentals for organizing, building and enriching new and existing time banks. This model provides a recipe for program nurturing and growth towards maturity. As each new exchange develops it can seed another through the sharing of resources. And that exchange will seed another... and another..."*

Opportunities for social learning have increased through the transnational networking and the common TnT platform. The common TnT platform generates data that provides a basis for systematic analysis and learning about factors in the success and survival of time banks. It provides new opportunities for direct interactions between brokers of time banks, enabling them to share experiences, to learn from each other and to offer/receive support from other time banks. The expanded network, which brings knowledge of different contexts and approaches, provides new scope for comparative analysis. It has been established, for example, that brokers play a stronger role in UK time banks compared to US counterparts. This has been found to be associated with a greater longevity (continuity) of UK time banks. Such learning is being integrated into guidance and allows new questions to be asked that are amenable to research within a transnational network, for example concerning the balance to be struck (and trade-offs) between the roles of broker and software when considering the money costs that individual time banks face, the growth potential of individual time banks, time bank continuity, and safeguarding issues. The wider set of contextual settings has increased the possibilities to customise guidance and services to the grassroots. Training is adapted to respond to local needs, goals and biases. [Linda Hogan, skype interview, 16/1/2015].

3.3.3 Resources

The financial capitalisation of hOurworld is very small. The organisation was capitalised by its founders in a 'blended-capital' model with **financial** and **time** capital. The latter was in the form of commitments by the founders to contribute hours to the venture. The founders committed to an initial three-year test period to see whether hOurworld could grow and whether indications would emerge within this timeframe that hOurworld might become successful and sustainable. [A key element in the decision to continue beyond 2013 came when TBUK joined hOurworld, bringing all its UK time bank members under the hOurworld-TBUK organisational umbrella.] In financial terms, hOurworld's annual turnover is also very small (< US $200,000 annually). Training is the main source of recurrent income. There is a recurrent demand for training, which is met by LH or colleagues. Prices vary depending on the location, whether there are one or two

hOurworld trainers facilitating the training, and the amount of time and contributions from the host. Participation for three people in a pre-scheduled, 2-day, hOurworld Immersion Training program costs ca. $1000 inclusive.

The key resource of hOurworld, therefore, is not financial. Rather it is the (complementary) experience and expertise of its founders and their willingness to contribute expertise on the basis of time credits. LH had served previously as both a board member and Executive Director for the Hour Exchange, Portland and as a consultant to TB USA. Within hOurworld she is also a trainer and storyteller. Terry Daniels has experience as an entrepreneur and business leader, with particular interest in community-based economics. Within hOurworld he is a community Co-op developer and trainer. Stephen Beckett, a qualified physical therapist, is an experienced programmer. He created the TnT software and is the lead programmer on the hOurworld software team.

Prior to founding hOurworld its founders already had 20-30 years of experience as timebanking practitioners as leaders of the Hour Exchange Portland time bank, which at the time was part of the TB USA network. The experience of leadership and the knowledge acquired through involvement in HEP appear to be a significant resource on which the three hOurworld founders are able to draw. The inherited links to other actors in the time bank system are also a factor. LH writes: *"Collum, an HEP Board Member, wrote a book based on his research of three long-standing time banks, of which HEP is one. His research is featured in work on time banks by David Boyle and the New Economics Foundation. The hOurworld initiative is, therefore, rooted in and tied to each of these sources"* (LH, personal email communication, 16/11/2014).

The three founders have been joined by a growing team of internal and external collaborators. In respect to development of the TnT software, volunteers are drawn from the network to contribute to software development and support. The website states that: *"We have member helpers and consultants that have participated in various programming, usability, graphics and other projects. Some are on hOurworld "staff" investing sweat equity and recording their hours to be reimbursed as we grow. There are now a half dozen people on our software team"* [LH, Personal email exchange].

The founders of hOurworld are not able to take a 'proper' salary from hOurworld. During the first three years of operation, they have been net contributors of money and time to hOurworld. They recognised that this is not personally sustainable indefinitely and therefore had an 'ideal model' in mind to which they were working during that period. Ideally they would like to have basic living costs and health insurance provided for through hOurworld and estimate that for each of them this would require US $50,000 annually. [This estimate is based upon what "United Way" (a network of US non-profit organisations) calculate is a reasonable average value for volunteers' time when estimating the 'money-equivalent' contribution of US-volunteers to the US economy; i.e. ca US $26/hour]. As of January 2015, hOurworld is able to cover less than half of that from training income and by drawing down from the financial capital that the founders have themselves invested in hOurworld. The hOurworld founders therefore hoped this might in the future be fundable through a deal with a 'like-minded' commercial sponsor. A sponsor might be attracted once there is a critical mass of hOurworld members, so expanding the number of time banks using TnT is, potentially, important for financial resourcing even if users themselves do not

pay for using software. Potentially, this is an important advantage of transnational networking: i.e. the group of TnT users is expanding rapidly by virtue of the transnational networking.

Equally, those working for hOurworld as part of the team of internal collaborators do not earn wages, but contribute time as if hOurworld was itself a time bank. The envisaged model (as of January 2015) is that once a pre-specified level of time contribution has been reached, time credits might be exchangeable for rights to membership of the cooperative on equal status with the founders (i.e. with equal voting and proprietary rights in the cooperative). Two individuals were scheduled to qualify already for ownership/membership status in 2015. Others are approaching qualification. This model has been followed, but there has also been (in 2016) a split in the leadership, with LH leaving hOurworld.

As well as the founders, 'member helpers' and volunteer programmers, there are two other important sources of human resource on which hOurworld is able to draw. One is constituted by its partner organisations. The other is constituted by relationships with Universities and research institutions.

Partners include specialist organisations, some of which provide services to hOurworld on a pro bono basis. hOurworld is able to obtain fiscal and legal advice and support through partnerships with a law firm, Community Ventures (CV), based in California, which is hOurworld's legal fiscal agent. CV is connected to the Sustainable Economies Law Center (SELC). Lawyers Jenny Kassan (CV) and Janelle Orsi (SELC) *"are the national leaders for community currencies and cooperatives… They do a lot of pro bono work, conference presentations and crowdfunding for non-profits. In short, they get us and we love them.*" [Linda Hogan, personal email, 16 January 2015]. Through relations with its partners, hOurworld, which by virtue of being a cooperative is not eligible to receive some charitable grants or foundation grants, can partner with differently-constituted organisations (e.g. charities), making arrangements with these that provide opportunity legally for hOurworld to benefit indirectly from funding it cannot access directly, for example in the status of a training sub-contractor. Having a set of partners who work together and that collectively span a range of different legal forms enables hOurworld to overcome some limitations of being constituted in a single legal form.

Through relationships with academic and research institutions hOurworld obtains (and gives) some research and development support on a free-from-cost basis. Researchers own agendas can sometimes directly dove-tail with those of hOurworld. Alternatively, there may be opportunities for reciprocity, so that, by hOurworld giving researchers access to information and data, hOurworld can receive in return analytical insights, ideas for funding, links to policy makers, insights into the policy process, etc. In the process of conducting case studies, researchers develop and test evaluation methods that timebanking practitioners may then use. They also provide evidence about timebanking impacts that may be more credible to external funders by virtue of independent provenance. These relationships are therefore of value to hOurworld as they help it to 'water the grassroots'.

Transnational networking has expanded the pool and range of resources available to the hOurworld network overall, increasing the effectiveness of providing support to the grassroots. While hOurworld brings TnT to the transnational network, its further development is now supported through UK research partners of TBUK who have helped to develop approaches for

TnT-integrated monitoring, evaluation and reporting of timebanking activities. The French partners are also involved. They have translated the user interface from English into French. They also want to contribute to the future development of TnT. Critical mass is also a potential benefit. The critical mass achieved by joining forces opens up new funding possibilities. It increases the attractiveness to potential TnT sponsors. hOurworld is now able to contemplate approaching 'like-minded' commercial organisations to become sponsors of TnT.

3.3.4   Monitoring and evaluation

hOurworld is a time bank support organisation, not a time bank. It self-evaluates in terms of the numbers of members it supports and the quantity and quality of its support services, especially as expressed by those it supports (time bank administrators and time bank members).

Quantitative metrics of the growth of the network and those served include: the number and size of international partners joining the network (such as TBUK), the number of time banks using TnT, the total number of supported time bank members, and the number of TnT-mediated hours of exchange. These statistics are derived directly from the TnT database, are produced continuously, and appear as statistics on the hOurworld website. hOurworld also compares these statistics with those that are available for other networks and software. It monitors conversions to/from TnT vis-a-vis other software.

The main support activities that hOurworld monitor s and evaluates are: the TnT software; the training programs; and (as an indicator of social learning) the volume, content and direction of information flow through the TnT platform. Monitoring and evaluation of TnT – with feedback and input from users – are integral elements of the 'open innovation' approach that hOurworld takes to software improvement. Functionality of the software – the capabilities it offers – is a key metric.   The main administrator- and user- functions are listed on the website. Feedback is collected through the platform on how well the software and its functions meet users' needs, goals and expectations. Users exchange their TnT use experiences online via the platform. hOurworld uses real-time feedback from software and platform users to work with users to fix bugs they identify. It also has systems in place to solicit user suggestions for ways to upgrade the software; i.e. to identify unmet and emerging user needs.   The software is also being improved to meet strategically-important needs, for example so that TnT can be used to provide automatic reporting of time bank activities. By collecting baseline and periodic update information at the level of individual time bank members, TnT can be used also to monitor time banks and to generate basic evaluation and impact assessment reports at the level of individual time banks and of target subsets of their activities or membership.

Training is monitored and improved using user feedback. Training testimonials are also provided on the hOurworld website (2014, 2015). The impact of training is also monitored, for example to see if course delivery is reflected in changes in time bank membership, activity levels and capacity to attract funding support. Testimonials reflect these kinds of concern:

> "*Without the training provided by hOurworld, which provided a collective 'aha' moment of realizing the enormous social potential timebanking has for*

> *our community, it is doubtful that Time Bank of the Rockies would have taken*
> *root as well as it has in Montrose. In nine months since the training, we have*
> *grown from 20 members to almost 100, and have exchanged over 1200 hours*
> *of service, and we have the support of local service groups and governmental*
> *agencies."*

Monitoring is used to support curriculum development. There is a continuing evolution of courses and their content, supported by user-experience on a principle of proactive reciprocity. Feedback is used to improve existing training and to learn about emerging training needs.

hOurworld can use its online platform and software to obtain basic quantitative data to monitor time banks and their activities. The network leaders have a long and detailed personal knowledge of many US-based time banks, have made case studies and have undertaken surveys, so they have substantial knowledge and experience upon which to draw. But hOurworld does not have the resources to make its own detailed case studies of individual time banks and their activities.

As part of its information dissemination role, hOurworld therefore supports and encourages time banks and independent parties to make case studies and/or surveys of time banks and their activities and it disseminates reports, findings, good practice examples and synthesised guidance notes via its website. The TnT platform is used to support broker-to-broker social learning and a circular (rather than a bottom-up or top-down) information flow. The level of peer-to-peer information exchange is thus also a surrogate metric for social learning.

To date, case studies appear to be the most important way to monitor time banks and to understand factors influencing their growth, survival and impact. Case studies are used also to explore how time banks and other social innovations can work together synergistically. LH cites, as an example, 'Partners in Care', Maryland, a scheme run by Barbara Huston, as an example of a time bank working in synergy with a social enterprise, a Community Co-op.

3.4 Other issues about the transnational networking

Definition of the social innovation and theorising transformative change
The hOurworld line of argument concerning the important role of timebanking values for definitional clarity over timebanking is relevant also for theorising transformative change in the TRANSIT project. The implications for theory development are drawn out later in this report so that input from the UK and Spanish manifestation can also be taken into account.

The 'dark-side' of social innovation
It has been observed that there is something of a pattern in social innovation of 'founder-led' organisations and of 'cults' of personality. Several organisations promoting social innovations have elements of a 'founder' syndrome about them. In the view of some interviewees, the timebanking movement is no exception. The origins of hOurworld lie in the need perceived by its founders for alternative leadership and support to the movement and to give more choice to grassroots time banks over sources of software and support.

transformative **s**ocial **i**nnovation **t**heory

More general reflections on founder-syndrome issues include that external governance and financial supporting authorities might usefully seek to ensure that the grassroots activists have a choice of support organisations. They could also seek to assure that there is close conformity between the espoused values of the movement and the practices of their internal governance arrangements and perhaps make such conformity a condition for granting financial support. It might be useful for TRANSIT to reflect on the kinds of tools that might help policymakers and investors in making such evaluations of internal governance arrangements.

tran**s**formative **s**ocial **i**nnovation **t**heory

4 Local initiative 1: Timebanking UK (TBUK)

4.1 Overview of development of the local initiative

Year or period	Important activities/changes/milestones in local manifestation	Important changes in context
1998	Fair Shares (Gloucestershire) the first UK time bank: founder Martin Simon	
2000	Government funds the establishment of a national time banks network. Accommodation (disregard) achieved with government over the fiscal and welfare benefits status of timebanking. Charities Commission recognises need to clarify charitable status of Time banks.	Acknowledgement by government that the status of time banks and their members needs to be clarified for purposes of tax and welfare benefits arrangements.
2001	Launch of Time Banks UK. Martin Simon becomes CEO. Launch of the London Time Bank Network	Tax exemption and welfare benefits disregards achieved for time exchange. Charity status attained for time banks.
2004-2005		Innovative variant of time exchange trialled in Wales.
2005-10		Big Society ideology enters UK politics
2011	Sam Hopley becomes CEO of Timebanking UK	
2013	Sarah Bird replaces Sam Hopley as CEO. Introduction Quality Mark. Leading Trustee leaves TBUK to establish Spice (based on Welsh experience with incentivised volunteering).	
2014	Partnership agreed with hOurworld (US) Time and Talents (TnT) Software adopted Regional networks introduced: Kaaren Morris appointed as Regional Networks Project Manager	Spice and TBUK running in parallel of separate organisations, sometimes competing for funding.

transformative social innovation theory

The UK case comprises study of both TimebankingUK (TBUK) as the national membership organization for UK time banks and the Fair Shares time bank.

Timebanking was introduced to the UK by Martin Simon (MS) and David Boyle (DB). They were influenced by Edgar Cahn, founder of the US Time Dollar Institute (later TB USA) and timebanking activities in the United States. Fair Shares, located in Gloucestershire, was established as the first timebanking scheme in the UK. Fair Shares was founded in 1998 by Martin Simon, who later on became the CEO of the national network Timebanks UK. Timebanks UK later changed its name to Timebanking UK. The organization was endorsed by the Time Dollar Institute (Time Banks Key, 2000). Fair Shares closely collaborated with the New Economics Foundation (NEF) to set up a national network for time banks in the UK: Time Banks Network UK. For this purpose, the British government's Active Community Unit (ACU), aiming at increasing the level of voluntary and community involvement in society, awarded Fair Shares and the NEF a grant of £49,900 in hopes that the national network would eventually be similar to the US Time Dollar Institute (Time Banks Key, 2000). Soon after, time banks were established also in London as part of this impulse.

As there was an established state welfare model in the UK, it was necessary for the leaders of the timebanking movement to clarify from very early on the status of time banks and of timebanking activities with the UK regulatory authorities. An accommodation was reached in 2000 concerning the charitable status of time banks, the legal status of timebanking activities, and how time credits would be treated under rules on income tax and regulations concerning those in receipt of welfare benefits, such as disability allowances, unemployment benefits and/or job seekers' allowances. The 2000 ruling has not changed since.

On June 15th 2000, whilst answering a question on 'Time Exchange Schemes' (Time Banks), Angela Eagle – the Parliamentary Under-Secretary of State, Department of Social Security – stated: "Our legal advice is that time credits derived from participation in a Time Exchange Scheme, such as Fair Shares, do not constitute earnings for income-related benefit purposes and therefore participation does not constitute remunerative work. Entitlement to those benefits would therefore be unaffected" (Timebanking UK FAQ).

However, in contrast to US timebanking schemes (which under some circumstances allow goods to be exchanged within time banks), the UK Department of Works and Pensions (DWP) stated (June 15 2000) that no goods can be exchanged in timebanking schemes:

"It must be emphasized that for the purposes of existing legislation and this guidance, in a 'Time Exchange' scheme, Time Credits cannot be exchanged for goods or services or converted into alternative currency" (Timebanking UK website, FAQ) .

The models of timebanking in the UK that are promoted and supported by TBUK take into account this accommodation, which is also known as the fiscal disregard. The accommodation draws on aspects of the values and principles that underlie the basic model of timebanking and uses these to distinguish timebanking from both 'strict' voluntarism and employment. TBUK thus operates on a definition of timebanking that stays within the terms of this accommodation. In principle, this precludes variants that provide for time credits to be exchanged for goods (which by contrast are allowed in the US so long as the goods are valued only on the basis of the hours of members' time

involved in their collection, making, renovation, delivery, etc.), though it does allow for time credits to be exchanged for the use of facilities, goods and equipment so long as the unit of account is time; i.e. so long as the benefit is calculated in terms of hours of access to facilities, goods or equipment.

The ruling by the UK Department of Work and Pension means that timebanking in the UK as promoted and supported by TBUK operates on time-for-time exchange only and not on variants that involve exchange of time credits for goods or rewards. According to Gregory (2010) this owes "*to the view that such purchases would count as earned income*". Seyfang (2006) has argued that this dissuades potential participants with clear economic needs from being able to access a wider range of services through timebanking.

These disadvantages of the accommodation with the authorities are to be balanced against the advantages of the protections that the ruling provides for time banks and their members. The ruling therefore creates a dilemma: staying within the terms of the ruling in order to benefit from the disregards implies staying close to the basic definition and model of timebanking. This simultaneously protects timebanking within its niche and restricts some forms of innovation.

This does not mean that variants of timebanking that provide for time credits to be exchanged for goods and services are absent from the UK. They exist. But they are recognised to be distinct from timebanking. They are defined and named differently and they are promoted by different organisations. One such initiative is known under the name 'Spice'. Spice focuses on person-agency (and to a lesser extent) on agency-agency exchanges and differs from the basic timebanking model in that time credits, which are issued to reward services that benefit the community, including personal development as well as community development activities, are issued in paper form (as a community currency). They are exchangeable for rewards that take advantage of spare capacities. Thus "*people can then 'spend' Spice Time Credits to access events, training and leisure activities provided by public, community and private organisations, or [by gifting them to others] to thank others*"(Apteligen, An Evaluation of Spice Time Credits, 2014).
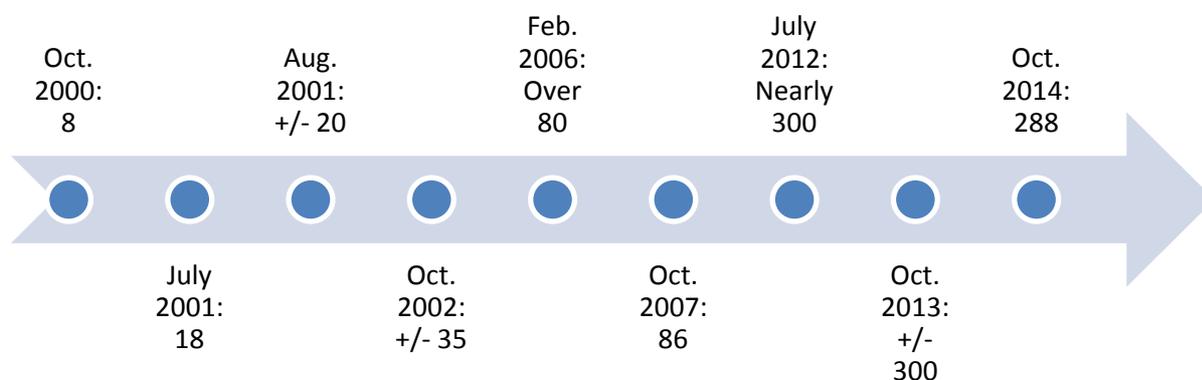

Figure 2:   **Development in the number of time banks in the UK**

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Development in the number of UK time banks is shown in Figure 2. Since the arrival of timebanking in the UK, the number of local timebanking initiatives has steadily increased. There has recently been a plateauing of growth at around 300 time banks, but this figure masks that local time banks are continuously being born while some others die. The overall situation is a consequence of the net of gains and losses of individual time banks and gives an impression of quasi stable growth that belies the underlying dynamics, which are more complex. Not all time banks survive. However, there are time banks with long histories, such as Fair Shares and the London Time Banks. The survival of time banks has been found to depend heavily on the level and quality of brokering/coordinating activities. It has been found that survival prospects are better with an active broker and if the broker receives some small financial payment.

Establishment of TBUK

The development of the timebanking movement in the UK was facilitated by the establishment of the national umbrella organization – called originally Time Banks UK (2001) but later renamed Timebanking UK – and the London Time Bank (2001), which aimed at setting up time banks across the capital (Cash Alternative finance, 2001; Boyle, 2001). Martin Simon, first CEO of Time Banks UK, was obliged to resign as a CEO due to serious health problems. He was succeeded by Sam Hopley in 2011. The logo and business plan were changed and updated during Hopley's term. Hopley sought to align UK timebanking with the Big Society initiative of government. There were some financial issues during his controversial term in office, which was a period characterised by internal disputes and loss of grassroots support, leading, ultimately to his resignation as CEO in 2013. The organisation underwent several changes, which included installing three new board members and the appointment of Sarah Bird (SB) as the new CEO.

SB has since realigned TBUK with its core values and the grassroots membership. At the same time she is also introducing modern organisational management principles and practices across TBUK and the timebanking movement to improve effectiveness, efficiency and impact. Her strategy has included the launch of a quality mark, the shift from the former approach of developing own timebanking software to a new approach of partnering with hOurworld to co-develop TnT, and the launch of regional networks as a new tier within the organisation. In addition to the traditional person to person exchanges, timebanking activities in the UK nowadays include two additional models of timebanking: person-agency and agency-agency exchanges. Part of TBUK strategy is to diversify time bank membership and bring in organisations (businesses, charities, government agencies, local authorities) as members. This is seen by SB as being important for bringing in additional resources, expertise, and opportunities as well as additional funding. SB notes also that businesses can provide important skills to time banks, such as legal advice, accounting services, while finding opportunities through this to respond to CSR demands. [SB: interview]. During an observed 'introduction session', SB urged those establishing new time banks to think about ways of including organisations and individuals in time banks and engaging in all three exchange types, as this contribute to the degree of success of a time bank.

Vision and aims of TBUK

SB expresses a wish "to get away from the perception that time banks are only for areas and people that lack money and to emphasise that they are for everyone". She argues that people with financial resources but without a family to provide support (or with family members that live remotely) are just as in need of the support that a time bank can provide as are people with

limited financial resources. Companionship and contact with others are important and widely felt needs that time banks can fulfil. The vision of TBUK therefore is that there should be local time banks in all communities with these serving multiple purposes and multiple community needs and with everyone able to benefit from them.

There is also a need to expand time-banking as part of the overall response to the changing context. At issue in the context of demographic changes, for example, is how people and communities can thrive in the future with less money and poorer public services, in an ageing society, and in a society where there are many people living alone and either don't have families or whose relatives live remotely. The grand vision is that of an explosion of time-banking and of time banks providing help and support in all local communities.

To increase the appeal and value-added of time-banking, SB sees a need to widen the geographical domain for exchanging credits. She argues that there is a need, for example, to enable credits earned by young people in cities to be spent elsewhere, in order to enable young people to get out of the urban context and to go to the countryside. Generally, there is a need to coordinate across individual time banks to enable credits to be transferred across banks, people, place and time. SB sees this extension in the appeal of timebanking to be essential in taking up its potential.

<u>Working to engage other actors in timebanking</u>
TBUK is also seeking to ally with potential funding organisations that have specific interests that can be progressed through timebanking owing to its flexible nature. Local time banks may be 'community' time banks (multi-theme) or single-theme time banks. Either way, there may some particular groups that a time bank incidentally or specifically seeks to serve that are also 'priority' targets for other organisations, such as 'older' or 'younger' people. Themes addressed by thematic time banks are very diverse and continue to diversify as new issues are found for to time banks to address. TBUK has worked at various times with various national organisations to explore ways to provide help to specific groups or to explore the help that time bans are already giving; for example:

- The Royal British Legion and the role of Time Banks in relation to service personnel and their families;

- The Department of Health to prepare materials to raise awareness among doctors and their patients about the health benefits of participating in Time Banks;

- The Ministry of Justice to explore how Time Banks could be used in relation to prisoners and offenders.

- The Paul Hamblyn Foundation to increase the involvement of young people (particularly those at risk) in timebanking

- The Dunhill Medical Trust to involve older people in timebanking and to explore ways in which TBUK could generate income to encourage more time banks and local authorities to use timebanking as a tool to this end.

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Organisational form

TBUK is registered as both a Limited Company and as a Charity in the UK. It is exploring alternative legal structures, including as a co-operative. It is governed by a Board of Trustees, has a CEO and has employed staff. It receives membership fees from local time banks, but its major sources of revenues are grants and awards from Trusts, Foundations and Organisations with related missions.

As national Membership Organisation for time banks, TBUK is the logical partner for other organisations to partner with in pursuit of shared interests, especially in respect of priority target groups or themes that are of the concerns of particular Trusts, charities or agencies. Digital Unite, for example, is a UK charity concerned to enable elderly people to cope in a world of increasingly computerised and internet-based communication. With TBUK it has been exploring how to use time-banking as a way of educating and supporting the elderly with their computing needs. Similar partnerships and activities are in place with government agencies and departments. The Ministry of Justice has sought to extend time-banking to prisoners and offenders, enabling earned credits to be transferred and used by prisoners and offenders' families or to be donated to the community. The Department of Health commissioned TBUK to develop and disseminate information via medical practices about the potential health benefits of time-banking.

Support activities of TBUK

As the National Membership Organisation for UK time banks, TBUK is active in helping establish and support time banks in the UK. TBUK provides advice, training, tools and software to its member time banks and works on their behalf to represent them and to secure resources and a favourable operating context for UK timebanking. It is also responsible for developing and implementing strategy for the development of timebanking in the UK and, through international networking and partnerships, also timebanking more generally.

Local time banks

Each local time bank in the UK is independent and has its own financial and legal identity. It is typically established by a local coordinator. Coordinators (brokers) are both paid and unpaid. There are set-up costs and a membership fee of £120 per annum to the Membership Organisation, which the local coordinator raises through small grants or fundraising events. Local time banks practices and protocols are for local time banks to decide, but TBUK provides clear guidance to help brokers understand the regulatory framework in which they operate and to draw attention to safeguarding issues (see later). TBUK has arranged that time banks can be insured if they follow practices that assure minimum safeguarding and other standards of operation are met. Quality marks awarded by TBUK (see later) also assure some level of top-down quality control, but the choice of whether to apply for the quality mark lies with the local time bank.

Local networking increases the scope of opportunity for individual time banks to add value. There is therefore a natural tendency for time banks to organise themselves into local networks. Many UK time banks are organised into local networks that comprise all the time banks within a single city or within a county; the 67 London time banks are organised into a London network, for example. There are other urban networks and also rural networks. Local councils sometimes encourage and support local networking and may seek the establishment of new time banks to help them achieve their own aims with regards to community development and resident

involvement. Benefits of local networks include ensuring local coverage, securing local council funds, and sharing and learning from each other's experiences.

Local time banks have coordinators, who organise and publicise the time bank, recruit members, arrange social events for members to meet, broker and oversee exchanges taking place within the time banks, etc. Even with automated software-based arrangements of service exchanges, a local 'broker' is still needed and according to SB may be essential for time bank vitality and sustainability.

4.2 Aspects of 'innovation' and 'change' of the local initiative

4.2.1 Relation with social innovation

TBUK describes timebanking as developing new social practices based on the idea of using time (rather than money) as the medium and metric of service exchange. This approach is framed as distinctive from mainstream practices in the market economy (based on market exchange value and money as unit of account) but also from mainstream third-sector activities based on 'strict' voluntarism. Voluntarism implies a division between giving (by the volunteer) and receiving (by a beneficiary). Timebanking stresses co-production and reciprocation in which all parties to exchanges both give and receive.

The founders of TBUK refer to timebanking as a 'social innovation'. In their preface to an NEF report entitled: The New Wealth of Time. David Boyle and Martin Simon state explicitly that: "Timebanking UK is thrilled to be leading on the introduction of such a positive *social innovation* and to be supporting an inspirational network of time banks." Simon and Boyle state also that, in bringing timebanking to the UK from the US, they were *"searching for something capable of reviving the core economy"*. The 'core economy' is described by Edgar Cahn, to whom Simon and Boyle refer, as those aspects of family and community that underpin everything not provided by the formal economy. The 'core economy' is further defined in the report in relation to "our ability to care for and support each other and to engage in mutual and non-materialistic exchanges and civic activity."

In terms of the nature of the change mechanism, Simon and Boyle state that they found in timebanking … "*a system where everyone could make a contribution and where everyone's contribution was valued equally; a system where local people were offered incentives to reconnect with each other and where the social networks that emerged remained shaped by those people.*" Important for them also is the versatility of the idea of timebanking… "*an idea which seemed so simple"… that nevertheless… "could be applied to rehabilitating offenders, improving public housing, rescuing inner city schools and revitalising the justice system*".

Simon and Boyle site argue that timebanking is "*a tool that sets in motion a chain reaction that forms bonds between strangers and brings people together in unforeseen and unpredictable alliances. There is an inbuilt multiplier effect as one act of kindness leads to another.*" They state also that "*people find it easier to ask for a favour when they know they can pay it back*" and that

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"*everyone feels more secure knowing there are people around they can trust and can rely on in an emergency.*" They therefore consider timebanking as "*a framework for people who would not normally meet to come together and learn how to exercise both their powers and responsibilities as caring citizens.*" This, they argue, is beneficial for the members of time banks (the volunteers) and to the associated neighbourhoods and communities where time banks are located, but offers benefits and opportunities also for the providers of public and third-sector services for whom timebanking is "*the missing piece in achieving large-scale and enthusiastic participation in the co-production of services that can reach the whole population*".

They, thus, identify that, for them, the mechanism of change that underpins timebanking is a switch in the mode of service delivery from provision by outside agencies to 'co-production' and that this mechanism is leveraged by the (unusually) broad appeal of timebanking as a form of engagement and exchange and the multiplier/chain-reaction effect embedded in it. They identify the major beneficiaries of timebanking as the members of time banks (individuals), the communities and neighbourhoods where timebanking takes place, and providers of public and third-sector services.

David Boyle, particularly, has researched and written extensively on co-production as a change mechanism with the potential for transformative change. In his writings and in the course of the interview conducted with him it is clear that he sees co-production as a powerful and versatile mechanism that "*will be critical for addressing the vast social issues before us*" and for "*rescuing public services*", such as the UK health system. For David Boyle, timebanking is one among several social innovations that are based on and constitute mechanisms for enabling and promoting co-production.

This highlights an important distinction. Timebanking is a mechanism for co-production but it is also a mechanism for building new relationships and through which values can be built into those relationships. Co-production is a broader concept than timebanking and there are many other social innovations and mechanisms that can support so-production, not just timebanking. For some, such as DB, who are concerned to encourage and facilitate the co-production of welfare services, the main concern is to deploy mechanisms that support co-production. For others, such as the current leadership of TBUK, there has been a greater concern to promote timebanking in its purist form, since this stresses reciprocity and holds potential to inculcate timebanking values into society.

This goes some way to explaining why the current leadership of TBUK, while also acknowledging co-production as a generalised change model, shows greater empathy with the philosophical and conceptual perspectives toward change being advanced by hOurworld. Equally, it goes some ways to explaining the split in the timebanking movement that arose through the development of Spice. Those seeking to emphasise the role of timebanking in re-building communities are more likely to favour a 'purist' model of timebanking. Those seeing the key societal challenges to lie in threats to welfare services and the key solutions to lie in developing new (coproduction-based) modes for welfare service delivery are more open and positive to innovations, such as Spice, and are less concerned that Spice operationalises a different set of values from timebanking values. By comparison, SB is more protective of the original timebanking definition and its values.

4.2.2   Relation with system innovation

Contributing to vibrant and inclusive communities and to vibrant public services are clearly expressed TBUK aims. Some differences are discernible in the emphasis given to different goals at different times by different TBUK CEOs. Contributing to reform of public services was especially emphasised by Sam Hopley, who was TBUK CEO from 2011-12. Contributing to building strong communities and to social inclusion is emphasised by current CEO, Sarah Bird.

Within the overall remit to contribute to vibrant communities and vibrant public services, a wide range of different systems and sectors have been targeted for change by the leadership of TBUK and its membership. This reflects that timebanking and its underlying mechanism of change are versatile, so can be applied to many different target groups, themes, situations and problems. It also reflects that there are many involved in designing time banks in the UK. Time banks are established bottom-up at the local level and, so, are organised in relation to the interests and concerns of their founders and members, which vary over space, time and the concerned individuals. But there is also a top-down influence (a strategic steer and orchestration) from TBUK in response to needs and opportunities in various sectors and systems, which also vary over time in respect to contextual changes, including stakeholder priorities and prevalent narratives of change. Some influence is exerted also by actual and potential sponsors interested to harness time banks to help them achieve their own organisational goals, which may encourage time banks to undertake activities in specific sectors, such as health, education or criminal justice, or that impact on target groups of interest to organisational sponsors, such as the elderly, the young, service families, immigrants, the unemployed, or the homeless.

As to vibrant communities, SB argues that timebanking is for everyone and that everyone in the community can benefit from timebanking. As illustration she points out that in an aging society, there are more elderly people, many living alone. Loneliness is an increasing problem. This is not necessarily a problem associated with lack of financial resources; rather it is a demographic phenomenon. People are living longer. Also, in a globalised economy, people may no longer stay where they were raised, so older people may not have close relatives living at hand. They may be financially well-placed, but might not be able to access reliable support or care in their homes and may lack companionship. But these same people also have skills and experience to offer others; for example, they can help new migrants with language learning, writing, and developing awareness and understanding of British culture and society. Timebanking offers a mechanism to build links in society between people who otherwise might not meet and to practice values that recognise and reward activities that build strong (inclusive, self-reliant, secure) communities.

As to vibrant welfare services, the currently-dominant model of public sector and third sector provision of services in the UK is based on an economic model with paid professionals (specialists) providing services to those in need (beneficiaries). The UK context is different from the context in the USA, from where timebanking as an idea was imported, in that the UK has a long-established public (welfare state) delivery model, with government agencies and funds directly providing many public services, especially health care, care of the elderly, and education. This model of state welfare provision in the UK is seen by key figures in the UK timebanking movement (e.g. DB) as increasingly fragile. In the context of mounting economic costs and static or declining public finances, the model of public welfare provision is financially unsustainable. But it is criticised, also,

for operating in responsive mode only and, because it is inefficient and ineffective. The role of timebanking here is seen to lie in offering a radically-alternative model of service provision that is pro-active (preventative) and, when needs nevertheless arise, is capable of engaging service-users as co-producers.

It is argued by its protagonists that this contributes to reducing needs, to delivering services at lower cost using (in part) volunteer labour, and to delivering better and more effective outcomes. David Boyle has strongly emphasised the roles (actual and potential) of the timebanking-embedded co-production mechanism in changing public service delivery and have argued for public services to actively promote timebanking. "*By actively promoting timebanking, our public services can once again bank on the cooperation, local knowledge and skills of local people. By asking people to make a contribution in return for the services they are receiving by helping others, they will give their 'service users' opportunities to grow in self-confidence and to become valued members of their community.*" The aim is not to replace public services in sectors such as health, education or justice, but rather to work co-operatively with them; i.e. for timebanking to help save failing welfare systems by offering a more-sustainable model based on co-produced services.

We can also address the question at the level of a specific time bank. The Fair Shares time bank, for example, aims at bringing people together and at building stronger and more resilient communities (Fair Shares webpage). According to founder Martin Simon: "The Fair Shares programme aims to remind people of how giving time cements alliances and creates a sense of common purpose and shared promise in communities. It provides a mechanism for increasing contact between people in communities; it gives everyone who has a little spare time a chance to be involved, regardless of factors such as age or mobility, and to be valued in their communities" (Time Banks Key, 2000).

Fair Shares currently has seven constituent time banks. Two further time banks have recently become independent having started under the Fair Shares wing. The Fair Shares time banks are diverse in nature; some schemes are single-themed and focus on a specific group or theme whereas other time banks are multi-themed and open to everyone. During the regional meeting in Taunton (observed), Fair Shares brokers noted that the general reason for people to join a time bank often is a lack of social life and/or self-confidence. In this sense, a time bank is a safe and secure way to become embedded in the community and develop social relationships and confidence. For this reason, the organization has made a notable shift in their approach, by focussing on the individual before they can start their timebanking activities and partake in group work. This is usually done by one-on-one training in several activities and skills (Observed Regional Meeting, Taunton).

Two Fair Shares projects are the Youth Project and the Helping Hand Project. The Youth Project provides young people with low-level maintenance work and hands-on training. The DIY-skills training is used as a means to address other issues. Overall the project aims at increasing self-confidence and self-esteem and providing young community members with a sense of purpose. The Helping Hand Project aims at community members who are isolated and lonely. The project's main activities are building bonds of friendship and trust and organizing social events such as trips and holidays (Regional meeting Taunton).

4.2.3   Relation with game-changers

The relationship between timebanking in the UK and 'game-changers' is best seen by referring to review studies that have specifically addressed this question in the effort to demonstrate the relevance of timebanking. For example, an NEF report (NEF, 2010) uses case studies of ongoing timebanking activities to demonstrate how timebanking relates to and engages with game-changing developments and their associated societal challenges. Those explicitly identified include: dealing with a *rapidly ageing population* (e.g. by building social networks among older people, providing companionship, and reducing isolation); addressing the needs of *young people who feel disconnected from communities;* and responding to "*an epidemic of mental ill health*."

It is also possible to refer to the activities of specific time banks. Here we use the Fair Shares time bank to illustrate some key links.

Ageing population
Fair Shares organizes activities to raise local awareness for dementia. One of the time banks has organized a conference on dementia for several different actors. Participants included volunteers, family members of those who are afflicted by the disease, but also local shopkeepers who often do not know how to interact with someone with dementia. The organization emphasizes that they do not by any means offer professional or medical help, but rather aim at creating a friendlier and more understanding environment. In addition to providing information, Fair Shares has also organized dementia walks in a local park. Companions and guides receive training before accompanying a number of elderly people. The walk includes a trip to the museum and café in the park. Additionally, either short or long wheelchair-friendly strolls in the park were set up (Regional meeting Taunton). [Noteworthy here, also, is that the UK media coverage of timebanking has included documentaries on the roles timebanking is playing and could play in providing elderly care; e.g. the BBC Radio 4 Documentary: Would That Work Here?]

Economic crisis
Although it is often stressed and emphasized that timebanking is not primarily aimed at deprived communities and low-income groups, much of the media coverage on timebanking does make a connection between the economic crisis and growing time bank activities in the UK. This is illustrated by the opening lines of one particular article: "*As personal debts in the UK hit record levels, a charity has urged people to consider using time instead of money as a means of exchange*". Or more explicitly: "*At a time of high unemployment and a shaky market, time banks give the very people who're affected by the changing economic climate the chance to help themselves and exchange skills and time independently of fickle market forces. They strengthen communities, promote a sense of worth in their members and value all contribution equally. Perhaps that's priceless*" (Timebanking: Fairness, 2012).

Decrease in neighbourliness; loss of family ties; more single-person households
Commenting on the growth of the number of time banks across the UK, Fair Shares broker Joy Rogers stated: *"Twenty or 30 years ago people often lived in the same towns as their parents and grandparents. Nowadays, people move around much more. Time broking is really a mechanism for creating a stronger sense of community, helping people who feel isolated"* (Cash: Alternative finance, 2001). Another newspaper article on the rise of time banks highlights this sense of alienation that

is said to be felt in neighbourhoods throughout the UK: "Nobody knows their neighbours", "people don't help each other out" (If we only, 2003).

4.2.4   Relation with societal transformation

The NEF report (2010) draws predominantly on examples from the London time banks and looks at lessons learned and achievements made over the first ten years of timebanking in Britain... and at "*how an idea that was little more than a technique is being woven into the fabric of our public services.*" MS and DB express the hope that: "*in the next ten years it will create a revolution as big as the one unleashed by Beveridge.*"   This alludes to the creation of the welfare state, so implies a revolution comparable to the creation of the UK system of social security and public health. In their preface to the NEF report, Martin Simon and David Boyle explain the rationale for that report as follows: "*Now, more than ever, we need to understand the transformative power of timebanking, how it turned out to be a means to a much greater end".*

In bringing timebanking to the UK from the US, MS and DB embedded timebanking values into Fair Shares and into TBUK:.

- Asset: The real wealth of this society is its people. Every human being can be a builder and contributor. A time bank recognises this by allowing members to define for themselves what they consider to be a valuable asset, and enshrining its value through the hour for an hour principle

- Redefining work: Work must be redefined to include whatever it takes to raise healthy children, preserve families, make neighbourhoods safe and vibrant, care for the frail and vulnerable, redress injustice and make democracy work. A time bank provides liquidity to activity that informally contributes towards these things.

- Reciprocity: The impulse to give back is universal. Wherever possible, we must replace one-way acts of largess in whatever form with two-way transactions. "You need me" becomes "we need each other" in a time bank.

- Social capital: Humans require a social infrastructure as essential as roads, bridges and utility lines. Social networks require ongoing investments of social capital generated by trust, reciprocity, and civic engagement. A time bank creates a system that builds social capital – every action leaves a footprint.

- Respect: By respecting and recognising value in the contribution we can all make, we hard-wire a critical feedback loop into the way we work.

DB has argued that the mechanism of change within timebanking, which is rooted in these values, lies in the capacity these offer for co-production. He has produced several publications on co-production and timebanking in his capacity as an associate of the New Economics Foundation (NEF). He has also written opinion pieces for the Guardian on the transformative potential of co-production for numerous areas of society. He says, for example, that:

> "*Timebanking could potentially transform the mental health sector by defining patients and term of what they actually can do instead of focussing on their problems and limitations. However, such a shift in approach requires doctors and service providers to redefine their view of patients and the mental health system as a whole by actively embedding reciprocity into their services*" (Boyle, 2001).

The necessity of the incorporation of co-production in public services is further stressed in Boyle's critical stance towards the care system:

> "*This is the basis for a different kind of public service, where professionals don't define people entirely by their needs - which makes those continuing needs the only assets people have - but by what they can do. Then they find ways of putting those skills into action. Co-production says that the reason our problems seem so intractable is that public services, driven by empty targets, have become blind to the most valuable resources they possess - their own clients and the neighbourhoods around them - and that these assets atrophy if they are ignored or deliberately side-lined. These are the forgotten engines of change that make the difference between systems working and failing*" (Boyle, 2008).

4.2.5   Relation with narratives of change

The Executive Summary of the NEF report refers to the economic and financial crisis and to threatened implosion of market economies across the world. It refers to threats to the vibrancy of communities and public services. "*Faith in the money economy and our debt-based banking system is collapsing. As a long and deep recession looms, and credit becomes scarcer, this report describes an alternative means of exchange to keep our communities and public services vibrant: time.*"   The Executive Summary also refers to market failures and to the distorting effects of these on the 'core economy' being magnified by globalisation processes.   Market failures are described as: "undermining and weakening the 'core economy'… by failing to value the contribution of unpaid labour." In turn this is described as leading to a situation where "*currently, the core economy is taken for granted by the majority of public service interventions*"…

Reference is made also to globalisation. "*As globalisation intensifies economic competition, however, people work harder and have less time with families, friends and neighbours and the core economy is weakened. Time poverty leads to community breakdown, mental health problems and distrust.*"

The report advances therefore advances timebanking as "*a new form of recession-proof exchange*" that lies "*beyond the market*". Co-production in the form of timebanking… "*can help to meet people's needs and promote well-being for all… by tapping into abundant but neglected human resources*". At a time of economic crisis timebanking is therefore presented as a surer, more-inclusive alternative to the market economy and to paid labour as a means to secure well-being.

4.3 Aspects of dis/empowerment of the local initiative

4.3.1 Governance

Governance (internal and external) and the dynamics of governance are important for understanding power and its constitution as well as processes of (dis)empowerment that are relevant to the transformative potential of TBUK and its member time banks.

4.3.1.1 Internal governance

Organisational form
TBUK is registered as both a Limited Company and as a Charity in the UK. It is exploring alternative legal structures, including as a co-operative. It is governed by a Board of Trustees, has a CEO and has employed staff. It is a national level organisation (UK), but it is in the process of developing regional offices in the constituent countries of the UK.

Regional structure
TBUK considers that a regional structure is now needed for successful extension of time-banking in the UK as, for many local time bank initiatives in Scotland, Wales, or Northern Ireland, the UK organisation, which is based in England, is perceived as being too remote. There is a need for another tier in the hierarchy also in order to handle the additional work involved positioning UK time-banking for the bigger role envisioned for it by TBUK. Funding has recently been received from a national trust that will be used in part to establish and support regional offices in the constituent UK countries (Scotland, Wales, England and Northern Ireland). A position for a Regional Networks Project Manager has been created to organise the setting up of regional networks. As part of this initiative, quarterly regional network meetings are being organized to enable time banks to network and discuss current issues with one another. Minutes of the regional meetings are exchanged among the set of regional networks to facilitate mutual learning.

Safeguarding, insurance, quality mark
TBUK is aware that to develop detailed guidelines for local time banks would be a non- trivial undertaking, because timebanking is thematically very diverse. Equally, TBUK is not resourced to be a policing or enforcing organisation. Safeguarding is nevertheless a critical issue for enabling the scope of time bank services to extend into areas of major community needs such as child care or elderly care, which (unlike services such as car washing and dog walking) invoke the need for safeguards and insurance. A minimum level of safeguarding is a requirement for Time Banks to obtain insurance to operate some person-to-person services, so this is also a 'license to operate' issue.

TBUK therefore plays a limited but critical role in quality assurance. It has negotiated with three British insurance companies to establish guidelines and principles for time bank procedures and achieved agreement that insurance cover will be offered to any time bank that adopts and implements these. Procedures include, for example, that individuals offering child care services are aged over 18 and are security checked. Work undertaken in a time bank should be *ad hoc* and not a

regular replacement for paid service. Importantly, safeguards are also built into the timebanking software, which requires identity checking and which tracks and logs members activities in time and space.

TBUK also offers a quality mark scheme. Time Banks within its network can apply for this award. Criteria for the award cover (among others) procedures for overseeing volunteers, taking part in training sessions for members and brokers, good governance practices, meaningful use of timebanking values and principles, and having a long-term sustainability plan and good monitoring and evaluation procedures (January newsflash, 2014). Qualifying time banks are awarded the quality mark for periods of 3-years. Upon approval, the time bank receives a certificate and a logo. Holding the award improves the credibility of the time bank and can give it credentials often needed to establish partnerships with Local Councils, Boards of Trustees of Charities, Trust Funds, and businesses operating CRS schemes, as well as to secure funding and other resources. During the (observed) regional time bank meeting in Taunton, the broker of the Opportunity Knocks time bank (based in Plymouth) remarked that having the quality mark had allowed the time bank to visit GP surgeries and other organizations to provide information to potential recruits to timebanking.

<u>Local time bank administrators, coordinators and brokers</u>
Local time banks have coordinators who organise and publicise the time bank, recruit members, act as brokers for exchanges, oversee exchanges taking place within the time bank, etc. Even with automated software-based organisation of exchanges, a local 'broker' is still needed and, according to SB (interview) is often essential for time bank vitality. An important issue lies in trying to establish balance in terms both of the number of administrators needed to support and sustain a vital time bank and of paid versus unpaid administrators. It is known that the workload in organising and overseeing exchanges expands rapidly once a time bank has more than ca. 250 members and that brokerage capacity is therefore a limiting factor that needs to be addressed.

4.3.1.2   External governance

The major issue of external governance for UK timebanking concerns how timebanking is treated by the regulatory authorities. DB played a key role in arranging the accommodation that was reached with the authorities in 2000. He says:

> *"There were various regulatory things that needed sorting out [Interview DB: 3.14). There were three of them, I suppose. One was the tax issue with the danger that it could be taxed. There was a benefits issue, which was the big one really; you know… if the very people you need to involve couldn't take part because they were earning credits and these might be deducted from their benefits. And then the third area was simply charitable status. Those are the three regulatory areas. I don't think we ever sat down and thought 'how are we going to solve them: one, two, three.' But they clearly did need to be solved. I wish I could say we systematically went about solving them. I don't think we did. But what we did do is take the opportunities to solve them when they emerged. It was an opportunist thing. I didn't really have the contacts I needed to knock on the door of government at that stage and say, 'here's this new innovation and we need to solve these problems'. What I did have the skills to do was to create a flurry of interest*

about the whole thing, which I did; such that we've then seen that the Active Families Community Unit at the Home Office, as it was then, came knocking on our door to try to find out more. From that point on, I suppose, the opportunities began to emerge."

"There was one opportunity more than any others – and I wish this wasn't the case, I wish I could say we planned this all systematically – but the real opportunity was the confusion within the government's Home Office between what we were doing and their initiative to modernise the volunteering infrastructure, which happened (partly through my fault) to be called time bank. So we really sort of capitalized on the confusion inside the Home Office between the two initiatives. We got to the successful point where we got questions asked in the Parliament about these matters. I got Edward Davey, who was then a back-bencher, to ask questions. By then I'd established myself with what was then the Home Office as an expert on timebanking, so the Home Office came to me to draft the reply. That provided us with certain opportunities. I got the Inland Revenue to commit to look at the tax issue. They, then, did look at the issue. Actually I don't think it was very difficult at all. I think we just wrote to the Inland Revenue and the Inland Revenue said, 'no, as you've explained it this is not taxable'. We then just simply emphasized their letter that confirmed the tax disregard."

"As for the benefits disregard what you need to know really is that the then government had put £2 million+ into their volunteering campaign which, as I've just explained, had also come to be called time bank. The history here was that I sat on the advisory board of an organization called One Twenty, which had the support of the BBC. It was a sort of comic relief for volunteering. At a very late stage – about two weeks before filming – they got hold of some research about volunteering which said that most often if you volunteer and if your offer is not taken up within 48 hours you will never volunteer again for the whole of the rest of your life. This scared them a lot and what they found they needed what some sort of mechanism to say you are banking your time for later [7.18]. So they said to me across the table: 'David, can we just for this time call it time banks?' And I thought to myself: 'Well, they are going to anyway, so I better say yes'. So I said yes and extracted various concessions and, of course, they carried on calling the organisation time bank ever since. In the end, of course, the Home Office began to think: 'Well, we can't have a situation whereby people on benefits are prevented from taking part in our big television campaign either. And I think that is why they sort of crumbled on that."

"On the third one, on the charitable status, I really messed up I think. I went up to Liverpool to the headquarters of the Charities Commission and they didn't get it at all. They didn't understand at all what we were trying to do. In the end I lost my temper and it really had to be rescued. We rescued it by doing a series of presentations when the Chairman of the Charities Commission was present and then, after our help, she thought of it. But it was a bit 'touch and go' that one."

Another important issue is the extent to which the terms of the accommodations reached in 2000 have been more liberating or more constraining on the development and evolution of time banks, since, in effect, they provide protections for time banks so long as they operate under the terms of the accommodations, but that risks locking them into their protected niche and restricting both

innovation and opportunities to help those who might benefit most from timebanking. This relates also to the question of how strongly the terms of the accommodation are enforced.

David Boyle says that, while there is a tension, there is perhaps greater scope for innovation than has been yet taken up. He says:

> *"I think there is a tension, but there would be this tension anyway, between setting the thing in concrete because of those definitions and then not being innovative as a result and sticking by the letter of the law. But, actually I think those definitions have really been enabling more than anything else. They have enabled people and officials to relax. They know it is okay, we can experiment with this. Okay, we can't have people on incapacity benefit and we can't do cakes and these sorts of things, but we can sort of push the boundary a bit and I think that's been alright."*

> *"By sticking to the original formula too closely time banks have, I think, perhaps missed out on the opportunity to innovate. But I don't think that's because of the disregards. Actually I think that's maybe for other reasons. There are lots of other models and interesting things in other countries. There's a thing in Germany that links time banks to old people's homes. There's the more national approach they take in Japan. And Edgar Cahn has been peddling an idea which is a merger between a time bank and an insurance company, to which you pay partly in money and partly in time. I think those things have got to be tried. I think you've got to be innovative and if you stick too closely to the way of doing it, which is approved, then you can miss a trick. But the danger is you lose half your support because one half of the people are doing it one way and the other half are doing it another way."*

> *"But, you know, I don't think that's really about the accommodation with the government. I mean, that's a problem anyway. I think what we managed to do in a way is to put it all to bed for a bit. So it was a bit obscure and I don't think the government really wanted to be concerned with it. They weren't policing it. So I think that allowed us to operate and I think should have allowed more innovation than it actually has."*

However, at the 2014 TBUK Annual Conference (observed) the presentation made by the representative from the UK Department of Work and Pensions (DWP) explained her interpretation of the accommodation, which adhered very strictly and rigidly to its terms concerning benefits claimants as being ineligible to count timebanking hours as part of their commitments concerning job seeking and training for work. SB (through email exchanges with PW) raises her concerns that the terms of the accommodation prevent making best use of timebanking in supporting people back to work and that, as the DWP presentation demonstrated, different local benefits agency offices may interpret and enforce the accommodation differently and some will do so strictly, which means that the safest approach is for all time banks to operate under the terms of the accommodation. The approach she argues is for TBUK to lobby for a relaxation of the terms. In turn, this has resource implications…

> *"… the issue of lobbying here in the UK is becoming a larger issue with many time banks now wanting government to understand the difference between timebanking and*

volunteering, and more importantly to see that timebanking is a positive activity, increasing health and wellbeing, focussing on the assets that people have and thereby a stepping stone to more formal volunteering, training course attendance and in many cases, eventually paid work. We have too much disparity between the DWP offices and job centres in different counties and cities with regards to their views about timebanking and the legislative connection. Many time banks would be happy to explain via case studies to prove the point, but we need the manpower to co-ordinate such a piece of work" [Sarah Bird: email communication].

Importantly, over the summer and autumn of 2015 some clarification was achieved through interactions between TBUK and the UK Government' Department of Work and Pensions (DWP) over the government's wish to 'signpost' benefits claimants to local time banks. In arranging this, DWP issued a document that states explicitly that DWP views time exchange as positive and wants to encourage benefits claimants to become active in time exchange activities. The statement makes clear that engagement in time exchange will not have fiscal or benefits implications for claimants so long as they are actively seeking and remain available for paid work.

4.3.2   Social learning

TBUK plays an important role in learning, disseminating and using knowledge about timebanking, especially to help establish new time banks and to help in recruiting new members to these. It plays an important role also in organising and/or undertaking thematic studies to understand and improve time bank activities and leverage their positive social impacts. Social learning is facilitated at multiple levels, including at the level of members, coordinators, regional organisers and national organisers of time banks. Important mechanisms include the annual conference (national), regional meetings of coordinators, local meetings of coordinators, newsletters, the website and the TnT platform.

4.3.3   Resources

Financial

As a membership organisation TBUK receives membership fees from local Time Banks in return for services it provides. It also receives (or has received) grants and awards from Trusts, Foundations and organisations with related missions. TBUK is the logical partner for other organisations wishing to pursue shared interests through timebanking activities, especially in respect of priority target groups or themes that are of special interest to a particular trust, charity or agency. Digital Unite, for example, is a UK charity concerned to enable elderly people to cope in a world of increasingly computerised and internet-based communication. It has been interested to explore timebanking as a way of educating and supporting the elderly with their computing needs. The Royal British Legion funded TBUK to explore the role played by Time Banks in the lives of military families. Similar partnerships and activities are in place also with government agencies and departments: e.g. the Ministry of Justice has sought to extend time-

banking to prisoners and offenders (with the idea of earned credits being transferred and used by prisoners and offenders' families or donated to the community as part of restorative justice and reintegration initiatives); and the Department of Health commissioned TBUK to develop and disseminate information about the potential health benefits of time-banking through medical practices. Successful trials and demonstrations do not always translate into long-term arrangements, however.

Human resources
The essence of timebanking is to tap into underused human resources and to harness and develop these.

TBUK seeks to bring specialist professional skills into UK timebanking by engaging organisations as time bank members.

Brokers are a key resource, increasingly seen as key players in time bank establishment, vitality and survival. Ensuring that time banks are not dependent on one broker and ensuring that active brokers are enabled to play their demanding role are therefore core concerns for TBUK and member time banks. Finding ways to fund paid brokers is therefore a core resourcing issue (see resource bottleneck discussion below).

Software
Until 2013 TBUK developed and maintained its own time-banking software. Increasingly, the need has arisen for more accessible and flexible, yet functionally more sophisticated, time-banking software. Specific needs that were identified were for mobile phone based apps for flexible access and for software with greater inbuilt safeguarding mechanisms. Safeguards – for example, in terms of tracking of volunteers in time and place, identity assurance, and other aspects of automated quality assurance and control – are needed, in part, to satisfy conditions for insurance, especially in respect to person-to-person services.

Faced with investing scarce resources to improve its own software and having experienced some difficulties in attempting that, it was decided that a better option would be to establish a partnership with a global organisation that already has better software. TBUK therefore struck up its partnership with hOurworld. TnT is a proven software that meets the safeguarding, functionality and multi-platform needs that TBUK identifies. The hOurworld organisation makes TnT available on a 'free-for-use' basis. The agreement between the two organizations gives TBUK exclusive rights in the UK to distribute TnT. A condition is that TBUK cannot charge UK time banks for the software. As indicated above, there are concerns that need to be addressed, nevertheless, over proprietary rights over TnT and over data including access to data, ownership of data and where data are held.

Resource bottlenecks
DB, asked about his reflections on timebanking in the UK and its development over the past 15 years, sees lack of secure basic funding as the main stumbling block to scaling and greater impact. He says:

> *"I think my main sort of feeling about time banks now, 15-years on is frustration that it hasn't developed further. But what is missing out of this is neither technological*

development, which I think has sort of caught up, nor social innovation really, but it's economic innovation that we are looking for. It's how on earth you fund this sort of infrastructure in public services. There are places where that works but mostly it's just a struggle, I think. You know, the thing is not going to really develop in a major way until it stops being a struggle. It's a complicated thing really, because the point where you are beginning to think about this, there's a reversal; for example there was a commission that merged into the Big Lottery, I can't remember what they called it now, but they funded Healthy Living Centres in a big way systematically across the country and then the funding was withdrawn. They all closed except, I think, the one at Bromley-by-Bow."

"So big systematic national funding isn't necessarily the solution for time banks. We felt that very strongly at the time. But, on the other hand, small pots of funding locally, philanthropic funding, which started the stuff off then wouldn't carry on. You need something else which would make it part and parcel of what public services were doing. And that, you know, with a few exceptions, hasn't really been forthcoming yet. That is some sort of government innovation that is required that says this is helping us even though it doesn't show on the balance sheet. We need to do this. We need to fund, in short, a sort of preventative infrastructure. It doesn't matter who funds it. It could be that, you know, every bit of the Health Service would have to fund the preventative infrastructure. And then timebanking would have a niche. But that's what missing, that sort of innovation. And actually I think that's quite important for innovation as a whole. You know, the funding isn't really there on a systematic basis."

"It's something that needs to be worked on at a national policy level really. It's not about social innovation I think, but it's about enabling social innovation because it means that if it works then it will be rolled out whereas, at the moment even if it works it's only going to last a couple of years to the next funding round and the next thing that catches anybody's fancy. So time banks have survived that first hump, or probably two of those humps, which is great. But it's still not being used to the extent that it could be." [David Boyle: interview].

4.3.4   Monitoring and evaluation

There are difficulties in monitoring and evaluating an activity that is as thematically diverse as timebanking and whose impacts include intangibles, such as improving self- esteem, combatting loneliness and building more cohesive communities. There are additional issues when wanting to measure impacts on specific target groups of interest to outside organisations when these might not at first have been identified as such by the time bank.

The expansion of time-banking is a proxy measure of the value-added to Time Bank members and stakeholders. Boyle and Simon point to the rapid growth of timebanking in the UK during its first decade and to its success in engaging as active members of time banks those hitherto labelled "the hard to reach" and in drawing in "people from all backgrounds". Seyfang (2006) also notes that timebanking in the UK has attracted members from across society, including from groups usually (very) underrepresented in community activities. It is to be noted, nevertheless, that the expansion seen over the first decade has not been sustained and that many time banks

do not survive for more than a few years. Developing and demonstrating a business model that works is probably, also, an indicator of whether a time bank can sustain and whether it will be able to continue to generate social impacts and add value].

The cost-saving achievable or achieved (public expenditures avoided) is a potential proxy for added value, but is also a derived estimate that involves comparing factual and counterfactual situations. TBUK has undertaken a study for local authorities on potential cost savings achievable through timebanking. To date, the evidence base for achieved impact is based mostly on case studies and thematic reviews of case studies. The perceptions and subjective feelings of stakeholders and actors provide much of the evidence base.

TBUK has an Associate (a doctoral student) who specialises in the monitoring, research and evaluation of timebanking practices. She is working with TBUK to offer a service to time banks as part of the membership package. She made a presentation (observed) at the Annual Conference and organised a world café style social learning exercise for delegates to share insights into the (many) reasons for monitoring and the different methods that might be used.

Scope for attracting future funding into timebanking from multiple sources, for pooling funding across sources, and for developing blended financing instruments is likely to depend on being able to develop monitoring protocols that provide for longitudinal studies of individuals in target groups. This depends on collecting fuller information about members at point of joining a time bank and on monitoring their activities and progress. This is something that is now beginning to be integrated into joining procedures and into the TnT software, along with simple reporting facilities. This process is being facilitated with input from the Associate.

In 2011 Fair Shares published an evaluation report on the impacts and effectiveness of the organisation. The evaluation was carried out by consultant Sue Oppenheimer and deals with impacts in terms of benefits to participants, benefits to communities and benefits to organizations and service providers. In general, Oppenheimer concludes that Fair Shares enables individuals to participate in the community, achieve dignity and increase self-confidence. Furthermore: "It provides a social network and social activities, reducing loneliness and improving well-being. It is particularly effective at integrating people normally excluded from volunteering and from social networks, such as older people and people with mental health problems or learning disabilities" (Oppenheimer, 2011, p. 3). The Fair Shares schemes work as a community tool, connecting residents of both rural and urban areas in a large social network.

Additionally, Oppenheimer made some critical recommendations to improve the time banks' impacts. Especially the relationship and collaboration between Fair Shares and local organizations leaves room for improvements: "This area of work is also quite complex, with many organisations not understanding the concept of timebanking, or seeing it as too challenging or threatening. Areas for development and improvement include increasing the capacity within Fair Shares to undertake development work with organisations and services, improving promotion to organisations and services, and developing organisation-to-organisation timebanking. Getting Timebanking adopted as a methodology used by other organisations is important, and Fair Shares could develop a pilot project in a service and also join with other service providers to tender for contracts using timebanking to deliver outcomes" (Oppenheimer, 2011, p. 3). The challenge of attracting more organizations to join the time

banks' network was confirmed by a Fair Shares representative at the regional meeting in Taunton who stated that organizations tend to shy away from collaborating with time banks as they fear the additional administrative work. Yet, as SB has argued, collaboration with organisations is vital for the success of a time bank.

Other issues noted in the impact report centred around the demographics of the participants, urging the organization to attract more young people. This recommendation coincides with the issue of mismatches between the skills that are offered and in demand. As a Fair Shares broker notes: *"There is an imbalance of skills between what's on offer and what people want. Lots of people want DIY and gardening, whereas people offer befriending or budgeting"* (Oppenheimer, 2011, p. 13). Fair Shares has addressed these issues by setting up the Youth Project which trains young people in DIY-skills and a collaboration with the local city farm which serves as a training ground for gardening skills (Regional meeting Taunton; Oppenheimer, 2011).

The collaboration between Fair Shares' individual time banks could improve as well in terms of monitoring and measuring impacts, as this excerpt in the evaluation report makes clear:

> *"Monitoring has been frustrating; each time bank has a different (historically-based) system….(and) collects different data. So when I'm trying to monitor, for instance, the number of disabled people supported, each time bank logs the info differently; some might not have a category for mental health or learning difficulties. So it's difficult to get good monitoring info whereas in theory it should be really easy and is the best project to show volunteering info - Claire Greenhaigh – Fundraising Consultant (Oppenheimer, 2011, p. 37).*

In addition to several distinct monitoring systems, Oppenheimer noticed that there was little data gathered on impacts due to a lack of staff capacity and diverse monitoring systems (ibid).

Fair Shares has become a leading example for their work with Police and Crime Commissioners (PCC) and their collaboration with the local prison. Gloucester Prison hosted the prison bike shop project where inmates could refurbish old bicycles which were sent to developing countries (Prison inmates fixed, 2005). In return, Fair Shares presented certificates to in-mates who had worked in the bike shop for a certain number of hours, in order to boost their self-confidence. Additionally, the prisoners received time credits for every hour they had spent on refurbishing bikes. The time credits could be either donated to the inmate's relatives or to a community pot. Fair Shares' DVD project provided inmates with the opportunity to spend their earned time credits on recording a DVD for their family. Eventually a prison goodwill pot was set up, where time credits could be donated to prisoners who could not partake in Fair Shares activities, yet still wanted to have the chance to record a DVD for their relatives.

In this sense, Fair Shares has successfully incorporated timebanking in an unusual setting. The collaboration between Fair Shares and the Gloucester Prison ran from 2004 until the closure of the prison in 2013. Due to the successes of these projects, Fair Shares is currently looking into establishing projects with Leyhill Prison and HMP Portland (Regional meeting Taunton). The impacts of these projects were recorded in Fair Shares' 2011 evaluation report. Results of the organization's schemes and activities are described by means of case studies, for which a number of different actors such as prison officers, trustees and consultants were interviewed.

Fair Shares deliberately opts for the case study format for the purpose of reporting on impacts as numbers and figures cannot convey the effects of the projects on the members and the local community (Regional meeting Taunton). These case studies are used to maintain funding from organizations as well as attracting new partnerships. They report perceptions and feelings of key actors and stakeholders. For example, the local Police and Crime Commissioners (PCC) perceive timebanking as a model for community development and therefore provide funding to the Fair Shares time banks. Overall, timebanking is understood to contribute to two of the PCC's main priorities concerning people's sense of safety and constructive engagement of young people. Especially the elderly and members of vulnerable groups can tend to feel unsafe in their home and on the streets. Timebanking activities, such as Fair Shares' Helping Hands Project, are geared towards building social relationship, overcoming isolation and inter-mingling several age groups. This intergeneration aspect plays a role also in the Youth Project through which young people are taught DIY skills while simultaneously connecting with other members of the community. In return the younger members earn time credits and are presented with a certificate by PCC. The Helping Hands and Youth projects both receive funding form the PCC.

4.4 Other issues about the local initiative

<u>Theories of change, theories of empowerment</u>
The review of hOurworld and TBUK (taken together) offers insight into the theories of change and processes of (dis)empowerment that are widely cited in the timebanking literature, suggesting that, from the perspectives of these two organisations, the co-production theory may not yet provide the nuanced understanding that is needed.

The theory of co-production and the theory and practice of timebanking have developed hand-in-hand Gregory (2010). In Gregory's view, Cahn argues that co-production is an important aspect of social programme delivery and that programme success depends heavily on 'consumer labour'. For Cahn, time credits are a means of ensuring this labour is forthcoming. Importantly, Gregory points out, nevertheless, that co-production is not very clearly defined and that the meanings of several core concepts in the co-production discourse are, themselves, the subject of critical discussion: e.g. reciprocity (Fitzpatrick, 2005); social capital (Jordan, 2010; Mackian, 2002); community (Fremecaux, 2005; Mowbury, 2005); and community empowerment (Cornwall, 2008; Dinham; 2005). Furthermore, Boviard (2007) envisages different forms of co-production in assuring welfare services and develops a typology of co-production based upon the roles played by professional service providers, service users and their communities in relation to service planning, design and delivery.

Importantly for TRANSIT, other typologies of co-production (not confined merely to welfare service delivery) can be envisaged. One possibility is a more-generalised typology based on the values that underpin any specific co-production process. Different social innovations are underpinned by and translate different sets of values, so the type of co-production a social innovation supports, how this is constituted, and any associated empowerment and change potentials are likely to differ from one social innovation to another depending on which values the innovations (seek to) translate into society.

transformative **s**ocial **i**nnovation **t**heory

<u>Institutionalisation: formality versus informality</u>

The interview with David Boyle casts further light on the question of the potential for social innovations and timebanking specifically to contribute to transformative societal change, the extent to which this depends on 'institutionalisation' and the tensions surrounding institutionalisation. He says:

> *"There's actually a huge amount of social innovation going on but very little actual change. That seems to be the big question, why doesn't it embed, why does it have to be reinvented all the time? Why does nothing ever go to the mainstream? I'm exaggerating of course, but still I'm not sure why it's so difficult. The time banks movement sort of became linked into that very problem. There's a thing online you can probably find. It's called the parable of the blobs and the squares. It's worth looking at. It's exactly about this issue."*

[The parable of the blobs and squares, <u>www.youtube.com/watch?v=egav5xjb-lg</u>, is a reflection on the contrasting cultures of government and those it seeks to help. It has been widely circulated by the Timebanking movement; e.g. by TB USA, and by Fair Shares. In the terminology of the parable, government and its agents are "squares". Government is portrayed as well-intentioned and wanting to help solve problems, but it needs also to be accountable for spending. It is therefore procedurally and organisationally rigid, formal and strict, especially in terms of its measuring culture. In the terminology of the parable, people and their problems are 'blobs'. They don't look or behave like the 'squares'. They are not easily categorised, organised or understood in terms that are easily measurable and understandable to government and they constantly change. In the parable, however-well government tries to understand people and their problems it fails because government is not the problem-holder. Imposing solutions and involving experts does not help; nor does giving money to grass-root organisations that are closer to the people and their problems if, to receive money, the organisations must become more 'square-ish'. The parable argues that by conforming to government procedures grass-root organisations lose their identity, purpose, vitality, and grass-root connections and, with it, their potential to help solve problems. In the terms of the parable, the solution lies in recognising that the squares and blobs are good at different things – experts respectively in process and context – and a way to work together differently is needed; i.e. in partnership where each is valued equally. The parable argues for co-production, which it defines as being about '*understanding that the solution can only lie in the problem'*. The parable explains that *'just as a professional is more than just a job title, a person is more than a problem'*; see: <u>www.nomorethrowawaypeople.com</u>.

> *"What I think is interesting about timebanking is that it is potentially a way of creating an institution that is nonetheless informal and allows people to use their time informally. So it doesn't have to get institutionalized, at least not on the ground. Of course, that's one of the arguments – institutionalisation versus informality – that we constantly have. Timebanking in a way is sort of tied to addressing the problem we are talking about... it's potentially a way that people's efforts can stay informal. So it doesn't have to be institutionalized. So that's both the weakness and a potential success. It is also very potential I think"[interview: David Boyle].*

5 Local initiative Spain: (i) Health & Family Association

5.1 Overview of the development of Health & Family (Spain)

Time Banks in Spain are social initiatives which operate in close contact with social organizations (private organizations, NGos) as well with local authorities. Most of them are developed in urban environments (mainly cities) and address urban issues (discrimination, low-income, time-use, gender, equality, isolation). Authors and experts (Gisbert, 2010, 2012; Del Moral, 2009, 2012) describe Spanish Time Banks as social networks that enhance reciprocity at broader levels and strength civic values. Different types of Time Banks exist in Spain. Usually, Time Banks are promoted by local associations (such as Heath and Family in Barcelona, one of our case-study) that attempt to realise and make flourish the potentials of participants and entities linked to a territory, making visible the hidden social networks (Gisbert, 2010). On the other hand, some specific Time Banks have been established in Spain related to schools, universities, immigrant communities or even in business, associated with corporate social responsibility. Recently, some online networks, which label themselves as Time Banks try to open the interchange of good and services using specific website platforms (Trigo, 2012).

The Italian timebanking experience was established at the beginning of the 1990s by the Italian women's movement. They were interested in promoting a public debate about the use of time and work-family balance politics (Del Moral, 2013: 510). Their experiences were the first inspiration and reference of the Health and Family association ("*Salud y Familia*") when it decided to create, in 1998, the first time-bank initiative in Spain. The pioneer was Elvira Méndez (current CEO of the association), who aimed to promote women and men in a conciliation of personal and professional life, inspired in the *"mutual support" model of the Italian women's movement"*. The social context was framed "*within the growing incorporation of women into the labour market, without them giving up the traditional and unofficial role of keepers of the home. This created a substantial decrease in their personal time and hindered their entry and permanence in the labour marke*t" (Health and Family, 2006).

Elvira Méndez had a first contact with the movement in Italy and introduced the idea of Time Banks in Barcelona through the Local Council of Women, a highly qualified consulting organism. The researchers of this Study conducted and in-depth interview with Elvira Méndez, who shared her personal experience and memories about the process of thinking and proposing the innovative idea of a Time Bank in Spain:

> "*I am a medical specialist in public health issues and preventive medicine. My postgraduate work was done in Italy, so my second culture of adoption is the Italian one. That serves for generate a further network of organizations and colleagues, friends in Italy. Previously I had been one of the youngest General Directors of public health, with Felipe González, and I had participated, with Carlota Bustelo, in the creation of the Women's Institute in Spain. Bringing those two strengths, I have known the Banca del Tempo in Italy, it excites me... In 1992, in Barcelona, the municipal Council of the Women was a very alive organism, coordinated, in the*

previous years, by Marina Subirats, and then by me. It was not a bureaucratic organism, but it brought together the more informed, educated, leader women. It was institutional because who gave us shelter, gave us the local, to whom were reported the proposals, was to the City Hall. We are talking about the stage when Maragall was Mayor and, at that time, the City Hall encouraged these spaces of participation. This sectorial Council brought together women who came from the University, of associations that existed" (Quote: HeFa_02).

"I brought the idea to be discussed in the Council of social welfare. There, we are building, seeing how the Bank of time was going to work. Not because we do not know the rules, but because it was like a collaborative incubation process, in which the other women... They were key women, I insist, University women, women who were representing a professional college..." (Quote: HeFa_02)

Méndez, who was the CEO of Health and Family, decided to present a European project in the line of funding for equal opportunities of the European Commission. One of the requirements established by the EU was the international context of the project. This means that the first Spanish Time Bank was funded by the European Union, thanks to an international networking with other timebanking experiences in Europe as well as supported by the Spanish public administrations and the councils of Barcelona and Venice (Italy) that were also project partners.

"We presented a project that had to be transnational, because it had to have three partners. I, with all the social capital that I have accumulated, and Health and Family, and the council of Barcelona, of course, that is one of the institutional partner. I use also the social capital that I have in Italy. I invite two Italian associations to partners in the project (...) thanks to more contacts, we contacted to a Portuguese organization, Graal, which has its headquarters in Lisbon. It is a Christian inspiration organization... This organization, Graal, I made sure before, was connected with some very powerful women in Portugal, who took part of the Carnation Revolution, very powerful, which had even served in institutional positions. They were not part of Graal, but connected" (Quote: HeFa_02).

This first Time Bank was born in 1998 in the district of Horta-Guinardó (Barcelona) as an innovative initiative of TH, supported by the Council of Barcelona. In following years, there were more replications of Time Banks in the same city as well as in the region of Catalonia, creating a network of TB coordinated by "Health and Family" (Acereda, 2007). From Catalonia, pace by pace, timebanking initiatives have expanded around Spain. Health and Family has done an important work of promotion, creation, and supporting to Time Banks (del Moral, 2013: 532-535). Besides, it has been created a Catalonian network of Time-Banks which grouped more than 15 Time Banks in Barcelona or 40 experiences in Catalonia. During the last 15 years, Health and Family has organised annually an international meeting of Time Banks initiatives.

Since 2010, an online cartography of time shows that more of time bank initiatives in Spain are concentrated especially in the regions of Catalonia, Madrid and Andalusia. In 2012 there were 280 Time Banks in Spain (Gisbert 2012) and in 2014, according to the Association for the Development of Time Banks (website http://www.bdtonline.org) 286 Time Banks exist in Spain (consulted the 20th of January 2015). The emergence of new social movements as the 15th of May movement ("Indignados") enables the connection of time-bank movement with local social-coins

initiatives. The creation of a shared social coin is an open debate in Spain and some interviewees have made some mentions regarding this topic, but it seems to be a long-term objective.

Time-line: Health & Family Association

Year / period	Important activities/changes/milestones in Health and Family association	Important changes in context
1990-1992	First contact with Italian Timebanking initiatives	Women movement/time-use /conciliation private-work life (debate)
1992-1996	Debate about time-banks in municipal council of Women	
1996-1997	European project "Sharing and redistributing times" among Portuguese, Italian Associations and Health and Family	
1998	Creation of first time bank in Spain	
2003	Media report (Linea 900) about timebanking (this report spread the initiative in Spanish context)	
2004-2004	First contact with Martin Simon (English network of Time-Banks)	
2005-2006	Creation of the Catalonian network of Time -Banks	
2010-2012	Partnership of Heath and Family in the Grundtvig Learning project "Formation and Action in Time Banks".	European networking of time-bank experiences
2011-2012	Creation of the Scholar Time -Banks	Financial crisis in Spain
2014	Creation of the website and new software in Catalonian network of Time -Banks (available in December, 2014)	

The association "Health and Family" is an independent, private and non-profit Catalonian association sited in the centre of Barcelona City (Catalonia, Spain). According to their aims, they develop programs and services oriented to ensure the equity of access to public goods such as health, education, housing and justice for families and people who are vulnerable or at risk of social exclusion. Its mission is to assist people in accordance with the principle of impartiality, namely, regardless of their origin, ethnicity, gender, nationality, social status or religion" (Health and Family Website). The Association "Health and Family" has developed, since 1998, the

transformative social innovation theory

Catalonian network of Time Banks, consolidating international partnership agreements with the Italian, Portuguese and Chilean networks of Time Banks*.*

<u>Aims, goals and values</u>
According to the information provided by the initiative, the priorities of this HF Time-Bank Network are, basically, to promote equal opportunities, and secondly, to foster the values of mutual and community aid through the exchange of time between people. According to the initiative, these priorities are based on the empowerment of the neighbourhood, the acceptance of and receptivity to social and cultural diversity, the possibility of adaptation and transfer in gender equality and social inclusion.

> *"The movement of Time Banks is affecting social change values, favouring more egalitarian balance between work and family life. The values of reciprocity, responsibility, commitment between people and mutual help sustain the daily practice of exchanges and relationships in Time Banks. This shows us that active citizens can change the mainstream of social life" (Elvira Méndez, CEO of Health and Family, 2014)*

The value of these activities is always the same: the time of the exchange, regardless of the service exchanged. Each member of the Time Bank offers to carry out activities or services that they enjoy in exchange for others that they would like or need. Altruism, commitment and personal responsibility as well as equality are some of the aims and values mentioned by practitioners and volunteers interviewed. Regarding the aims of Time Banks, enhancing reciprocity and solidarity, boosting personal empowerment, developing social learning tools and community building are the most common aims mentioned by practitioners.

> *"Two particular points describe timebanking: the first is that the exchanges are multi-reciprocal. It is not "barter" because I can request a service from someone and I will then owe the time to the Bank, not to the person who provided the service. The second is that groups exchanges can also be made, one person can carry out an activity for a group, for example a specific training or organizing a visit outside... which makes the Bank more dynamic and fosters social relations between neighbours" [HeFa_01].*

<u>Societal problem(s) addressed</u>
Time Banks in Spain serve a wide spectrum of cases. In particular, they benefit the unemployed, the young, the elderly, and people with/without specific skills. Nowadays, Time Banks should face situations derived by the economic crisis. Many people get involved in social current initiatives as a way to sort out dis-employment, low incomes, lack of public resources or training or learning opportunities. However, social problem addressed depend on the local context and the objective of the time-bank. According to Health and Family, Time Banks were born to give support for the reconciliation of personal, family and professional life but, nowadays, Time Banks could be oriented to support the social integration of newcomers (for instance, immigrants in Raval neighbourhood, Barcelona), improving the relationships between people belonging to the same community, fostering mutual aid, or encouraging the exchange of favours, knowledge and skills between people of different generations.

transformative social innovation theory

Activities developed by "Health and Family" Association

For over fifteen years **"Health and Family"** has been promoting the creation of a networks of Time Banks in Catalonia for exchanging free services among people who live or work in the same neighbourhood, town or city. According to their coordinators, Health and Family provide information and support to associations and institutions for the implementation and sustainability of Time Banks. Secondly, they give specific training for persons responsible for the management of banks Time (coordinators, secretaries). Also, they supervise and assist in timebanking development and evaluate the results, outputs and necessities of the network in an annual report.

> *"Training includes room for critical reflection about the way we live, questioning social inequalities, exclusion, consumerist/ productive logic and the individualism which characterize our societies. It is important that participants acknowledge the Bank of Time as a proposal that fits into the broader movement of solidarity economy and perceive the commitment in the Bank of Time as fostering active citizenship and development of more human, equal, fair and solidarity individuals and communities" (Health and Family Website).*

Further, Health and Family has been involved in the last years in several European, National and Local projects related to timebanking. The interviewees have highlighted three programs currently driven by the initiative, supported by public funds. The first one is the "School Time Bank", based on cooperative learning. It promotes students exchanging, sharing and learning knowledge, skills and competencies. It also promotes the active participation of families in the learning process of their children and reinforces the involvement of teachers. Health and Family provides schools and families with educational material and training.

The *"Closeness program"* aims to promote social inclusion of foreign population and diversity management in Raval's neighbourhood of Barcelona and address *challenges they face of inequalities in access to public goods*. Time-Bank is, in this case, "an instrument to *transform reality through shared responsibility"*.

The third project *pointed out by the interviewees is the "Citizenship equally cooperation project"* through the network of Time Banks in Andalusia, Catalonia and Madrid. H&F is in charge of the "Governance and Community Integration of Time Banks" area, as well as of the training, mutual learning and dissemination activities related.

Actors within the initiative

Members (also named "users") of Time Banks are commonly individual citizens (sometimes families or workers) with diversity of origin, ethnicity and nationality: natives, immigrants, and people from ethnic minorities. Firstly they were women but nowadays the profile is a wide representation of the local community. The profile of the person using the Time Bank is very diverse and strongly depends on the social and cultural context in which it is implemented. Increasingly statistics show a wide range of profiles: young people, retired people, natives, immigrants, men and women. (Josefina Altés, 2014).

> *"Each Time Bank has its own characteristics and a heterogeneous profile of the members. Depend on the neighbourhood where the time bank in settle necessities and demography is also different. It is not the same the Raval than Gracia in Barcelona... Each Time Bank is a*

unique project with specific characteristics, which generates a high degree of diversity among them and greater socio-cultural richness" [Quote_HeFa_01].

Members can be simple users of the initiative (usually promoted by a social entity or NGO), but also they can assume management responsibilities as coordinators (in the secretary of the time bank) or volunteers. Relevant actors in this network are, also, the coordinators of the network (those responsible for the timebanking projects in Heath and Family association), experts that give training, permanent support and provide some technological tools (specific management software for Time Banks). In words of one of the coordinators of the initiative, local administrations are important actors in the growth up of these initiatives:

"We always try to obtain the public administrations support for Time Banks initiatives. City Councils sometimes provide a public space where activities of the Time Banks are developed (meetings, assemblies) and other basic resources (a computer, flyers...). Everything has an economic cost that members are not expected to cover " [Quote_HeFa_01]

<u>Impact of the local initiative until now</u>
Recent studies posit that the positive effects of Time Banks (Del Moral, 2013; Martinelli, 2014) are usually related to community participation, social cohesion, social learning and empowerment. Individual participation in time banks initiatives increases the "confidence, self-fulfilment and the emergence of new aspirations in life" (Del Moral, 2013: 510). Time-Banks seem to be, in the last years, particularly useful also in combating economic difficulties, as an alternative currency system, enabling practitioners sharing goods, services or knowledge without economic cost (Martinelli, 2014).

"Time Banks define themselves as tools that help to boost abilities such as: a)Improve physical and mental health, b) Generate and expand social relations, c) promote political participation, d) Acquire new knowledge, e) Providing access to forms of domestic work and non-market care, f) To serve as a springboard to paid work and other projects, g) Promote a healthy environment, h) Encourage mobility through, for example, the car sharing, i) Develop leisure time and respecting the autonomy of each person, to promote respect and recognition of skills and knowledge for all people" (Del Moral, 2013: 517).

5.2 Aspects of 'innovation' and 'change' of the local initiative

5.2.1 Relation with social innovation

The general idea of "Time-Bank", which implies a conception of work beyond the monetary value and provides a reflection about time, is understood by the pioneers as a social innovation. The director of Health and Family explained the idea of social innovation from the following perspective:

"Time banks are, undoubtedly, innovative tools of social policies. They are rooted in the territory. They are close to the people and allow the emergence of a more flexible concept of necessity (...) Time banks revalue the time for relationship, for caring, permit an in-depth experience of time, of time recovered. Time banks promote that "time for doing" and "time for being" occurs simultaneously. When skills, knowledge or care are being exchanged, the most pragmatically

part is inseparable from the expressive or relational dimension of exchanging" (Elvira Méndez, 2009).

The concept of interchange using the time-hour as the unit of change is described as innovative, even when we talk about alternative or local social coins.

"For example when I participated in the national meeting of social and alternative currencies, I told them that the more alternative option was the currency of "time", because with a social currency you keep putting different prices for services, but with the time-hour, you don't. I think that is the most alternative currency that can exist" [Quote_HeFa_01]

Finally, practitioners highlight the "bottom-up" growing up process of a relevant percentage of time-bank. "Despite their different origin, time banks are projects very close to community spaces, neighbourhoods". Recently, schools, universities and enterprises have impulse their own projects of time-banks, there are different models but the participatory and communitarian component still exists" (Quote HeFa_01)

5.2.2   Relation with system innovation

Time banks philosophy has been built on the principles that the time of all the members of a community is equal, has the same value, and that every neighbourhood has sufficient assets to boost the local economy with the implementation of reciprocity system. According to Cahn and colleagues who have theorised timebanking this approach is based on the ideas of co-production, co-responsibility, social economy and increased community relations in hard times. Cahn talks about **"the non-market economy"** a second economy, an invisible economy that economists cannot measure, where work and transactions take place but which the market does not value. It is an alternative/private system which market is not able to exploit, deplete, or contaminate in pursuit of profit (Cahn, 2004).

Health and Family share, at least partially, this philosophy. Their members recognize the existence of networks of exchange in Spain and Barcelona. Although the first time bank was promoted by them, other networks of interchange existed previously and simultaneously. They work with this alternative and community networks but they do not manifest the wish to change the system. They define time-banks as "complementary" systems, but not *with the aim of changing the current economic system.*

5.2.3   Relation with game-changers

Economic crisis
Recent growth and development of timebanking in Spain has been related to the development of the economic crisis. Time banks respond to the need of reacting in a precarious context of life that endangers well-being and sustainability (Del Moral, 2013). Practitioners highlight that, in some boroughs of the city, people may enrol to time banks as a way to sort out dis-employment, low incomes, lack of public resources or training or learning opportunities. Time-Banks have become spaces where to find job, because they permit interaction with other people in a local context, or where to improve their CVs.

"This is happening... people are also looking at the time-bank information networks to meet people and get themselves known. We are talking about our time-bank in some training and courses for unemployed people, because it is a project that will be useful, for example, to enhance your CV, other members of the time bank can teach you how to work computer programs, how to search for job offers on the Internet..." (Quote: HeFa_01).

New social movements

The outbreak of 15th of May demonstrations (in 2012) in most of the cities of Spain boosted the proliferation of neighbourhood assemblies which recreate the neighbourhood networks and were the origin of many time-banks. In this sense, the 15-M movement focused on the generation of lifestyles alternatives for consumption, housing, and leisure (Del Moral, 2013: 511) at the same time that they discuss a new model of social participation and democracy. According to the interviewees, "most of 15-M time-banks were not interested in collaborating with public institutions and decided to be independent of system. However, some of them get in contact with Health and Family to get information or receive training. We do it, of course" [Quote_HeFa_01.].

Technologies and Social Media

Social Networks and access to ICT have boosted the development of timebanking movement. Most of the time-banks of the Catalonian Network have a website or blog.

"This step forward came with the incorporation of, computers in the Offices... for creating web pages and then, pace by pace, younger people are adding blogs, and, over time, the incorporation of social networks. Every time-bank has a Facebook page, or a blog... Also newsletters" [Quote_HeFa_01.].

Facebook and twitter have been highlighted in the informal interviews as very relevant tools for information and keep in touch between members. Even, ICT are very important to get in touch with other experiences, initiatives in Spanish and European level. Heath and Family association have been working in a new website available for the members of their network "designed to facilitate interchanges and management tasks of each time-bank. Even, promoting some kind of interchanges between the initiatives" *[Quote_HeFa_01.].*

5.2.4   Relation with societal transformation

New models of well-being

Time Banks are related in Spain to further expansion of "social currencies" and alternative practices related to non- monetized exchange networks production, distribution and consumption of goods, services and knowledge. These practices are specified in proposals such as the decrease movement, transition movement or Slow motion. Timebanking can be a part of the alternate economy as co-operatives, credit unions, community banks, organic farms or recovering public spaces. *"These initiatives are aware of the basic conflict between the dynamics of capital accumulation, the well-being of individuals and the endless of the biosphere, raises the need for new ways of vital organization (...) On the other hand, interestingly, these practices are seen by conservative parties as a possible answer to the economic crisis and the loss of traditional community values"* (Del Moral, 2013: 521).

"I remember the time when the first time bank was opened, in 1998; it was not a period of crisis. Therefore, people joined us according to their philosophy of life. That is, I understand that all I can use or fix or exchange, I have not need of purchasing…Therefore, we say that is a part of society more innovative, alternative … Then the movement of 15-M brings many new time banks, with different targets, like the use of a different economic system that has led us to the crisis" [Quote_HeFa_01.].

New models of responsibilities

The literature revision of timebanking in Spain describe this initiatives as a movement that generates a debate about the current models of welfare, going beyond the private sphere and the vision of public system as a provider of certain services. "Time banks generate and provide access to goods and services that are not satisfied by the State, fostering individual and community solidarity and responsibility, because satisfaction of needs is redirected through the space of community (Del Moral, 2013: 514-515).

5.2.5 Relation with narratives of change

Reciprocity

Time banks are described by the pioneers as learning laboratories of reciprocity building and promoting social cohesion. "In Time Banks people learn the value of priceless: the social appreciation of their skills, essential for a positive self-recognition, enabling a change in the individual.

"Time banks revalue the time for relationship, for caring. "Time banks promote that "time of doing" and "time of being" occur simultaneously. When skills, knowledge or care are exchanged, a change is happening, a change that has a substantive, practical component, but also it is inseparable from the expressive dimension, the relational dimension of exchanging (Elvira Méndez, 2009).

Feminism

Health and Family Time Bank is a project that emerges from the feminist perspective of the uses of time that analysed -in this moment- the double workday of women in Spain, Italy or Portugal. Almost 15 years later, equality policies had not succeeded and some practitioners proposed to deepen in equality and responsibility of both genders as well in in solidarity and egalitarian spaces like Time-Banks.

"For me it is intolerable that we still have a composition of 75% female and only 25% of men. We have to evolve to greater gender equality, of participation, without removing any prominence or leadership to the women, obviously. This is related to "passive discrimination", withdraw from areas that do not interest them. Males self-excluded from all the spaces were we discussed care, family, escaping from where they know that there is equality… This is the greatest challenge. As we continue to get this, those will be the more powerful relations of the human ecosystem" [Quote_HeFa_02.].

<u>Slow movement</u>

Time Banks are described by the pioneers as "slowdown islands" that prevent the fraudulent appropriation of people's time and give opportunity to propose, discuss and practice different lifestyles.

> *"Time has significant value in our society, we are rethinking the way we use it. Slow movements advocate a new philosophy of life toward slowing down life's pace, promoting slow activities as reading, walks, gardening... Our time banks organized and support these activities between users. The challenge is that, over the next few years, time banks become "slowdown islands" (Josefina Altés, 2014).*

<u>Community Development</u>

According to the interviewees, Heath and Family is lined to the "ABCD movement" that focuses on capacity-building community development, based on the skills and power of local residents and associations, with the support of local institutions. The director of Heath and Family describe the community building role of time banks in the following way: "Time Banks strengthen communities and create proximity where there is room for the exercise of active citizenship. Time Banks reaffirm and address to active citizens, before to public, audiences or consumers" (Elvira Mendez, 2013). The idea of community is also shared by interviewees:

> *"Time Banks are wealthy environments where reciprocity opportunities encourage a sense of belonging and inclusion within the community" [Quote_HeFa_01]*

<u>Solidarity economy</u>

Time Banks might be spaces for critical reflection about the way we live, questioning social inequalities, exclusion, consumerist/productivist logic and the individualism which characterize our societies.

> *"It is important that participants acknowledge time-bank as a proposal that fits into the broader movement of solidarity economy and perceive the commitment in the time-bank of fostering active citizenship and development of more human, equal, fair and solidarity individuals and communities" (Health and Family, 2006).*

5.3 Aspects of dis/empowerment: Health & Family

5.3.1 Governance

5.3.1.1 Internal governance

<u>Structure and organization of Health & Family time banks</u>

Time Banks are initiatives that aim to foster cooperation and solidarity services among people on a community-wide level, with the purpose of improving their standard of living. Although each local initiative has its own idiosyncrasy, many of them share a common structure; all secretaries have common operating standards that partners actively subscribe. The initiatives enrolled to the *"Catalonian Network of Time Banks"* have been assisted by Health and Family. They were the pioneers and they have public support (funds from Barcelona municipality) to coordinate the network and to organize social/cultural activities within the time-banks users (cine-forum, visits

to expositions, journeys...). These secretaries are usually formed by volunteers, members of the initiative with skills and natural leadership, but in occasions, time-banks are coordinated by a public servant who provides of continuity and stability to the project "the secret is the abilities and skills of the secretary (Quote: HeFa_08).

> *"TB are usually coordinated by a "management group" or "secretary" (4 or 5 people from the corresponding civil association) and supported by "Health and Family" association. Sometimes a public servant runs the TB, but most of time this important role is developed by volunteers". [Quote_HeFa_01].*

According to the information provided by the initiatives, the members of any time bank share a similar ""Time Cheque Book"" to be used when requesting the time of another person for a specific service they need. Members will report to the management group of the Time Bank on a monthly basis, on the time spent and received. The group also periodically publishes the services that can be exchanged and organize meetings in order to foster trust between members and make exchanges more dynamic. Health and Family centralize the exchanges between the different time-banks. There is no connection between different time banks, except when Health and Family provide this service. Being asking about the possibility of allowing exchanges between different time banks of the network, project leaders are quite reluctant arguing that time banks are born to build proximity networks, it is a community project, not only a tool for interchanging services.

Other members, in informal conversations, seem to share this opinion, but they are not so reluctant to innovate; for example, interchanges of services (transport, caring children, cooking, sewing, plumbing, learning languages...) are very common, but some interviewees are open to changing goods, like second-hand clothes, or food and some time-banks support local barter networks *[Quote_HeFa_07].*

Profile of members and motivations to join the initiative
Actors involved in the initiative are "middle-class and low-class people" (Quote_HeFa_02) who share a common need to being involve in a social, community initiative who may have previous experience in social participation (associations), at least the members of the coordination team. This profile is changing in the latest years, with the incorporation of retired people or unemployed.

> *"We have some problems with just retired people that approaches to time banks with very interesting ideas and eager to work, but with the issues of having been working for a long time for a pyramidal organization. We have to deal with that, because they are very efficient people but without social abilities to deal with horizontal structures" [Quote_HeFa_01].*

Motivations mentioned by the practitioners to join timebanking are related to harnessing leisure time, meeting new people and being accompanied, exchanged services and skills, to increase employability. Hence, interviewees highlight a common point, the necessity of social networks and communication with closeness.

> *"Users are very diverse and depends on each bank eh time ... If I speak to you of the Raval time bank, or Trinitat Vella in Barcelona, which are neighbourhoods where almost 50% of the population are immigrants, logically I can´t compare them to time banks of Sarria or Gracia.*

Neither the type of exchange is the same, nor the needs of people who enrol. But there is a point in common, that people believe that they live better if they have a network … we have forgotten some of this isolation Hey look me in my house .. do not bother me much … with mine it's enough…. Now we believe than my life is better if I have improved my network and if I have communication with my surroundings, eh? We talk for example of the unemployed" [Quote_HeFa_01].

Barriers and issues of implementation

Time banks might sort out some problems once the initiative has some experience. Managers or secretaries share common issues, related to the communication and dissemination of the project. How to reach to more people? How to offer a wide range of services or knowledge? Both are common questions that emerge from time banks secretaries. A second issue is trust. People need to know each other and have common experiences before the interchange:

"The exchange of services related to the care of others (children, the elderly, etc.) often generated distrust because people did not know each other. This has been overcome by organizing periodic meetings, if members of TB meet, exchange experiences and activities, they get to know each other and generates enough trust to exchanges" [Quote_HeFa_01]

A third problem emerged is related to the renovation of management staff. 3/4 people are involved in the secretary of the time bank, but responsibilities should be assumed by any member any time. Training and social skills are required to managers, because "just one person can be the reason to cancel the initiative if he/she is not able to lead the project" *[Quote_HeFa_01]*. Secretaries require effort, time investment, technological skills and social abilities to lead the project. Other obstacles pointed out by the interviewees are related to the lack of funds to develop more common activities, difficulties to communicate the project and to enrol new people.

Regulations and legal dispositions.

Practitioners do not seem to be very worried of new regulations or legal requirements that could modify the activity of Time-Banks. The number and impact of time banks in Spain has low relevance and impact, public institutions seem to support these initiatives, including regional administrations like Galicia, that developed a normative to promote local Time Banks in municipalities.

Despite of this, some interviewees consider the current limitations for timebanking in several European countries *"an emergent issue to be debated in following national and international meetings. We have talk about this topic in Madrid, in a reunion that several Spanish and British time banks had there but we will need to discuss about that in the future"* [Quote_HeFa_01]

Few critics have been done about this initiatives in Spain, alerting about risk on market economy, because time banks may delay the development and recovery of the Spanish economy because they operate outside the control of the regulatory and tax collectors (José García Montalvo in Martinelli, 2014). In reaction to these critics, practitioners deny the substitution of jobs by time hours "*because time-bank only offers punctual and private interchange between two people, without profit*" (Quote HeFa_01). In this sense, interviewees establish a differentiation with barter networks: *The time bank includes skills, knowledge and services but also includes sharing time, not just interchange, for example organizing many cultural activities* (Quote HeFa_02).

5.3.1.2   External governance and networking

Health and Family keeps a good relation with different levels of the government, especially the Council of Barcelona that provides funds to Health and Family as well as local infrastructure to the time banks, through the provision of municipal civil spaces in which to locate the office of various Time Banks. Until 2014, the initiative project received also public funds from the Government of Spain ("Women Institute"), but this line of support have finished in 2015. Health and Family is the organizer of the Annual Journey of Time Banks (14th edition in 2014)

According to the interviewees, in the Spanish context, the initiative maintains collaborative relationships with other time-banks networks like the Spanish Association for the Development of Time Banks and the initiative has promoted several projects with timebanking networks from other regions of Spain. In 2014, the promoted some meetings with other social innovations in the field of alternative and solidarity economy (with REAS, for example).

In the International context, practitioners explained their active participation in non-governmental forums, federations and networks of cooperation and exchange, attending to national and international conferences. They have good relationships with Time-Dollar initiative promoted by Edgar Cahn in USA, as well with the British Time-Bank network, like the following interviewee explains:

> *"The first contact is with England. With Martin Simon, who was the leader of the English Network. I contacted with him thanks to my "social capital" in England, because I have also studied in England. The first contact we made was through a Conference that we organized here, we invited him, he came, and he was amazed, because he was not expecting to found with this movement in Spain. He has already been here 2 or 3 times, but at that moment was his first time, we're talking about the year 2003-2004" [Quote_HeFa_02].*

In a more formal level, they have partnership agreements with the Italian and Portuguese networks of Time Banks (since 2007) and they keep active bilateral relationships with Chilean time banks organizations. Moreover, in the future, they want to achieve the creation of a European network of time banks.

> *"We have a formal agreement with the Italian association of time baking and also with some Portuguese initiatives like Graal, thanks to a previous European Grundtvig Learning Program called Formation and Action in Time Banks. The leader was GRAAL -a Socio-Cultural Association of Cascais (Portugal) and, also with the Italian Association of Time Banks, we developed this project during 2011-2012. Moreover, we have a commitment with the Chilean initiative "ONG Cívica". We met their leader, Mauricio Dorsman, some time ago, in Barcelona. He had been studying the Spanish experience of timebanking and he was interested in "exporting" our experience to Chile". [Quote_HeFa_01]*

5.3.2   Social learning

The learning experience of the Health and Family Association has been used in the process of information-giving, consultancy and follow-up of the Time Banks on a local and national level from 1998 to the present day. They have transferred their experience through books, articles, a website, the participation in conferences and seminars in different Spanish and European cities, and mass media. They share experiences and common projects with many different institutions, NGOs, public administrations and time banks in Spain.

Two aspects should be taken in account regarding social learning experiences. The first one refers to the learningship acquired through the international networking activities and interchange. Health and Family has been a partner in several European projects focused on time banks managing and learning. In the opinion of the interviewees, this international relationship provide fulfilling spaces for dialogue, sharing and capitalizing experiential knowledge as well as global perspectives of timebanking:

> *"We, from Italy, learned and are still learning a lot of perspectives, never practical things. Not only theory, also perspectives. They have great ideas, but maybe they put them into practice only once. For example, all the theme of culture, they have materialized it once, of the cultural resources of the city of Rome, for example, but they can do it for a one year and then not continue with it. But that is a feature that we will not enter already, it is from the Italian culture, not of time banks. Italy is a source of continuing inspiration. But again, not in the themes of sustainability, or sustainability network, or governance, in the sense of reaching economic maintenance, instead in generating ideas, "comet ideas", which later materialized or not. The truth is that this is the source of the most important learning. In Portugal we learned that sometimes, practically without resources. Because have been very bad times, even before the crisis, how really small groups in civil society, not only in number but also in influence, can hold a project like this, make it grow, even learning a lot of perseverance" [Quote_HeFa_02].*

Pioneers also recognize the influence of the British and American Time-Banks in the development of the local initiative, learning how to get involved within the community, the need of networking with different initiatives, be open-minded to new projects and alliances:

> *"We have learned a lot, from each other. Unless nothing sectarian, none of which each has its plot. We have learned a lot from them. Not because we are sectarian, but we could have some weakness. They did not give us time or occasion to be biased. Because, being in contact with these people, we have seen the potential of not being biased. Those intangibles are so important, because we didn't have to spend our time in any fight, in "this is not ours". That is much more thanks to the Anglo-Saxons. In Portugal, in Italy, the time banks, is not that they are not related, but they are more sectorial. The Anglo-Saxon world don´t. We have learned that and so we have not fallen". [Quote_HeFa_02].*

> *"They are different but, well, the methodology is the same. Time by time exchange is equal. Is this ability to adapt that time banks have. There is no money. They are not friends of introducing other forms of barter. We have learned a lot. Because in England the barter fairs are very important. This was very well explained to me by Martin. They are there with their stand from the time bank in fairs of social currency, for example. Because, of course, they are*

oriented to the same public. And the possibility of having a space for exchange is important"
[Quote_HeFa_02].

According to one interviewee, the exchange of experiences and learning processes were also reciprocal.

"When we met Martin Simon, and because England is very connected with USA, I went to USA at least 3 times over this subject. Sometimes we were going by others subjects but we visited them anyway. Cahn has been here some times. One time was intensive, it was great, to give a seminar, we were at least 80 people. It was very important. We're talking about the year 2006-2007, and in the USA it was still called Time-Dollar. Talking to Edgar Cahn, look at what a funny story I'm going to tell you. Cahn told us that the first Time Bank was founded by them, and I told them no, that the first Time Bank in Europe was Italian, it was founded in the region of Bologna, in the year of 91. Of course, Cahn couldn't believe this. We check it, check this sharing time idea linked to community development, and we saw that this idea arises in different points, and that we were not linked at that time, no specific people or anything. This is also interesting for understanding social change. We did not know each other in '91, or Martin Simon or Cahn. They were not the instigators. We are extraordinarily colleagues, friends and partners. We are delighted with them. And we make many jokes, even with them, because they are obliged to recognize it. [Quote_HeFa_02].

In the local context, we might differ here between "the lessons learned" through the experience of time banks management and social learning experienced by members or users of time banks. In the first case, the coordinators of time-banks interviewed highlight the importance of "properly disseminating the project before and during its implementation in order to involve both the associations that will manage the project and the people who will directly participate with their exchanges of services". On the other hand, learning processes occur when two volunteers of user of time-banks interchange knowledge or experience, for example, teaching languages, cooking, sewing and driving.

5.3.3   Resources

Economic resources

According to interviewees, the local initiative receives a total of 40.000 € from the local council to coordinate the network of time-banks. Barcelona City Council and the Institute of women (National Government) have support the project since the first moment. Also, timebanking initiatives require at least the provision of a small public space, "with a computer and a telephone", where meet and respond to the members.

"The mobilization of resources during the first year of the initiative (1998) occurred thanks to subsidies received from the European Commission within the framework of its equal opportunities project "Sharing: promoting division of time between women and men". Once the project was over, Barcelona City Council provided several spaces to continue with the initiatives. It also provided funding for the Health and Family Association to training, publicity and dissemination of our work on a state and international level. Also, each time bank require

the voluntary work of the people who make up the management group, who come from civil associations" [Quote_HeFa_01].

This is very important because then practically the time banks in Spain would have not existed. If it did exist the funding of the IM, no impulse, but no funding. Each year I worked on the project. The Directors-General changed, some were friends of mine, other were not, and that forced us, also because we wanted, to have a free basic package for information and assistance from anyone who called from anywhere in Spain. That will now need to be reformulated, because such funding no longer exists in next year. We are Statal. We have not only a Catalan Association. That's why we have always had projects like the time bank of time that are State-owned. And that received, sometimes, only State funding. It is not the case of time banks but of others. [Quote_HeFa_02].

Volunteers

The commitment of volunteers is required in daily tasks, such as the management group and some coordination. On a cultural level, cultural diversity fosters more fulfilling relations and exchanges. The combination of these elements makes the initiative highly sustainable. "*The neighbourhood association/s give support through the voluntary participation of several people who make up the management group of the Time Bank, and take responsibility making it dynamic*" (Health and Family, 2006).

Time-bank specific software

In 2014 Health and Family have developed their own specific software for all the time-banks of their network. The software is being implemented currently and it is designed as an online platform for secretary work that improves the management of time banks and control of sharing activity and interchanges between the members of the initiative.

5.3.4   Monitoring and evaluation

Monthly and annual evaluation of the time banks activity is required by the Council of Barcelona as a requirement for economic support. The local initiative meets once a month with the members of the Council of Barcelona in charge of timebanking projects. Some differences of perspectives appear in this evaluation. On the one hand, the Council seems to take into account quantitative data (number of participants, number of interchanges, number of activities developed) but, from the perspective of the practitioners, the most relevant outcome of time banks are qualitative, such as, being accompanied, meeting people and friends, having quality time, community building. *"Qualitative analysis methods are more suitable"* (Quote: HeFa_01)

Evaluation is a recent preoccupation for secretaries and volunteers. One time-bank initiative, carried by the council of San Cugat, has implemented an evaluative tool *"for comparing the degree of compliance of timebanking activities with the objectives of the initiative. For example, we evaluate the acquisition of learning, as well the entire process. I think that is useful for accountability" "We use a technical evaluation tool called SMART: Specific, Measurable, Available, Relevant, and Temporize… First we define the general objectives and next, we concrete the specific objectives. There are simple objectives, but should be measurable and realistic"* (Quote: HeFa_08)

transformative social innovation theory

6 Local initiative Spain (ii): Ser-Hacer" Time Bank

6.1 Overview of the development of the Ser-Hacer initiative

History and Time – Line

Year / period	Important activities/changes/milestones in Health and Family association	Important changes in context
2011	First idea of time bank created during the demonstrations of 15.M in Vigo	15-M movement in Spain
2012	Creation of Ser-hacer NGO.Resignation old board.	
2012-2013	Creation time bank (only inside the association, for volunteers)	
2013	SerHacer Time Banks as an independent project of Serhacer. The initiative was public, opened to any person in Vigo. The association starts to accept payments in time hours.	
2014	Solidarity second-hand shop "conziencia" was opened (ruled as volunteers) becoming a part of TB	
2014	Creation of the online time-bank http://banco.serhacer.com/ for interchanging goods and services called "time-eVay". Integration of Visa Mobile application.	
2014-2015	Creation of the "food-time" project ("comida por horas") for interchanging food, goods and services using the time-hour	

Galicia was one of the first regions in Spain to approve a regional normative which contemplates the development of time banks as one of its municipal measures to promote equality and development. This situation has led to the creation of about 70 time banks only in Galicia, but after in 5 years, many of them have disappeared. Reasons can be found in the Galician model of timebanking. The regional government supported economically the creation of local initiatives (for example, public funds for hiring personnel) but only the first year of the project, translating

this responsibility to the council the following years. Indeed, there was not a commitment between public institutions and civil organizations to create and sustain time banks, when public support was over, time banks disappeared (Quote: Burela_01).

Secondly, the effect of economic crisis provoked that most of them were closed by the local administrations, because they were not able to hold public servants and basic services required. These conclusions were confirmed by several people interviewed in the course of case-studies research, through phone calls to some local administrations, enquiring public servants, and also experts in timebanking in Spain. Recent initiatives of time banks in Galicia were promoted by private organizations, as well no-profit associations or collectives created during 15-M movement. They are independent time-banks; most of them are not interested in institutional support or commitment.

> "Statistics in Galicia reflect that many banks are not already operating. The Law 2/2007 of 28th March, about Work and Equality of Women in Galicia, approved by the Galician Parliament, which explicitly settled the creation of time banks in local councils, promoted that many of time banks were opened in small towns and cities. But, after changing the regional government and the cutting of public grants that supported them, many of time banks have been closed. However there is still a large and active network of banks in major Galician cities -especially in Vigo- where several banks are developing a proposal of a social currency that intend to become national" (Gisbert, 2012).

SerHacer is a Non-Governmental, Non-Profit Organisation headquartered in Vigo, in the south of Galicia (northwest of Spain). It was created in 2012, managed by volunteers and with headquarters in the city of Vigo. It is an independent initiative (no political or religious), aimed to the social transformation based on the "self-management", bottom-up participation and networking with other local initiatives. Their principles promote the human values, the cooperation between people and working in group, doing a call to the social action. Ser-Hacer develop different initiatives related to health care (Holistic Center), education, sustainable consumption, self-employing, boosting also the use of social coins (time-hour) and creating a local Time-Bank. They generate these initiatives to help to which more needed people, to those who are in risk of social exclusion and for all those that want to participate in the development of an initiative of transition to a new social model.

> "Ser Hacer emerges as the attempt of continuing a previous project, one magazine called *Alternative Knowledge and Natural therapies*. People in charge of the magazine decided to create an association or NGO following the model of an "Integral Cooperative" with the objective of staring a group specialised in natural therapies. Finally, promoters abandon the organization and the new team came with new ideas. One of them was the Time Bank" (quote: SerHacer_04).

<u>Origin of Ser-Hacer Time-Bank</u>
Time Bank is one of the main activities of this NGO, but the original idea was born during the 15-M movement in Vigo. The association identifies in one of their leaders, José Trigo, who had been participating in 15M demonstrations, the real designer of the time banks. Indeed, he had previously been involved in another institutional time bank (Council of Vigo) which disappeared after the public subsidies (which supported it) were withdrawn.

"The idea of this Time-Bank was born during the Spanish "15 of March" (15-M) social movement, as *"an alternative of existing economic system that abandon people without resources living in the streets"* we wanted to develop an useful tool for people with necessities, without enough resources for living, like food, heath, clothes... there is much to do yet" (quote: SerHacer_01).

Aims, goals and values

Ser-Hacer Time Banks primary goal is to build a mutual support network, which helps to promote human values, cooperation and teamwork, the world which should always have existed, the one of human respect and dignity. To enable this, they promote the dissemination of a healthy lifestyle, a social change from the individual level to the community. As the Time Bank main values, they highlight respect, commitment, self-knowledge and reflection. Other of the main objectives is to avoid social exclusion.

At the same time, as a part of an "integral cooperative" movement they aim to create *"new realities, new links among people, recovering our core values, calling for action, for assuming the responsibility that each of us have to ourselves and to the world that surrounds us"* (Ser-Hacer Website).

Self-management, self-organisation and independence are core values in SerHacer:

"We do not receive or accept any funds from any public organization, although we are able to collaborate in some projects, but with independence with politics institutions" (quote: SerHacer_04).

Societal problem(s) addressed

The situation when the local initiative started was framed within the financial crisis in Spain. An important number of Galician population lost their jobs, and State cut their subsidies and grants. Founders of SerHacer Time Bank were aware about this social problem, and found timebanking as a useful tool for coping with social exclusion, to help people without economic resources. People decide to join to social current initiatives as a way to sort out dis-employment, low incomes, lack of public resources or training or learning opportunities.

"Our mission is to create alternatives, open some doors when others are closing, analyse constantly the current situation to generate alternative solutions to the poorly local economy. We struggle by the welfare of the people generating alternative economies as for example by means of the utilisation of hours of the time or other social coins, so that, any citizen that find in risk of social exclusion, can cover his basic needs of a worthy way, independently of what happen in the external market" (Source: website of Ser-Hacer).

Activities developed by "Ser-Hacer"

Ser-Hacer time bank is defined by their promoters as a "new generation of time bank of goods and services". It is a tool for exchanging not only services but goods using the "time-hour". A website (*"time-ebay"*) is available to members for direct interchanges, using "time-hour" card. The objective is expanding this platform to any Time Banks, building a Spanish or international network, giving advice to other projects and groups interested in creating a time bank. They have

edited a "Guide of Time Banks 2.0" and another "Guide of Social Coins" to spread the project faraway (Trigo, 2012a; Trigo, 2012b).

> "It is a limited, numbered time-card provided by Ser-Hacer to their members, with the objective of permit direct interchanges, avoiding falsification and gives an appearance of seriousness and organisation. If we want to be considered as a real option, we have to avoid pieces of paper that can be created by everybody" (quote: SerHacer_01).

Time- hour is a social currency that is used to share services and goods. Ser-Hacer NGO is the promoter of the time bank but, at the same time, is one of their associates. Users of Ser-Hacer Time Bank have the opportunity to join the activities of the NGO, so they can use this social coin to buy clothes, pay for some training (courses) or health care (physiotherapy, yoga...). On the other hand, they are working for expanding the "time-hour" system in Vigo:

> "Some local companies are interested in our system. We have an agreement with a local pizzeria to accept being paid in time-hours (instead of Euros), of course, not always, just in some cases, but it a first step, is a change" (quote: SerHacer_01).

Solidarity second-hand shop "Conziencia"

An example of the evolution of Ser-Hacer Time-Banks is the new project "Conziencia". It is a second-hand shop opened to the public in last summer and run by volunteers. People can buy second-hand clothes paying with Euros but also with "time-coin". The aim is to permit that anyone who need clothes can purchase for them using time-bank system. Volunteers of Conziencia are also members of the time-bank and obtain time-hours for their work in the shop.

> "The future objective is to hire someone to manage the shop, but some ethical dilemmas emerge here. On the one hand, Conziencia is solidarity, non-profit project, where clothes are given by society and cost just one Euro or a bit more. On the other hand, if we want to hire someone, we need to get more resources from anywhere, because we can't increase prices. The aim of the shop is offer good clothes to people with necessities. Although, the shop is opened to everybody and many citizens came to here, even when they can afford regular clothes" (quote: SerHacer_02).

On the one hand the NGO organises activities according to changes they would like to see in society, in a "holistic" way. These activities include alternative therapies related to emotional balance, healthy lifestyles and environmental protection.

> "Procuramos que se puedan pagar las terapias utilizando monedas sociales y monedas de bancos del tiempo además de euros. Con ello trataremos de fomentar la accesibilidad a otras personas y colectivos."

Actors within the initiative

Members. Ser-hacer time bank has 280 associates. Most of the users/members of time bank are people with economic needs, low-income, women without regular jobs or unemployed people. Being a member if the Time Banks is free, it has no cost, but it has the commitment to join the assemblies or meetings of the time-bank (one a month) in order to engage, meeting other users, receive training on website or technological tools... Most of the users/members of time bank are

not involved in the association. So, we can say that time bank is an independent project, with more members than the association.

Coordinators. Two persons of Ser-Hacer are the responsible of coordinating functions, welcoming new members, organizing meetings and activities, updating data base and keep members informed about new activities of the time bank. Coordinators are volunteers, who they are also involved in another functions in the NGO. They are the link between the time-bank and the association.

Ser-Hacer NGO. About 30 of time bank members are involved as volunteers in the NGO, helping in activities like the second-hand shop or the holistic center. At the same time, the NGO offers get agreements with some professionals (coaching, physiotherapy, yoga...) to offer their services in their facilities, and being a member of the time-bank. In return, they should accept being paid in time-hours (a minimum part of their customers should be members of the time-bank).

National and international networking of the local initiative.
They are not part neither of a formalised national-level or international-level time-banks network. They define other models of time banks *"as not effective, because, until the moment, social coins are not unified, every initiative has its own time-hour, they react to change their system, limiting the possibility of exchange goods and services"* (quote: SerHacer_01). However, they would like to create a homogeneous network of time banks using the same social coin and have more possibilities to exchange outside the specific organisations. They provide information and counselling to other groups interested in creating a time bank initiative and some interviewees recognize their interest in creating a common "time-hour" to be used in different Spanish time-banks but, the ideal seem to be *an utopia*.

6.2 Aspects of 'innovation' and 'change' of the Ser-Hacer initiative

6.2.1 Relation with social innovation

Ser-Hacer time bank has been defined by the interviewees as a "social innovation", but as "a new generation of time bank of goods and services". It was created to avoid the social exclusion, consisting in a system of exchange of services and goods through a social coin, the "time-hour". Time Banks are understood by the practitioners as a social innovation regarding the traditional system, because they provide basic needs in risk exclusion situations (social care system, for example). The project philosophy is based on "the right of everybody to access to basic needs (food, home, heath) that should be provided by society. In this sense, people's abilities should permit people to get them without monetary interchange, just changing time-hours" *(*quote: SerHacer_01).

> *"Time has the same value for everybody. Time Banks democratizes the system. Everybody can do something, although they are unemployed, or their abilities are not valued in the "market*

> *system", all kind of knowledge or capacities have the same value, the time you expend doing something for others" (Quote: SerHacer_04)*
>
> *"Well, let's see, here's a dignified way, dignified to gett things without money, with which you can do something for others or exchange something and it is not like when you go somewhere to ask for something, that is more undignified I believe, although it is also dignified, but one does not feel as well... I, at least, say it for myself... I would not feel as well. Here there is an equality... You offer, you ask, you offer, you give, I do not know... Is to give and to get..." (Quote: SerHacer_03)*

Secondly, according to the pioneers interviewed, Ser-Hacer tries to give an update and functional vision of Time Bank experiences, based on the idea that Time Bank organizations can be modernized and improved through technological mechanisms: "Studies at European level posted that timebanking started strongly but then quickly deflate because the associates cannot use the time-hour as a regular coin. We have a card that 1 hour is 1 social currency with a numeric code and a hologram that cannot be faked. It allows direct exchange between individuals, without doing anything more" (Quote: SerHacer_01).

The local initiative have developed proposal of "social-coin" that simulates a "credit-card" that is used to share services and goods. "I like more this system. Here, they have modified the traditional check-system, creating a physical social currency that I can carry always with me. It is valid without having to enter the check in the bank to be effective, eliminating intermediates in order to be quickly, as regular money" (quote: SerHacer_03). The practitioners have developed a new website "time bay" ("time-ebay") for interchanging good and services that it is available to any time-bank and permit that people from other cities interchange goods or services using "time-hour".

Ser-hacer Time-Bank is integrated within the activities of the NGO, members can use this social coin to buy clothes, pay for some training (courses) or health care (physiotherapy, yoga...). In contrast to other time-bank initiatives (like Heath and Family), Ser-hacer provides a space for changing not only services between the members of the Time Bank. They also enhance the interchange of goods (food, clothes, toys...) as a way of fulfilling the needs of their members.

Innovative seem to be the conceptual idea of "birth" in timebanking, as the source of generation of new time-hours in the system: "*In our Time Bank, a new member is like a new born, a new person in our system that we have to provide with some resources to live. As we avoid speculation and accumulation, time-hours available in Ser-Hacer are limited by the number of members. Each member generates 20 hours. He or she is given ten hours for interchanging, and the other ten will be used by the time bank in order to guarantee the sustainability of the project. Once members exhausted those ten hours, they should try to do something for getting more time-hours, as volunteer work, interchanging services, selling goods...*" (Quote: SerHacer_01).

6.2.1 Relation with system innovation

According to most of the interviewees of Ser-Hacer, Time Bank are integrated in the current social system. They provide some alternatives to cope with social issues, as economic crisis, solitude... At

the same time, they promote a "change" in personal lifestyles and in society, claiming for more solidarity, equality, social justice, grass-root participation. But, all this proposals can be develop within current social system or economic system. They do not propose a system change; they are conformed with inducing a local change through the coexistence of alternative-complementary social coins.

> *"Indeed I believe that Spain, in general would work better if there were two official coins, I tell you. This is to say, on would be the euro, and the other an internal currency that cannot leave the country because it only works in that country" (Quote: SerHacer_01).*

> *"It's about creating another parallel system that runs parallel to and at the same time, allowing... To give small local solutions to small local problems, which I think it is one of the things where the system is failing right now." (Quote: SerHacer_04).*

Time-Banks are presented by practitioners as a tool designed for to sporadic exchanges, not as an alternative network of social economy (they are not involved in any social economy network as REAS (Spanish branch of RIPESS). Although solidarity is a core value of the organization, interviewees refer to timebanking as a way of "rewarding voluntary behaviour", so an interchange is expected. Following with this idea, they do not confront the idea of "money" as a system of interchange (indeed, the design their ICT tools replicating the operation of the conventional monetary system in order to engage more members). Interviewees insist on the rejection of speculation and the prioritization of economic interests over people and the respect of human rights, but, on the other hand, they claim that "money is a good and useful concept":

> *"I think that the Euro is a great invention because it is a simple idea, easy to understand and quickly to operate with. Many Time Banks failed because they required an intermediary (...) the invention of money (coin) as a simple tool for direct transaction is very good. Speculation is the trouble, the perversion of the system" (quote: SerHacer_01).*

> *"This means that now that is referred as much to the bad thing that the money is...The money is not bad, money is bad, it becomes bad when it becomes an object of sale in itself, but the money is a fantastic tool...That is, that I do something for you, you pay me with something that someone else will accept by doing anything else for me" (Quote: SerHacer_04).*

6.2.2   Relation with game-changers

Economic Crisis

All interviewees share the perception that most of the people involved in the Time Bank are searching a way to supply low-incomes. One of the aims of the project is to provide solutions to economic crisis. As we said previously, timebanking is a useful tool for coping with social exclusion, to help people without economic resources. People join social current initiatives as a way to sort out dis-employment, low incomes, lack of public resources or training or learning opportunities.

> *"Why I am in the Bank? Because it seems an alternative for me... Because I have a job that gives me enough, in that sense...Because eh... It's a moment to show your solidarity with other*

people and make a work, e.g... you have many accumulated stuff... And to those people it can be lacking." (Quote: SerHacer_04).

"People who, for example, are unemployed or do not have, do not have a... I mean, no salary, have no available money...Or who have temporary jobs and then are unemployed... And such, because this kind of things helps, especially, these people." (Quote: SerHacer_04).

"No doubt, many people see Ser Hacer as a way of coping with crisis, not only the Time Bank, but the solidarity shop. One thing that shocked me when we opened the shop was the number of males that bought us clothes... imagine if you have been sake, but you have children to feed and dress, a solidarity shop as Conziencia is a great solution. The shop is an important door to the Time Bank. Because when people know this initiative, they decide to be a member of the Time Bank." (quote: SerHacer_02).

Ageing

Getting older has been pointed out as a reason to participate in timebaking. As many people in Galicia is getting alone (elderly people, divorced and widows) Time Banks could be a place where to make new friends, learn something new, keep active involving in activities, do something for someone.

"Some people, like my mother, especially women, find in Ser-Hacer Time Bank a place where to be themselves. They were always women dedicated to homework, to care their husband and family. Now they are alone and realize that they did not do anything by themselves. They had no a real life, just depending on their husbands, for example. Now, they decide to learn new things, to be capable to do something, and time banks are suitable places for them" (Quote: SerHacer_04).

Information and Communication Technologies.

Most of the interviewees highlight the extraordinary role of ICTs in the communication and interchange activities of the initiative, as well to connect (though the Website, the Social media, email) with other initiatives and people around the world, interchanging experiences and know-how. The website permits direct access to the information about the members of the initiative and the goods and services that can be interchanged. The platform has been design by one of the pioneers and they are improving the technology.

"This (time bank) has something very good, very good, that other banks do not have ... And it is a web... So there is a web, there is an online page, in which they are signed up, with photos and messages, because look, each person who offers or sells, we will see, it is an exchange, it is not a sale" (Quote: SerHacer_03).

"How the world has changed ... I think we're starting to realize that we are all individuals and I think it is thanks to the internet. That is, before you value people based on proximity. And now, we are all united, let´s say, that idea is changing" (Quote: SerHacer_01).

6.2.3   Relation with game changers

The interviewees insist on the premise that economic activity should be ruled by solidarity criteria, aiming the transformation of the economic and social organization system. In this sense, Time Banks are seen by some practitioners as politic and social alternatives to the current social system, that support social inclusion and democratize "the access to basic needs, allowing people to buy food, clothes or health therapies through the personnel interchange without money, just time, at least in part" (quote: SerHacer_01). On the other hand, their capacity of transformation is perceived as "symbolic" by other interviewees. Indeed, Time Banks are local initiatives that only aspire to change the local context. The most optimistic members of Ser-Hacer conceive the initiative as a social instrument that changed the mainstream way of thinking:

> *"Trust is a tool to overcome the embarrassment of requesting a service without paying in Euros. We have to understand that people have spent many years working with a mental structure created by the current monetary system. This way, people value objects and services based on what they cost. Time Banks try to change this. All services have the same value. Time-hour is an egalitarian tool" (quote: SerHacer_01).*

Ser-Hacer timebanking has been designed "based on the emerging ideas of social change that the 15-M movement and other movements demand around the world. The creation of a social currency is the starting point of a system change based on the desire of sharing each other" (Trigo, 2012a). They claim for the democratization of society, the minimization of inequalities, fostering community life. The members of the initiative recognize an individual and collective reflection about their role in the construction of a new and more self-sufficient, sustainable society. This has leaded them to engage, even changing their lifestyles, getting deeply involved in the initiative.

6.2.4   Relation with narratives of change

Democratizing streams, awakening of higher sensitivities
Ser-Hacer was born during the demonstrations and mobilizations of the 15th of March movement in city of Vigo (Galicia, Spain), also known as the "Indignant Movement" or "Take the Square Revolution", which demands a radical change in Spanish politics, related to the economic crisis. Practitioners perceive an increase of social engagement in local solidarity projects, not only in Time Banks, but in NGOs and diverse associations. One interviewee talked about his personal perception that "something is changing in human beings", a desire of revelation and democratization of societies:

> *"People are rebelling against the establishment and if we traveled to a few years ago, there was a time where everything were dictatorships, in every country. People had an energy, I have to choose a leader and do what he says (...) but when they disappeared, the democracies compare the real democracy of the false democracy, right? But the funny thing is that having dictatorships in many countries, people are beginning to realize that they do not live in a democracy" (Quote: SerHacer_01).*

The influence of ecology paradigm and discourse on the initiative

Ser-hacer claims a system *"that fits the rhythms and works of nature, including recycling and green economy (...) the current model has been taken so far, regarding to food and goods, which do not correspond to finite resources our planet. Now is the time to learn from mistakes and find the best solution for all"* (Ser-Hacer Website). In this sense, several interviewees reflect about the urban lifestyles, the current consumerism and perceive the Time Banks initiatives as "an alternative to the consumerist world... I'm in the bank because it seems to me as an alternative, a solidarity place, where you can share or give things that you have accumulated and don´t need any more, but someone does." (Quote: SerHacer_03).

Community empowerment and self-sufficiency

Several interviewees refer to the empowerment and community-building capacity of Time Banks, related to the traditional solidarity and collaborative manners between neighbours in Galicia, which seems to be forgotten in these days: "This Time Bank tries to recover the collaboration between people that existed decades ago in Galicia. People exchanged services through reciprocal altruism, something that have been part of the popular culture of the villages along the History" (quote: SerHacer_01).

> *"We live in a society in which we are protesting to been facilitate and to been provided a number of things... One of the foundational premises of Ser-Hacer is, no, look, if you want a different world... In SerHacer we want a different world, but we will not ask anyone for that, let´s do it ourselves"....* (quote: SerHacer_04).

Solidarity and reciprocity

"The different world that we want to construct, it would be a world in which all people were valued for what they are and not for what they do ... in which people understand that they don´t have to make a living ... they already have their life, and what you have to do is try to live as best as possible... (a world) in which the needs can be satisfied by anyone who can lend a hand, there were a movement of solidarity, of people willing to lend a hand... not necessarily for nothing ... an exchange that should be fair, ethical and that does not involve charity" (quote: SerHacer_04).

6.3 Aspects of dis/empowerment of the Ser-Hacer local initiative

6.3.1 Governance

6.3.1.1 Internal governance

Formal Structure

The NGO has a formal structure registered according the Spanish Law of Associations: one Assembly of Members which, every four years, elects a Board. This Board is formed by a President, a Vice-president, a Treasurer and a Secretary, all of them are volunteers (no-profit

remuneration) and are members of the Time Bank. The NGO organizes at least one general meeting to approve the budget, the future projects.

Informal Structure

At the moment the NGO has eight Work teams: maintenance of the association, attention of the voluntarism, cleaning of the association equipment, Time Bank, second hand shop, "Samsara Natural Health Space", marketing and communication. Also, they give importance to the need of the Board to be involved in the day-to-day of the organisation and they compare the internal organisation to an inverted pyramid.

> *"The structure of the organization is like an inverted pyramid where the Board is at the bottom of the association. Decisions are taken in a wide working group, formed by twenty volunteers, who run the activities proposed by the associates" (quote: SerHacer_01).*

Democracy and flexibility

Democracy and flexibility are basic characteristics of the initiative. Ser-Hacer Time Bank is an independent project coordinated by two volunteers of Ser-hacer NGO. The Coordinators assume management functions and organize the meetings and activities. Once a moth, they hold an open meeting with all users of the Time Bank. Sometimes, when a problem or misunderstanding occurs, Assemblies are the places where the decisions are taken. It seems to be a democratic space that allows people to debate and reach an agreement. Indeed, one interviewee, that had a previous contact with other Time Bank, highlights the importance of democracy and flexibility in these initiatives:

> *"I previously belonged to another Time Bank, but I didn´t like how it worked because I think that Time Banks are something democratic, something open and democratic in which everyone can talk... for example, we meet once a month, meetings are made to know each other, to exchange, face to face... the other Time Bank was a bit ... let's say ... a little dictatorial, a little stiff, no? There was not much democracy...I like Ser-Hacer more" (quote: SerHacer_03).*

> *"The bank has foundational norms that set the value of work, it is the same for any kind of task... there will be no discrimination (...) So, yes there are great guidelines to follow but the interpretation is quite wide, so if we agree that it takes me two hours to make a work, is an agreement between you and me..." (quote: SerHacer_04).*

Profile and motivation of members and joiners

The profile of actors involved in the initiative and motivations to join in are pretty similar to the Heatlh and Family case study (*please, revise the information provided in page 23 of this report*) with one exception. In the case of Ser-Hacer, researchers perceive an increasing number of unemployed or low-income members as a consequence of the economic crisis.

> *"People enter basically for two reasons. There are people who actually have skills that cannot monetize, well because they are retired or because the type of work they do, if they are unemployed.... Okay, there's a need of money... But there is also the case of people who have skills that they can put at the service of others, not just an economic issue...which serves as therapy... it makes me feel useful... the Time Bank fulfils a need, but it is not only a necessity. In my case, for example, is not so much a necessity as a choice" (quote: SerHacer_04)*

transformative **s**ocial **i**nnovation **t**heory

The association engages people to join the Time Bank, rewarding the participation in meetings with one "time-hour" that practitioners can use in the activities of the association, as well as interchanging services or goods with other members. Participation is a key issue to the interviewees: "people come to meetings to get hours, but simultaneously they are being integrated, they are meeting people, are making group. What cannot be done only online" (quote: SerHacer_01). On the other hand, they establish a difference between associates highly engaged in the initiative or the NGO, working as volunteers or being members of the committee Board, and members that only are "users" of the Time Bank, the most common behavior: "*The Board members are here because I think that it is like our child, isn´t it? Other people are volunteers, sometimes they disappear … and then get back (quote: SerHacer_04) "Well … I personally have organized my life around Ser-Hacer. I came in the mornings and work in the evenings … I´ve organized my work to be here in the morning" (quote: SerHacer_04)*

Decision–making processes:

Democratic principles are applied, according to the interviewees, always searching for a consensus. Ser-Hacer applied in their inter organization and decision processes "facilitation mechanisms" and strategies as "the four large spaces of any group: assembly, workshop, forum and celebration".

> *"Anything that has to do with control agencies, Board, job boards, etc, is by choice, by democratic vote … Any choice of methods, choice of systems, executive decision … it is to be made by consensus, taking into account that consensus does not mean that all agree, not everyone thinks the same (…) Consensus means always yield … The advantage of consensus is that everyone is mostly satisfied, does not mean you get everything you want". (quote: SerHacer_04)*

> *"We have four large spaces of any group: the Assembly, where you vote; the Workshop, where you decide; the Forum, where emotions and conflicts and holding; and Celebration: a group that does not celebrate its successes is doomed to failure. " (quote: SerHacer_04)*

Empowerment

The interviewees posit that empowerment occurs with "the acquisition of personal responsibility and individual commitment with the project. Delegation of functions and tasks involves also authority and capability to make decisions: "*If you create a working committee with a person at the head of the task force, you're giving all the responsibility to that person.... But you have to give him all authority. That person will then have to answer to a Board or an Assembly, but until this moment he is the responsible of taking decisions." (quote: SerHacer_04)*

> *"Yes, because … somehow people get very excited when they see that you give them the tools to do things … And see that they have the freedom to do things, and see that you have the freedom to propose things and, at least, they are taken into consideration. People begin to realize that things they can do have value, though not strictly economic, and that gets really up to people, I think people, in general, need to realize or feel that what we do has value to others" (quote: SerHacer_04)*

Being able to find a solution to the out-coming situations and carry on new project are perceived by volunteers as empowerment experiences. Self-efficiency and the development of new capabilities are remarkable outcomes for the practitioners:

"When we created the shop, for example, everything was done by ourselves, you know? We didn't contract anything ... And it was all done by volunteers... That was beautiful, that is, not having to hire a plumber or a bricklayer or an electrician, you know? I learned many things that I did not seem capable of doing with my own resources, neither knew nor imagined that I could do things like those, you know?" (quote: SerHacer_05)

<u>External governance</u>

In contrast to the Health and Family initiative, that were very well engaged with local and national public institutions, the members of Ser-Hacer are very reluctant to external interferences. In this sense, interviewees posit that the Council have contacted with them to collaborate and they are willing to cooperate with local administrations, but not to be used in political issues. An evident distrust in politics and public servants can be observed in the practitioners statements. This mistrust is also derived from previous experiences of some members in the municipal timebanking. In fact, they are very critical of the current functioning of other initiatives that rely on public funds or are only promoted by an interested person.

"In three years we have multiplied by five the number of members, we have lots of activities, people start known to us... the local media have come to interview us, the Radio Faro de Vigo... the City Council has been interested in who we are, but we have said we will work with them in whatever, but we do not want outside interference entering eh ... it's what I said to you before, there are many people in need of do things and there are people in need of receiving goods. What we are doing with this is to connect one another..."

The Ser-Hacer Website and two Time Banks guidelines (Trigo Caamaño, 2012a; 2012b) that are public resources provided by Ser-Hacer to any person interested in creating a Time Bank. Both documents are outcomes of previous participation in local Time Banks and collective reflection about the best alternative to create a new Time Bank:

"We created the Website of the 15th May Time Bank (http://www.bancodeltiempo15m.com) and I published an online book of 27 pages. Well, for some reason I've never come to understand, was due to place well in Google because I started to contact to people in South America, you know? In different countries, some from Russia, many people in Spain asking me for information from the Time Bank."

Ser-Hacer is not part of neither of a formalised national-level or international-level Time Banks network. However, some members recognize some interest in creating a homogeneous network of Time Banks using the same social coin: *"We encourage all Time Banks in Spain to join our network of Time Banks. Each neighbourhood, each zone, each city may have one or more local Time Banks with their respective partners. With support and getting help, we can develop a large project formed by small groups working locally but interconnected" (Trigo, 2012).* With this aim, they provide information and counselling to other groups interested in creating a Time Bank initiative:

"About 10-15 projects have called us and asked about information. We keep in touch with some of them. We are open to exchanges. Maybe, hopefully, by the end of a year, we will have 20 places sharing a common currency. There are more than 300 Time Banks in Spain, but each of them have different coins. That is not the way to change things". (quote: SerHacer_01).

"Our aim is to integrate all local initiatives into a single Time Bank… All banks in Spain using a currency that can be exchanged, would be great … But in the end, the projects are finished blocking. I have first-hand information from a Time Bank near Vigo that rejected this project because they feared that users come to Ser-Hacer… that makes no sense. The idea of timebanking is giving the maximum benefits to people, isn't it? "

6.3.2   Social learning

Regarding learning processes that takes place in Ser-Hacer Time Bank, we can make a difference between training and traditional learning, as a transmission of knowledge (for example, languages) and skills (ITC abilities) provided by the members of the Time Bank within a process of interchanging. For example, the following interviewee explains how he teaches other members to prepare for a job interview "There are people who need to prepare for a job interview, so, I spend two or three hours along the week pre-job interview"(quote: SerHacer_04).

Ser-Hacer offers the opportunity to volunteers to attend courses and trainings that are organized or held by the NGO. The following practitioner provides an example of learning opportunities related to the Time Bank:

"There is learning within exchanges themselves; for example, I'm doing a one-year course of shiatsu. I am paying 12 hours per month in time-hours. Then you are allowing me to learn something that would be costing me more money (…) And then you always learn from people at meetings"(quote: SerHacer_01).

According to some interviewees, Time Banks participation could be a learning experience on their own. They are able to see their own capabilities. They reinforce their personal structures, the intimal personal perspective: "People came here thinking that they cannot do anything. I always tell them that it is impossible. Everybody can do something. Something that is valuable. Here they learn to value themselves. That is the first step to change their lives" (quote: SerHacer_04).

Finally, Time Banks are learning spaces for social change. Practitioners observe, by their own, that a different system is possible, and even that they can change their lifestyles:

"Working with a common social coin, like the time-hour, is very important as a precedent for other social currencies. Citizens lose their fear and begin to get used to using social currencies that, in the future, will play an important role in our lives." (Quote: SerHacer_04).

"I'm on the way, I learned a lot since I'm in the association. We were born here, I did not go out of here … The patterns are still there… here you can discover super interesting things… in my kitchen, there are more natural things that I used to buy… you know? Already half and half… and gradually you discover and you're making more changes" (Quote: SerHacer_06).

6.3.3 Resources

<u>Economic resources:</u>
In Ser-Hacer Time Bank, resources are provided by the NGO responsible for the project, such us information and publicity. They provide a space for meetings and activities and hosting the Time Bank Website. The cost of the renting local for the second-hand shop is covered by the NOG, but the aim is to become a more self-sufficient project, more economic sustainable. At this moment, the funds are provided by Ser-Hacer NGOs associates (annual membership) and, in a wide part, by the professionals that offer their services in the NGO facilities (Holistic Center). On the other part, the associations offer citizens some activities (related with the aims of the organization) that have reduced costs. This is a third way of sustaining the activity of the organization.

Interviewees highlight that the lack of resources is a barrier to improved their activities or develop new ones: "for example, the project of the healthy restaurant is failing due to the lack of resources, we need more aids to do many things... it costs a lot of money... It's opening a restaurant!" (quote: SerHacer_06). On the other hand, they are very reluctant to obtain public aid, to be supported by public institutions. They aim to be "independent" and be funded only by their own economic capabilities and associates, *"individual donations or even legacies and heritages"* (quote: SerHacer_01).

<u>Human resources</u>
Ser-Hacer has a limited organizational structure based on volunteering work: *"There is an important core of volunteers, each working time can but there is a very important group of committed volunteers at any given time caught the reins of any of the projects, while a more qualified person does not appear. The core is formed by the five people of the directive and tem others who assume other responsibilities"* (quote: SerHacer_04).

Some interviewees share the opinion that, in the future, part of the work should be professionalized, being able to hire some volunteers, at least in part-time job. Related to this is the common opinion between the practitioners that volunteer work should be rewarded. In the case of Ser-Hacer, they have design a project where volunteer dedication to the association is compensated with "time-hours".

<u>Time bank software</u>
Ser-hacer have developed, in 2014, their own online Platform for the Time Bank. They evaluated the possibility of using the "CronosBank" platform but, according to their software designer, "Cronos Bank was very complicated to users: "There was not a graphic interface where I could enlist my time with my bank users, right? So that was blocking me. Then, we implemented Cycles, which has worked for many years for timebanking" (quote: SerHacer_01). A website (*"time-ebay"*) is available to members for direct interchanges, using "time-hour" card.

6.3.4   Monitoring and evaluation

<u>Absence of evaluation mechanisms</u>
The kinds of impact do not lend themselves to easy evaluation. However, note is taken of feedback.

> *"I feel that the time of this analysis has not arrived. I see that people are integrated, they are voluntaries, and people are covering their basic needs. We need housing and we need food"(quote: SerHacer_01).*

> *"As it is a matter of feelings, even if we wanted to make statistics we do not have resources … and I do not speak of economic means, I'm talking about human resources" (quote: SerHacer_04).*

> *"We measure the amount of people who are interested in the activities... the number of partners who are interested in working with us... And we measure the level of satisfaction that people transmit to us... is a matter more of feeling than data... so well, we are three years away from where we were three years ago and we managed to change the lives of some people... our life has gone pretty well." (quote: SerHacer_04).*

transformative social innovation theory

7 Synthesis of case study

7.1 Condensed time-line and development history

There are strong similarities in the nature of the organisations and in the organisational dynamics of the three main timebanking organisations studied in this case: hOurworld, Timebanking UK (TBUK), and Health & Family (H&F). They are all networking, membership or support organisations that hold closely to an original definition of timebanking. Their leaders recognise the importance of definitional clarity and are explicit about the dangers and risks to timebanking that attach to lack of definitional clarity, such as by attaching the name 'time bank' to activities that deviate significantly from the original core values, principles and mechanism of timebanking. All three organisations and the time banks they represent are institutionally embedded to a high degree already and work alongside the establishment and within established systems. In the case of timebanking in the US and UK this includes through specific accommodations that have been reached with regulatory authorities over the specific fiscal and regulatory status of timebanking.

By contrast to these three organisations, this case study also describes the Ser-Hacer initiative in Galicia. Its instigators, the Ser-Hacer NGO, refer to it as a new generation of 'time bank' and they aspire to this becoming a model for an internet-mediated platform for exchange of goods and services that ultimately would become an international social economy using time-hours as a common currency. This vision is positioned as an alternative to the mainstream market economy. The currency is issued by Ser-Hacer. Liquidity is created as members join the scheme by printing extra currency, while overall currency supply is limited, currently at 20 time-hours per member.

Although its founders call the Ser-Hacer initiative a time bank, it operates neither on the full set of core time-banking values, nor on the core time-banking mechanism of service exchange. It operates instead by issuing a currency that its members earn by providing services or goods. The currency can equally be used to buy services or goods. The Ser-Hacer scheme is therefore not strictly a time bank. Nor is it equivalent to LETS, since the ultimate aim is for a single currency to be used across first a national network of local exchanges and ultimately an international network. It may be more akin to the 1832 initiative of Robert Owen, who issued 'labour notes' as an alternative currency. The main commonality between the Ser-Hacer initiative and timebanking is the idea that the time used in providing a service – and not the scarcity value – is taken as the measure of the service value. The Ser-Hacer scheme is, therefore, not strictly a time bank but is an alternative currency initiative. It is nevertheless named or labelled a time bank by its promoters.

Its promoters criticise conventional time banks claiming them to be localised and individual initiatives, which operate independently of each other. They argue that conventional time banks start strongly, but quickly fail because of the inherent weakness of their being local and independent initiatives. This, they say, contributes to a lack of critical mass, an insufficient range of service offers and demands, and no possibilities for credits earned in one locality to be used elsewhere. Conventional time banks, according to their view, do not focus sufficiently on creating a networked social economy. The Ser-Hacer vision is of creating the social economy that its proponents argue is not being delivered by conventional timebanking.

transformative **s**ocial **i**nnovation **t**heory

Ser-Hacer deliberately chooses to be independent from political and other formal institutions (state, church, etc.) and chooses not to ask for financial or other support from the establishment. Ser-Hacer and its initiative are therefore placed very differently in relation to the establishment compared with the three conventional timebanking organisations. Ser-Hacer seeks to build an alternative and independent social economy, with itself as central bank issuing its own currency and controlling currency supply, and with trades taking place on its on-line platform.

Curiously, none of Ser-Hacer's criticisms of conventional timebanking is strictly valid. Although there are some barriers to exchange of credits between time banks these are being addressed and there are already networked time banks that provide for inter-bank (geographical) credit exchange as well as for credits to be donated by one person to another (interpersonal). Barriers to international time-bank exchanges are far from insurmountable. The likelihood of addressing barriers successfully may also be greater within the framework of conventional timebanking, since scope to arrive at international agreements depends on engaging with regulatory authorities. Despite the fact that many time banks are not long-lived, there are some that have sustained over very long periods. There are several examples of long-lived and vibrant time banks operating within the support networks of hOurworld, TBUK and H&F.

By contrast, practical problems are evident already in the Ser-Hacer mechanism, such as the inability to limit purchases from the Ser-Hacer clothes shop to those in need. Indeed, the Ser-Hacer mechanism appears to have several conceptual flaws that are likely to undermine its own sustainability. Robert Owen's 'labour note' initiative, which is perhaps conceptually closer to the Ser-Hacer initiative, failed within two years.

The regulatory authorities may currently disregard the Ser-Hacer initiative from a fiscal perspective as being too small to warrant attention, but its activities as an alternative currency initiative are not explicitly tax-exempted and could be subject to regular fiscal treatment. This is an issue of the stringency – or lack thereof – of fiscal enforcement. We return to this issue later, when summing up.

The arguments that proponents of the Ser-Hacer initiative bring may, therefore, be more likely to have been influenced by disappointment with the earlier attempt by the regional government to catalyse conventional timebanking in Galicia and/or frustration at the outcome rather than by any inherent deficiencies of timebanking. Most of the (70) rapidly-founded Galician time banks collapsed equally rapidly once regional funding for them was withdrawn. A principle widely appreciated within the conventional timebanking movement is that time banks need to be developed bottom-up and to have enthusiastic support at grassroots level. The Galician regional initiative was a top-down attempt to seed the region with local time banks, so there was always a risk of its failing.

The Ser-Hacer response to that failure is to have developed an alternative currency initiative. In part, the value in studying Ser-Hacer is that it usefully illustrates the definitional issue mentioned earlier, which holds implications for building a theory of transformative social innovation. In part, it illustrates also that social innovation is an ongoing process and that any innovative mechanism developed and practised by social innovation organisations and social innovators is likely to spawn further social innovation, especially if (as with timebanking) there is a high degree of flexibility and adaptability associated with the basic concept.

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Origins

TBUK and H&F were both established in the late 1990s and have a ca. 15 year history. hOurworld is more recent (2010), but its founders also have a long timebanking experience and the origins of hOurworld can be charted at least to the decision in 2008 to start work on the TnT software. All three organisations support the conventional timebanking model with a service-exchange mechanism grounded in original values and principles. They all work alongside and with the establishment and seek cooperation and collaboration, not confrontation. There are nevertheless some differences between the organisations in terms of their legal forms, their motivations, their vision and aims, their geographical scope, the balance of their activities, and the nature of their networking.

Legal structures

The legal forms are different: hOurworld is established as a cooperative business registered in Maine; however, it has a non-profit arm via a fiscal agent in California that allows receipt of grant for educational purposes. TBUK is established as a charity and a limited liability company. However, it is in process of exploring a cooperative legal form. H&F is an NGO. These different organisational forms reflect different origins and purposes: hOurworld and TBUK are both dedicated timebanking support organisations whereas the mission of H&F is first-and-foremost to promote social justice and equity in access to public goods. For H&F the promotion of timebanking is just one of its several activities deployed to achieve its mission.

The different organisational forms give rise to different decision making structures and systems of accountability. The hOurworld cooperative has proprietary owner-members with equal voting rights. The number of member-owners can be expanded and rights granted on the basis of either/both financial capital or time capital invested in the organisation. TBUK has an appointed CEO who is responsible to a Board of Trustees with its members appointed for their experience as leaders in the timebanking movement or more widely in the fields of social innovation and societal challenges. H&F is an NGO led by socially-conscious professionals and academics with strong links to national and regional government and, in the beginning, to European programmes that helped fund early time banks.

Organizational and governance structures

All three organisations have formal organisational structures. This includes formal constitutions and protocols for internal governance and decision making, financial accounting, annual reporting, etc. Each has a mission statement, a vision, aims/goals, and (at least in the case of hOurworld and TBUK) written guidance (procedures and protocols) also for their members to try to ensure that time banks in their network adhere to the rule-based service exchange mechanism and, so, contribute to achieving the overarching vision, aims and goals of the organisation. TBUK offers a 'quality mark' to members for assured compliance. TBUK has negotiated guaranteed insurance for all members complying with its protocols and procedures.

In terms of physical presence, TBUK has a head office, whereas the other two organisations operate from less formal spaces. In terms of other kinds of presence, hOurworld and TBUK have well-developed websites and a strong 'internet presence'. All three organisations have developed timebanking software, but the software of the three organisations are at different stages in their life cycle. TnT provides a major presence for hOurworld and is the software currently adopted

and distributed by TBUK, which also had its own software, Time on Line. H&F are just embarking on software development. TBUK and H&F have annual or bi-annual conferences. hOurworld has not held an annual conference, but it co-sponsored the last US national timebanking conference and has presented workshops in the US and UK. All three organisations are active in training. Both hOurworld and TBUK offer training programmes. The three organisations all provide support services to time banks.

hOurworld is staffed by its co-op members and is additionally supported by time bank members who invest time in the organisation and through this may become proprietary member-owners with voting rights. TBUK has a mix of paid staff and 'ambassadors.' Salaries of paid staff depend on grant income, so contracts are temporary. Ambassadors are experienced brokers drawn from local time banks. They act as ad hoc trainers and advisors to new time banks, help out at introductory sessions and are points of contact as sources of practical help.

Visions, aims and objectives
The visions and aims of the organisations are broadly aligned, although there are some differences between the organisations that reflect the different economic and social contexts in the US, UK and Spain. The aims of the organisations have also moved over time to reflect contextual changes. For all three organisations, timebanking has been addressed to social and economic challenges more than to environmental challenges. The versatility of timebanking, however, means that individual time banks within the networks of these organisations may be either general purpose or thematic. Many different themes are addressed, especially in the UK.

 hOurworld contextualises timebanking in terms of empowering local communities in the face of economic globalisation and decline in public spending and welfare programmes. It sees timebanking as a way for communities and their members to become more self-reliant. hOurworld believes and promotes the value of timebanking for helping reduce the costs and improve the quality and outcomes of social welfare services; however, its primary focus has been to support a paradigm change in societal beliefs; i.e. from believing monetary wealth assures social security to appreciating that social security lies in strong community relations.

In the UK timebanking was seen initially as a mechanism for rebuilding social capital, providing opportunities for meaningful participation and creating local sharing economies in a period characterised by high unemployment and depressed economic conditions in the aftermath of rapid de-industrialisation. It was also seen as a way of increasing volunteering rates and of broadening the range of people involved in volunteering, which previously had attracted only the middle classes. More recently it has also been promoted as a mechanism for rescuing beleaguered, ineffectual and inefficient public services in the face of growing demands and pressure on public finances. In this latter role it is seen as holding potential both to be part of a preventative infrastructure that might help reduce the demands made on state welfare services (i.e. by generally improving physical, psychological and emotional wellbeing within communities) and to help make state delivery of welfare (e.g. health, care of the elderly) and delivery of other state services (e.g. criminal justice, policing, education, youth training) more efficient and effective (i.e. by engaging community members as co-producers in meeting their and others' needs).

In the UK timebanking has also become a mechanism for strengthening communities everywhere in a very broad and inclusive way (i.e. the *'timebanking is for everyone'* approach) while at the

same time offering scope to meet the specific needs of high-priority target groups, especially the 'integration' needs of groups such as immigrants, ex-offenders, recovering substance abusers, and disaffected youth. In the UK, the link between timebanking and health is increasingly stressed, in part because it is hoped that timebanking might be recognised as a preventative health care mechanism and this might justify a level of recurrent (sustainable) base funding from health authorities. The possibility of developing and using new (potentially hybrid and cross-cutting), funding instruments, such as impact bonds and performance bonds, has been raised in this context. These might combine public with private funds to capture opportunities to harness time banks in preventative actions as well as in co-production ventures, while reducing financial risks. They might also provide ways of pooling public sector contributions across-government departments and offer scope to reduce the risk of activities being undermined by policy changes.

H&F was grounded originally in the women's movement and was concerned with safeguarding family life and re-balancing work, home and family life in the face of professionalization of women in the 1990s. The inspiration for timebanking came from Italy and timebanking was introduced through H&F by a medical practitioner interested in public health, preventative medicine and women's rights. In Spain the link with preventative medicine and with women's issues was stressed from the start, but the issues addressed gradually expanded to include also education, inclusion (especially of immigrants and minorities) and the promotion of active citizenship and participative governance. Since the financial crisis of 2008 timebanking is used predominantly to combat austerity. It is used to offer opportunities to the unemployed and to youth, to give work experience and to build skills. It is part of the attempt to build the solidarity economy. Whereas the actors in timebanking in Spain in the beginning were mostly women, the actor base is now much more diverse.

<u>Activities</u>
The activities of the organisations are broadly similar, but the balance between activities in the different organisations is very different.

The hOurworld organization is a support organisation. Its main activities are to develop and provide software to time banks and to offer training. It also works strongly with other kinds of social innovation movement to create synergy in achieving values-based localism. It operated nationally up to 2013 with the intent to water the grassroots of timebanking in the US. Since 2013 it has operated transnationally.

TBUK is a national membership organisation for UK time banks. Its main activities are to develop and implement strategy for timebanking in the UK, to promote and support time banks in the UK, to represent the timebanking movement, to lobby for timebanking on behalf of its members, to improve the context for timebanking in the UK, and to provide or secure resources useful to the timebanking cause and to its members. It operates nationally but recently has begun operating more actively both internationally and sub-nationally. Through international networking it has obtained access to TnT for its members. It has also become a model in Europe for other national membership organisations to copy and is developing a position as a leading player on the European timebanking scene. At the subnational level TBUK is actively involved in establishing membership organisations for each of the home countries of the UK and setting up networks of time banks at the regional level to promote peer-to-peer experience exchange and learning.

transformative social innovation theory

H&F has a broader mission and mandate. It is concerned to combat social problems of exclusion, isolation and discrimination and to promote equal opportunity, social justice and the values of mutuality, reciprocity, community. It uses timebanking as one of several mechanisms, so it is not a dedicated timebanking organisation. H&F is a regional organisation. It promotes timebanking in Catalonia. There is also a national timebanking organisation in Spain, but timebanking in Spain is largely limited to three regions (Catalonia, Andalusia and Galicia) and the regional organisations are the more influential in promoting and supporting time banks than is the national organisation.

To varying degree, all three organisations have relationships with other actors, such as businesses, foundations, research groups, media, social media, other social movements, etc. TBUK and H&F have relationships with government and governmental agencies or programmes, mostly at regional and local levels.

Actors
The timebanking actors are broadly similar for the three organisations and include internal, external and 'interfacing' actors. Local authorities, foundations and granting authorities are important providers of financial support. The European Union and the European Commission have financially supported the establishment of time banks through some programmes and projects (important especially for H&F in Spain), are supporting inter- and trans- national networking among timebanking organisations and those studying timebanking, and are active in seeking ways to improve the framing conditions for timebanking. Government and its agencies are important for establishing and enforcing the legal, regulatory and fiscal frameworks for time banks. A major difference is that in the USA and UK, legal, regulatory and fiscal arrangements have been arranged formally to provide 'protected spaces' for time banks whereas in Spain it has not been found necessary to make or formalise special arrangements.

Growth and development of the initiatives over time
hOurworld developed rapidly from a standing start in 2010 to being the major provider of timebanking software in the US and, through its partnership with TBUK, a transnational timebanking support organisation serving 600 affiliated time banks. Its software supported 1.24 million exchange hours in 2014.

Timebanking in the UK grew steadily from 1998 to a level of around 250-300 active time banks within its first fifteen years. The growth in the number of time banks has slowed off over the last few years, which reflects difficulties some time banks face in securing basic funds to cover the financial costs of having an active coordinator/broker. There is therefore strong interest on the part of TBUK in seeking new ways to secure sustainable base-level funding for time banks. Growth in timebanking in the UK has been predominantly by replication (starting new time banks) and thematic diversification (starting time banks with new themes) rather than through growth in the membership or activity levels of existing time banks. This owes partly to a capacity constraint on brokers. Beyond a level of about 250 members, the explosion of work associated with arranging/brokering exchanges is too great. Time banks are distributed across the UK and while there is a concentration in urban areas, rural areas are also well covered.

There are around 300 time banks in Spain. These are mostly in urban areas. They are concentrated in three regions, Catalonia, Andalusia and Galicia. There has been greater volatility among Spanish time banks. Originally most were started by NGOs and associations with local

government support and with strong bottom-up backing and interest. With the financial crisis and economic downturn there were top-down attempts to use time banks to combat the recession and build local resilience. Timebanking was officially included as a legitimate instrument of regional policy, enshrined in law in Galicia. Around 70 new time banks were established in Galicia with funding from the regional government for one year. Funding responsibility was then to pass to local authorities. In the climate of austerity, this was not forthcoming and the top-down initiative to seed the region with time banks failed. Nevertheless the longstanding time banks of Catalonia and Andalusia continue to be vital and active.

7.2 Aspects of 'innovation' and 'change'

7.2.1 Relation with social innovation

The case explores hOurworld as the transnational orgnization. It takes timebanking in the UK and in Spain as local cases. This enables the case-study to probe into the significance of definitional and labelling differences. It demonstrates the importance of defining precisely what the social innovation is.

In the UK, variants that deviate significantly from the original values and principles of timebanking or from the original mechanism of service exchange are practised under a different name and are promoted and supported by their own membership/networking organisations; e.g. Spice. In Spain, by contrast, the term 'timebanking' is used less strictly and is sometimes used to describe variants that are significantly different from conventional timebanking. The UK and Spanish contexts are also very different. In the UK the service exchange mechanism and its underlying values are used by the regulatory authorities to differentiate timebanking from either strict voluntarism or paid employment, enabling the authorities to provide important niche protections to time banks and to those participating in timebanking activities. These include privileged charitable and fiscal-status, and non-punitive conditions (although still not ideal conditions) for benefit-claimants. These concessions are designed to encourage 'conforming' time banks, while limiting the risk that timebanking becomes a vehicle for tax evasion, social security scams, and fraud. Part of TBUK's role in the UK is to ensure its members understand the core principles and values of timebanking and operate in accordance with these so that they benefit from the concessions and don't put the concessions at risk.

In this respect, the UK is like the US, where the Federal Inland Revenue Service also has a formal position on service exchanges. In the US, money-exchange and time-exchange are differentiated for fiscal purposes on the basis that the latter does not invoke any contractual obligation. A time banker who provides a service cannot be sure to receive anything in return, or to know what kind of service might be received in return or when this might be received, so the IRS considers that no money value is attachable to the time contributed. Since timebanking activities are non-contractual and any benefits uncertain and non-monetizable, they do not constitute employment and thereby are considered by the IRS to be exempt from income-tax.

transformative social innovation theory

In Spain there are no such formal regulatory arrangements and, seemingly, less concern on the part of the authorities over timebanking and variants of it being hi-jacked and used opportunistically as a vehicle of tax-avoidance or benefits-abuse. There is seemingly, therefore, less concern in Spain from either the internal or the external governance perspective to distinguish timebanking from variants derived from it, even though some variants use exchange mechanisms and values that differ significantly from those of the original timebanking model.

From the perspectives of hOurworld, TBUK and H&F the term 'timebanking' has a very specific meaning and definition, which is grounded in the original service exchange mechanism and the original underpinning values and principles. Variants operating on different values and principles may bring about changes, but the mechanisms of change and the nature of the changes brought will be different from those of conventional timebanking. Variants - and there are many of them - are often called time banks, but on closer inspection they don't meet the definitional criteria of the original timebanking model and should be called something different. In the UK there are such initiatives and they are called under different names. One such initiative goes under the name of Spice. It is a significant operation and almost as big as timebanking. It is nevertheless different. It operationalises different values and uses a different exchange mechanism from timebanking. It operates a system of time credits, where time spent serving community is rewarded by earning credits that can be exchanged for entries to cinemas, leisure centres, galleries, etc.

7.2.2   Relation to system change

All three initiatives are concerned to strengthen communities and to build complements to the mainstream economy. They seek to promote social inclusion. They encourage and facilitate active participation through productive use of time in activities that are outside the mainstream economy and welfare systems, but which support those systems.

7.2.3   Relation to societal transformation

All three initiatives are concerned to challenge received wisdom about how wellbeing and security are created in society and to empower people and communities to become closer, stronger and more self-sufficient based upon building, pooling and using their own resources to lessen their dependence on mainstream systems. They support voluntarism, co-operativism and co-production. They promote an asset-based approach.

7.2.4   Relation to narratives of change

All three initiatives interact with narratives of change, both drawing on and contributing to narratives concerning globalisation/localisation, economic/financial crises, welfare, autonomy/dependence, inclusion/exclusion, demographic change, women's issues, etc. Different narratives may be emphasised and played into at different times by the local manifestations and these reflect geographic specificities (such as the presence/absence of a welfare state), but there

are longstanding underlying concerns that are present in the narratives of all the initiatives, especially globalisation/localisation.

7.3 Aspects of dis/empowerment

7.3.1 Governance

Internal governance
Internal governance is an important issue for timebanking, which is a values-led social innovation. At issue, therefore, is the degree of compatibility between how timebanking membership organisations operate and the values they espouse. Tensions can arise – and in some instances tensions have arisen – within the leadership of the movement over the question of the compatibility of leadership with the espoused values of timebanking (e.g. the pay up versus pay forward concerns that led to the establishment of hOurworld as an alternative to TB USA) or the extent to which timebanking is harnessed to serve the interests of outsiders, which has the possibility to attract sponsorship from establishment actors, versus to let members follow their own interests. There is a governance trade-off between seeking/accepting funding and autonomy. The interests and perspectives of member organisations and their members are not always the same. Differences among leaders of organizations over strategy and direction can lead to splits, as happened in the UK over the creation of Spice as a separate organization.

Power in the movement is represented and exercised by the provision of timebanking software. Timebanking software also provides important data useful for internal and external governance, including for monitoring, communicating, improving and social learning. The data are potentially a valuable resource, since they can be analysed to deliver commercially valuable intelligence. The need for software creates some dependence. Equally, however, the emergence of a variant of timebanking such as Spice in the UK, which involves incentivised volunteering and exchange of time for rewards but has no need for timebanking software, changes the power dynamics.

External governance
Timebanking is viewed positively by the establishment, since it offers a mechanism for inculcating values back into society that are seen from many different perspectives (radical through to traditional) as important but also to have been 'lost' through marketization and modernisation. The timebanking mechanism is also versatile and can be used to address societal needs and challenges of many different kinds in many different situations, contexts and sectors. It is seen also to hold a potential for addressing societal problems created by mainstream systems and that mainstream systems thereby cannot easily resolve. It offers a way to meet needs for wellbeing and security from within the community, so reduces dependence of individuals and communities on the formal economy and on the welfare state, potentially relieving mainstream institutions from some responsibilities and from criticisms/attacks (e.g. that globalisation and governments are failing society). Timebanking can also be harnessed to lower demands on public services and to make welfare delivery systems more efficient and effective by engaging users in delivery. On this basis, the establishment largely welcomes timebanking in its original form, has little to fear

from it, has a lot to gain from it, and would like it to succeed. All three organisations work with the establishment and see their efforts as developing a healthier and more balanced complement to mainstream arrangements.

For them, timebanking enables communities to create wellbeing and security using own resources. It offers an alternative to the received wisdom that communities must depend on the market economy or government programmes. All three organisations also recognise that timebanking has some financial costs and that not all its resource needs can come without some engagement with mainstream systems and/or some interfacing arrangements. On this basis the three organisations work closely with external governance authorities and with mainstream organisations as well as with other social innovation initiatives in joint ventures. The model is one of mutually-beneficial cooperation between timebanking and mainstream systems.

7.3.2   Social learning

Social learning on a co-production model is a strong component of all three formal initiatives. The membership organisation and transnational networks play a significant role in organising knowledge co-production in the case of hOurworld and TBUK and are helped in this by internet platforms, websites and the timebanking software where these exist.

7.3.3   Resourcing

Time banks operate largely using wasted or spare resources, especially the time and talents of their members. Financial resourcing is an issue for all time banks, nevertheless, since some money is needed to cover costs of goods and services that must be bought from the mainstream economy and continuity and sustainability of time banks – as well as activity levels – appear (in all the cases) to depend on having one or more active co-ordinators. Coordination is a quite demanding role and time banks are more successful when they have a paid coordinator. Financial resources are needed also to maintain the membership organisations and networks. Other resources – especially legal, financial, computing/programming and research expertise – are needed. These human resources are sometimes provided for through links with other organisations (other NGOs, businesses, local authorities, universities etc.), but these often depend on ad hoc relationships rather than anything solid and reliable. The stop-start nature of funding streams and human resource availability has been an obstacle to progress for all the studied networks and time banks.

7.3.4   Monitoring and Evaluation

Monitoring and evaluation are very important for all three of the main initiatives, but less so for Ser-Hacer. The Spanish time banks have a narrower range of sponsors (mostly local authorities) whereas timebanking in the US and UK is sponsored more widely and often by actors with interest in specific impacts and target groups. Monitoring and evaluation are important from a funding perspective and reports are required monthly by the local authority sponsors of Health &

Family. Monitoring and evaluation protocols have been developed by/for both TBUK and Health & Family, but resources for monitoring are often limited, so except for required reporting monitoring and evaluation are not always conducted systematically, but on a more ad hoc basis. Universities and research groups and sponsors often initiate monitoring and evaluation studies as well as membership organisations and the time banks. Studies are sometimes, but not always, co-produced.

7.3.5   Transnational networking

Transnational partnership is a way for hOurworld to magnify its impact. It can effectively '*water the roots*' everywhere at not much extra cost, since the key assets (software and knowledge) are non-rival. There are also benefits to all users from a broader (multi-cultural and multi-contextual) operation in the form of positive network externalities. The same software and insights into timebanking values, principles and practice can be shared by all and also improved by all on a principle of open-innovation, although this depends also on addressing software and data governance issues (proprietary rights), which have not been resolved.

The transnational significance and influence of hOurworld owes to the superiority of its software. Its partnership with TBUK has been important for both organisations. Transnational working is important also for social learning and for resourcing. By working on a common software platform and integrating monitoring into the software the possibility arises of being able to analyse success factors in timebanking (develop lessons and share these) and demonstrate impacts (important for relations with funders). By increasing the user base for its software, the hOurworld organization is now able to approach potential software sponsors. Many of these will be interested only if there is a critical mass of users.

H&F is involved in national and international networking, especially in the beginning when it was involved in European projects, but its networking is not as active or intensive as that of hOurworld or TBUK and has been largely confined in recent years to the Latin world. Indeed a feature of transnational network formation has been the division of transnational networks along language-cultural group lines. The consolidation of networks is therefore likely to be a key element in determining the future progress of the timebanking movement.

7.4 Other issues

Mechanisms of change
It has emerged through this case study that the key to understanding timebanking in societal change lies in recognising it as: (i) a mechanism that has the potential to develop new and different relationships in society that are grounded in values different from those of otherwise dominant societal systems, such as the values and relationships that are inculcated by markets or the welfare state, and (ii) a mechanism for increasing the levels of useful (personally- and/or societally-useful) activity, without this depending on formal employment and money payment .

transformative **s**ocial **i**nnovation **t**heory

Through timebanking new relationship based on different-from-usual values can be established within communities. Communities' relations with the other systems and sectors (the money economy, the welfare state, the environment, etc.) can also be changed. Dependence on the core economy and professionalised welfare services can be reduced. Individuals and communities can become more self-reliant and empowered to contribute more actively themselves to addressing challenges and problems they face. The level and scale of some social and economic problems faced will be lower because some needs are avoidable as individuals and communities become stronger and more pro-active.

The nature of the societal and relational changes that can be brought about is a function of the set of values that is being translated into practice by the exchange mechanism. This implies that if either/both the exchange mechanism or the values being translated into practice through it are changed, the kinds of societal and relational changes that can be brought about and the character of the change mechanism will also change.

This is why a 'variant' of timebanking might not have the same societal and relational change potential as has the original 'basic' model of timebanking as this was defined by its originators. Importantly, its originators were careful to define timebanking in terms that combine a prescribed exchange mechanism and a set of values and principles for the exchanges. A variant of the original timebanking model that allows for other than time-for-time exchanges or is underpinned by values different from those of the original timebanking model will have a different change mechanism and a different change potential.

From the perspective of TRANSIT and its aim to understand and theorise the transformative change potential of social innovations, this has important implications: i.e. variants of the original timebanking model should be named differently and analysed for their change potential separately. More generally this implies that precision in the definition of a social innovation is the key to understanding its potential for transformative change and for describing its mechanism of change.

In the case of timebanking, the mechanism of change is often referred to by its theorists (e.g. Cahn, Boyle) as co-production. However, co-production is not a single mechanism of change but rather it describes a wide range of change mechanisms that involve beneficiaries becoming co-producers of benefits that help themselves and/or others. This overarching term 'co-production' is more likely to subsume a wide range of different change mechanisms that offer a co-production potential. In short, there is a need to differentiate co-production and to develop a typology of the mechanisms it subsumes. Furthermore, co-production is only one of several mechanisms within timebanking that can, in principle, support transformative change.

The timebanking mechanism involves the use of a rule-based service exchange. The 'rules' of the exchange operationalise a set of values and principles. These are different from (and diametric opposites of) mainstream values and principles. The service exchange delivers services (product outcome) but also creates new relationships which are forged on timebanking values. The mechanism of timebanking can be used to co-produce welfare, for example by combining professionalised services and timebanking services in delivering care to the elderly. But this is incidental to the fact that the core change mechanism lies in the combination of the set of timebanking values and the rule-based service exchange mechanism through which these values

are inculcated into society and into intra- and inter- community relationships, including relationships with mainstream sectors.

This implies that if either/both the exchange mechanism or the values being translated into practice through it are changed, the kinds of societal and relational changes that can be brought about and the character of the change mechanism will also change. This is why a 'variant' of timebanking may not have the same societal and relational change potential as has the original 'basic' or 'pure' model of timebanking as this was defined by its originators. From the perspective of TRANSIT and its aim to understand and theorise the transformative change potential of social innovations, this has important implications: i.e. variants of timebanking should be named differently and analysed for their change potential separately

Timebanking translates a set of values into practice in a community. The underlying values of conventional timebanking are deliberately designed to be diametric opposites of the values of the dominant systems (market economy, state welfare, etc.). So the mechanism of change is the service exchange that operationalises these alternative values and inculcates them into behaviours, in the process forging new relationships based on different values. Important here is that, by strengthening intra community relations, timebanking operates to reduce the dependency of those who practice it on both the mainstream/market economy and government welfare systems. All of this is not to negate the idea that other social innovations can also be used to these ends, but if they operate on a different set of values and/or a different mechanism of exchange from timebanking, the values and relationships they build in society will be different from those that timebanking builds. In other words, variants offer a different change mechanism.

For the conventional timebanking organisations the definitional issue is also about integrity: about providing a mechanism for transformative change of society that is consistent with their values and aims. They aim (inter alia) to strengthen self-esteem of individuals, strengthen relations of trust, mutuality, reciprocity and respect of others in society, increase self-reliance and thereby reduce dependence of individuals and communities on mainstream sectors, such as the market economy, the professionalised state-provided welfare system, state provided services, etc. The market economy values scarcity not abundance and works on competition not cooperation, thus marginalising many people and excluding them from market benefits. In the terms of timebanking, the market economy gives rise to 'throwaway people' (especially under economic globalisation and hegemonic neo-liberalism), so the timebanking mantra is 'no more throwaway people'. The professionalised state-provided welfare system is increasingly overstretched, ineffective and inefficient, and so can no longer be relied on to secure everyone's welfare. Likewise, many public services (e.g. criminal justice, education, and health) struggle to achieve their missions, so these aren't assured either. These challenges are in principle able to be addressed in the perspective of timebanking advocates by inculcating timebanking values into society.

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Annex 2: List of interviews

Interviewee	Purpose of interview	Date	Duration of interview	Interviewer
TBUK – Sarah Bird	*First contact to establish willingness to engage with Transit project, gain first information about TBUK and develop links to other contacts*	24/4/2014	30 minutes	Paul Weaver
TBUK – Sarah Bird	*Follow-up interview to set up observations and discuss history and roles of TBUK.*	28/8/2014	60 minutes	Paul Weaver
Staff members of TBUK (Sarah, Kaaren)	*Discussion of new time bank establishment and new member recruitment, importance and role of coordinators, training*	17/9/2014	60 minutes	PW, LM, VV
Coordinators, representatives and members of Fairshares and Zebra time banks (Jez Spencer, Chris, Andy, Andreas, Lisa)	*Discussion of individual time banks, their aims, policies, activities, governance, approaches to resourcing, learning, evaluation, monitoring, impacts*	23/9/2014	90 minutes	PW, LM
David Boyle – one of originators of time banking in UK, a thought-leader on coproduction and an advisor on social innovation policy and healthcare reform	*Discussion of history of timebanking in US and UK, role of co-production in welfare reform, obstacles to scaling, journeys toward institutionalisation, financing/resourcing issues, financial innovation and other support needed. History of external governance and the fiscal and welfare 'disregards'*	4/11/2014	60 minutes	PW

transformative **s**ocial **i**nnovation **t**heory

hOurworld co-founder – Linda Hogan	*First contact to establish willingness to engage with Transit project, gain first information about hOurworld and develop links to other contacts*	23/10/2014	30 minutes	PW
hOurworld founders – (Linda Hogan, Terry Daniels)	*Discussion of history, transformative ambitions, vision, strategy, policiesand activities of hOurworld.*	5/11/2014	60 minutes	PW
Jean Bourdariat – CEO Humandee	*Discussion of Time and Talents and issues in the international governance of software and data*	5/11/2014	60 minutes	PW
Discussions with speakers and delegates at TBUK annual conference – Martin Simon, Stephanie Rearick, Penny Applegate (DWP), Kate MacDonald, Kaaren Morris	*Discussion of links between timebanking and other social innovations (community cooperatives,credit unions, etc.)*	6/11/2014	90 minutes	PW
Linda Hogan, hOurworld (skype)	*Internal and external governance issues; cross-cutting issues*	19/11/2014	45 minutes	PW
Michael Marks – researcher associated to hOurworld (skype)	*Social impacts, monitoring and evaluation, financing instruments, resourcing issues*	Several contacts December 2014 to January 2015	90 minutes total	PW
HeFa_01 member of Health and Family Association (Responsible of Time-Bank Project)	*[first contact with the time bank in order to collect primary information about the initiative .]*	12/11/2014	40 minutes	Isabel Lema
HeFa_01 member of Health and Family association (Responsible of Time-Bank Project)	*In-depth interview*	12/11/2014	2 hours	Isabel Lema
HeFa_02 member of Health and Family association (Director)	*In-depth interview*	20/12/2014	1 hour	Isabel Lema

transformative **s**ocial **i**nnovation **t**heory

He_Fa_O3 public servant- Council of Barcelona (person in charge of timebanking Project) **He_Fa_O4** Council of Barcelona employee (*timebanking project*) **He_Fa_O5** Council of Barcelona employee (*timebanking project*)	*In-depth interview (all together)*	19/12/2014	2 hours	Isabel Lema
HeFa_06 member of Gracia-TB, *(Catalonian Network of Time Banks)*	*Face-to-face informal interview*	19/12/2014	30 minutes	Isabel Lema
HeFa_07 member of Sagrada Familia- TB, *(Catalonian Network of Time Banks)*	*Face-to-face informal interview*	19/12/2014	20 minutes	Isabel Lema
HeFa_08 member of San Cugat-TB *(Catalonian Network of Time-Banks)*	*Face-to-face informal interview*	20/12/2014	40 minutes	Isabel Lema
HeFa_09 member of Sarriá -TB *(Catalonian Network of Time-Banks)*	*Face-to-face informal interview*	20/12/2014	40 minutes	Isabel Lema
HeFa_10 member of Ecolo3vng Association (*Project Turuta*)	*Face-to-face informal interview*	20/12/2014	30 minutes	Isabel Lema
SerHacer_01 member of Ser-Hacer Time Bank	*[first contact with the time bank. Collect primary information about the initiative .]*	22/09/2014	1:30	Isabel Lema
SerHacer_02 member of Ser-Hacer Time Bank	*[first contact]*	22/09//2014	0:30	Isabel Lema
SerHacer_01 member of Ser-Hacer Time Bank	*In-depth interview*	17/11/2014	1:30	Isabel Lema
SerHacer_02 member of Ser-Hacer Time Bank	*In-depth interview*	17/11/2014	45 minutes	Isabel Lema
SerHacer_03 member of Ser-Hacer Time Bank	*In-depth interview*	17/11/2014	30 minutes	Isabel Lema
SerHacer_04 member of Ser-Hacer Time Bank	*In-depth interview*	17/11/2014	1:20	Isabel Lema
SerHacer_05 member of Ser-Hacer Time Bank	*In-depth interview*	17/11/2014	1 hour	Isabel Lema

transformative social innovation theory

Burela_01 long experience Galician timebanking coordinator (in process of extinction)	Short interview	05/06/2014	1 hour	Adina Dumitru
				Ricardo García-Mira
Expert_01 (Member of the Spanish Association of Time Banks)	*In-depth interview*	23/12/2014	1:10 hours	Isabel Lema

transformative **s**ocial **i**nnovation **t**heory

Annex 3: List of meetings and events attended

Meeting and events attended as part of data collection	Purpose of attending	Date and duration	Attending from the research group
Timebanking UK Training Session	To observe information, knowledge sharing and training session aimed at informing potential new time banks and coordinators about timebanking and TBUK policies and procedures	17/9/2014 13.30-16.30	PW, VV, LM (ICIS)
Timebanking UK South West Regional network meeting	To observe discussions of regional issues, funding, software training and to undertake interviews	23/9/2014 11.30-14.30	PW (ICIS)
Discover! The 7th Timebanking UK annual Conference		5-7/11/2014 (3 days)	PW (ICIS)
Visit to Heath and Family association (Barcelona) and participation in the workshop "Governance in Time-Banks" organized by the local case-study. Members of 15 local time banks attended the workshop.	Visit to Health and Family association; In-depth interview with members, users, volunteers and responsibles of timebaking projects. Participant observation.	19-20/12/ 2014 (20 hours)	Isabel Lema Blanco
Visit to Ser-Hacer NGO (Vigo).	Visit to Ser-Hacer NGO-headquarters. Participant observation. Informal conversations with users and volunteers of the TB. In-depth interview with pionneers.	22/09/2014 (5 hours)	Isabel Lema Blanco
Visit to Ser-Hacer NGO (Vigo).	Visit to Ser-Hacer NGO headquarters. Participant observation. In-depth interviews with users, volunteers, members in charge.	17/11/2014 (8 hours)	Isabel Lema Blanco
Workshop: "Social transformation experiences in Galicia: Transition Processes to responsible economies and sustainable lifestyles".	UDC team organized this Seminar in order to approach different Galician timebanking and social economy social innovation initiatives. Two different cases participate: Ser-Hacer time-bank (city of Vigo) as well as the Burela Council's Time Bank (town of Burela)	05/06/2014 (8 hours)	Adina Dumitru Isabel Lema Blanco Ricardo García-Mira