

The Impact of Time Banking in Scotland
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1 Introduction

In October 2007, Volunteer Development Scotland (VDS) was commissioned by Time Banking UK to undertake research to investigate the impact of Time Banking in Scotland.

As outlined by Time Banking UK the project's main aim is:

- To measure the impact of Time Banking on members, in particular to evaluate the impact that being involved in a Time Bank may have in terms of a person's human, physical, economic, social and cultural capital. This includes a focus on how involvement in Time Banking has impacted on the distance traveled in terms of employment, education or training.

2 Background

- Time Banking UK have been funded by the Scottish Government to develop Time Banking in Scotland over a three year period and this includes a commitment to undertake a research and evaluation project about the impact of Time Banking at the end of this time.
- Time Banking UK has a joint venture agreement with Volunteer Development Scotland (VDS) which aims to establish Time Banking as a key feature of volunteering in Scotland. This research and evaluation project will help to inform the future direction of Time Banking in Scotland.
- VDS has through its work with the Institute for Volunteering Research (IVR) the ability to apply the Volunteering Impact Assessment Toolkit evaluation framework which can establish a model approach for the evaluation of Time Banking.

Research or evaluation studies into Time Banking, at least in the UK is fairly limited. There are some reports however that shed light on the nature of participation in and benefits of, Time Banking. Time Banking projects sit within a sector known as the co-production sector and have underpinning principles that guide their evolution and purpose; these are the principles of co-sufficiency and co-production.

Time Banks operate under 4 specific core values.

- **People are assets** – The real assets in our communities and organisations are the people in them.
- **Redefine work** – Time Banks reward the real work in our society by creating a currency which pays people for helping each other and creating better places to live.
- **Reciprocity** – Giving and receiving are basic human needs which help us to build relationships and trust with others.

- **Social Capital** – Building peoples social capital is very important. Belonging to a social network gives our lives more meaning.

The review of the literature found that Boyle et al. (2006) suggest that co-production projects can help participants to extend their social networks and friendships and the range of opportunities open to them. They also suggest that Time Banks are an effective way of developing some kind of reciprocal relationship between users and organisations can broaden the social reach of projects (ibid.). A report on Time Banking in the Health Service suggests that when Time Banks are incorporated into health provisions there are tangible benefits, both practical and motivational, to health services providers and users (Simon, 2003). Seyfang and Smith (2002) found that Time Banks were successfully attracting participants from socially excluded groups and in attracting people who would not normally get involved in traditional volunteering. They found that the main motivation for joining a Time Bank was to help people, to build social networks, to make friends and meet people. They also found that participation was felt to improve people's quality of life; this was associated with increased social interaction.

Although this work begins to suggest that involvement with Time Banking can improve people's quality of life through expanding social networks and increasing social interaction more work is required to evaluate whether and in what way involvement with Time Banking can impact a person's human, physical, economic, social and cultural capital. Use of the Volunteering Impact Assessment Toolkit (hereafter known as the Toolkit) should elucidate these potential benefits further.

Research suggests that there are a number of key characteristics to make co-production projects successful (Boyle, et. al, 2006). These characteristics are: projects need to retain their informal approach; they need to provide opportunities for personal growth and development; they need to develop the emotional intelligence of people; use peer support networks; reduce or blur the distinction between clients and recipients, encourage dual roles; devolve real responsibility and offer participants a range of incentives (ibid). Through adapting the Volunteering Impact Assessment Toolkit the project will be able to offer some insight into whether and in what way these characteristics are developed, retained and valued by Time Bank members.

3 The Volunteering Impact Assessment Toolkit

The Volunteering Impact Assessment Toolkit (hereafter known as the Toolkit) was developed by the Institute for Volunteering Research with input from the London School of Economics, the University of East London and Roehampton University. It was piloted in depth with four organisations, two in the UK and two from Sweden. Since the pilots the toolkit has been applied throughout England and Scotland in a wide range of organizations. VDS are the sole providers of the Toolkit in Scotland.

The Toolkit presents, for the first time, a pack of methods and instruments which measure and assess the effects of volunteering. This study made use of two elements of the toolkit to meet the needs of the evaluation; the focus group topic guide and the core and supplementary questionnaires designed for staff.

The focus group topic guide explores three areas; gains and benefits, training and support and effects of volunteering. These were explored through group discussions which began with participants identifying the issues they deemed to be important from provided lists. Throughout discussions participants were encouraged to suggest additional impacts that applied to them.

The core and supplementary staff questionnaire was adapted into interview format and helped to assess the effects of the work of Time Bank members on people providing or receiving Time Banking services from the Time Brokers' point of view.

The interviews covered issues such as impact of volunteering, management and support of Time Bank members, and recruiting and retaining Time Bank members. In addition to this supplementary questions to capture distance traveled in terms of employment, education or training were developed.

The Toolkit framework identifies;

- a) The main stakeholders (any party who has a vested interest) that are affected by volunteering/exchanges, and
- b) The major ways in which they may be affected.

Stakeholders are

- Volunteers/Time Bank members are the major focus within the Toolkit. Data can be collated by asking Time Bank members, directly, about the impact Time Banking has had on them. A variety of research models can be applied to collate this information.
- The organisation is represented by the views of staff within it, or maybe by trustees and management committee members. The Toolkit enables the opinions of staff to be gathered, but also included in the Toolkit are ways in which staff can collect management data to show the impact of Time Banking.
- The users/beneficiaries/Time Bank members are the organisations' clients, the people who give and receive the services from the Time Bank member. Exactly who

they are will depend on the organisation, but could, for example, include other Time Bank members or their families.

- The wider community is perhaps the hardest group to consider, and it will depend on the nature of the organisations' activities. It might include local residents living in the vicinity of the organisation, key individuals in the local community such as the local police officer or councilor, or organisations and agencies within the community. The wider community may be direct or indirect beneficiaries of the Time Banking.

For the purposes of this project the stakeholder groups focused on are the Time Bank members, the organisation and the beneficiaries/Time Bank members.

Stakeholder benefits

The major ways in which stakeholders may be affected by Time Banking are grouped into five types of capital:

- Physical capital refers to the concrete product or output for example the number of hours given and/or received.
- Human capital relates to the acquisition of skills and personal development.
- Economic capital describes the specifically financial and economic effects that result from Time Banking for example putting a market value on the work done by Time Bank members.
- Social capital moves beyond concrete outputs and individual development to capture social impacts. It refers to creating a more cohesive community through building relationships, networks and bonds of trust between people. It is not an easy concept to measure, but a number of indicators can capture its essential features.
- Cultural capital refers to assets such as a shared sense of cultural and religious identity. Time Banking may reinforce people's sense of their cultural affiliation and enable them to express their faith or ethnic identity with security and confidence.

The focus group topic guide and the staff questionnaires are designed to gather data that relate to the five types of capital. This data is then translated into a matrix format.

The Toolkit Matrix

Some of the ways in which the capitals can impact on the stakeholder groups are given in Table 1.

Table 1. A matrix illustrating ways in which capitals can impact on stakeholder groups

	Physical Capital	Human Capital	Economic Capital	Social Capital	Cultural Capital
Volunteers	Tangible benefits accruing to volunteers (training courses attended; social events; certificates etc)	Personal development (confidence; self esteem etc); Vocational skills (IT; public speaking; team work etc); Employability	Individual costs of volunteering (expenses; opportunity-costs etc); & individual value (training courses attended)	Increased trust; higher rates of participation in public affairs etc.	Attachment to cultural identity; appreciation and understanding of other cultures
Organisation	Identifiable outputs (number of meals delivered; trees planted etc)	Impact of volunteers on staff development; diversity of workforce	Value of volunteering minus cost of volunteering	Increased status & reputation for organisation in the community; enhanced recruitment & retention of staff & volunteers	Services more reflective of cultural diversity within community
Service Users	Enhanced quantity & quality of services provided	Personal development & skills enhancement of users	Access to services which would otherwise have to be paid for	Increased networks; enhanced trust & participation	Appreciation & understanding of other people's cultures
Wider Community	Enhanced quantity & quality of services provided	Happier communities; better skilled citizens	Enhanced value for money in public services (less truancy; lower crime; increased health)	Increased networks; enhanced trust & participation	Appreciation & understanding of other people's cultures

4 Methodology

In order to meet the aims of the project a sample of five Time Banks was identified; a spread of organisation/locality based, rural/urban and those with and without a targeted client group. The sample also included a spread of newer and more established Time Banks.

Focus groups were carried out with members of the five Time Banks. The focus groups had between five and seven participants in attendance, which meant that twenty-eight Time Bank members in total across the five study areas were consulted.

The Volunteers' Focus Group Topic Guide from the Toolkit was used to gather data on the gains and benefits Time Bank members associate with Time Banking. Additional questions were devised to capture data on distance traveled in terms of employment, training or education.

In addition to focus groups with members all the Time Bank brokers (n=5) in the specified sample were interviewed. Two of these brokers were regional mentors and/or coordinators. For these interviews the Core and Supplementary Staff Questionnaire pertaining to 'measuring the impact on the organisation' was adapted. This questionnaire was designed to assess the effects on Time Bank members as people who may both provide and receive Time Bank services.

Data Analysis

The focus group data was analysed using the matrix, categorising impacts into the five capitals within the categories of; gains and benefits, training and support and effects of volunteering.

Time Broker interviews were recorded, transcribed and then analysed, again using the matrix above.

5 Reporting

This report presents the findings of the evaluation, carried out by the Research Team at VDS. The structure of the report is as follows:

- Time Banking in Scotland: a brief introduction to the development and current status of Time Banking in Scotland (section 6).
- The Time Banks: a brief overview of the five Time Banks involved in the study and generic findings (section 7).
- Research Findings: findings of the research categorised into the five types of capital (section 8).
- Distance travelled: findings around movement into employment, education or training (section 9).
- Conclusions: the key findings of the research categorised into the five types of capital (section 10).

6 Time Banking in Scotland

The first Time Banks were set up in the United States of America in the mid 1980's. It wasn't long before two people from the UK heard about the concept and after a visit to find out more, they set up Fair Shares Time Bank in Gloucester, with Rushey Green in London following that. So much interest and enquiries followed that they decided to set up Time Banks UK as an umbrella organisation to support time banking throughout the UK. They became a registered charity in the year 2000.

The idea spread to Scotland and saw the first Time Bank set up in the Gorbals area of Glasgow in 2001 and thereafter a number of initiatives were set up over a 2-3 year period with varying degrees of success. In 2005, a grant to Time Banks UK from the Scottish Government saw the recruitment of a Scottish Director, to raise awareness and develop Time Banking in Scotland as well as identifying ways to sustain this after the funding was finished in 2008.

During this period there have been great steps forward. There have been Time Banking developments at community, institutional and organisational level, the formation of two hubs as a resource and a support mechanism to those working with the Time Banking tool. Now a joint venture agreement has been initiated between Time Banking UK and Volunteer Development Scotland called Time Banking Scotland, which now sits within VDS and allows for ongoing support of the Time Banking movement in Scotland post Scottish Government funding.

7 The Time Banks

As outlined in the methodology, five Time Banks were chosen to take part in the study to ensure a spread of experiences. These Time Banks ranged from less than one year old to over five years old, covered a range of urban and rural areas, and were organisation and locality based.

The research found that the level of impact of Time Banking across the five capitals was higher in the more established Time Banks. There was evidence to suggest that some of the indicators of economic capital, e.g. moving into training or employment, were only visible in the more established Time Banks. However, there was also evidence to suggest that the indicators of human and social capital, e.g. achieving something useful and doing more volunteering, were visible across all Time Banks. All Time Bank members were clear that culture was not considered to be relevant to Time Banking. Time Brokers felt that the local populations were represented to varying degrees, but that Time Banks were very inclusive, and did not view culture as an issue.

Varying levels of impact can also be attributed to the operational styles of each Time Bank rather than simply developmental stages. For example, some Time Banks didn't offer external training or social events which meant there was less physical capital in evidence than in those where they were provided.

Across the five Time Banks, there were an array of activities taking place via member exchanges. These seemed to take three forms; one to one activities such as gardening or transporting, one to one learning such as cooking or guitar lessons, and group learning such as Italian tuition or knitting.

Some of the Time Banks had Time Brokers who were paid staff, while others had volunteer brokers. This was suited to local circumstance, but it was agreed across all Time Banks that this role was key in supporting members and maintaining morale. Members were encouraged to drop in to Time Bank premises which encouraged discussion between members, and was often a way of generating ideas for activities.

8 Research Findings

8.1 Physical Capital

More established Time Banks had a higher quantity of Time Bank outputs, mostly due to higher membership numbers and more capacity to make use of members. It was felt that the larger the group, the more of a pool of skills would be available and therefore the more activities would be on offer.

However, Time Brokers expressed views that many individuals were unable to suggest skills that they had and had to be helped to recognise that they had something to offer. As suggested by one Time Broker, everyone has skills and it is a matter of helping individuals to recognise this, even if this has to happen over time:

"They say "I haven't got any skills" which is not right because everyone's got skills; it's just a matter of teasing them out. If people come to the Time Bank to volunteer, or to hear more about it, they are coming with what they think they can give and its maybe months later you find out they can play the guitar, or do a bit of knitting; things like that".

Within local communities where people know one another, it was surprising to the Time Broker that people weren't aware of what skills others had:

"They say "I can do all these things", when you then say to someone else, this person could be a match for you, they say "I didn't know they could do that" and those people know each other"

Members across all Time Banks were more likely to accrue time credits than to claim them back and often had to be reminded that there were things that others could do to help them. Group learning seemed to be a way to counter this, particularly for those who felt they didn't need anything done for them personally. This meant that individuals were able to access informal learning that they had effectively 'earned' through helping others. Individuals in some instances donated their time credits back to the Time Bank which meant that it could be used to organise Time Bank events, or put into a central 'pool' for those who needed it.

Some Time Brokers expressed that members provided added value, not only by doing something for someone else, but from the difference it makes that someone was giving time to help them. It takes pressure off people if they know they can get help with the things that they struggle with.

It was felt that by being a Time Bank member, individuals were able to support others to access local services. This happened through asking one another for advice or through group conversations when members were together:

"It does help, when you start to network with other people in your community, you find out more than what you realised is going on out there"

In some circumstances the Time Brokers have supported members to access local services.

It was recognised by Time Brokers that although Time Banks offer a range of services, there is a limit on what can be offered as work should not be taken away from local businesses. In addition, Time Brokers were keen not to step into specialised professional jobs as people may not wish to use their work skills in the Time Bank:

"We aren't in the business of taking away a job from someone in the community We don't want to step into specialised jobs. A plumber might not want to do plumbing in the Time Bank; they might want to teach the guitar"

As a result, Time Brokers were keen to ensure that exchanges were 'small neighbourly things or something that a person can teach another'. One Time Broker gave an example of members who had a permanent exchange of ironing that had gone on since the creation of the Time Bank, and was likely to continue:

"That's one of the brilliant outcomes of the Time Bank, getting people the confidence to do things without the formal structure. If the Time Bank wasn't there, these things would still go on but if it hadn't been there in the first place, they wouldn't have had the opportunity"

Time Brokers encourage members to suggest ideas of activities that they might want to try. This was done at individual level between the Time Broker and members, and also at group level between members at events. It was felt that 'the members bring fresh ideas'.

It was noted that in some cases, demand for a particular type of exchange might outstrip supply e.g. gardening. In such cases, the Time Broker has a role to play in managing expectation or recruiting specifically for that task.

It was clear across all Time Banks that the support provided by the Time Broker was of great importance to members, although some members reported that they felt they didn't fully appreciate the hard work that went on behind the scenes. The Broker was viewed by some Time Bank members as an encourager, someone to help them realise what they were capable of:

"Time Broker takes people out of their comfort zone bit by bit, gives encouragement in a subtle way"

"Broker is very enthusiastic. Builds people's confidence, supporting, making you feel as though you had achieved"

These views were from Time Bank members where there was a full time paid Time Broker based in local premises. Having a dedicated full time worker who can concentrate fully on the roles and responsibilities of running the Time Bank allows for the development of good relationships and support throughout the Time Bank.

Enthusiasm was viewed as an important attribute of the Time Broker in engaging and retaining members.

Some Time Banks offered external training in addition to training offered within the Time Bank itself. This training covered topics such as IT, self defence and public speaking. Some Time Bank members had not yet accessed training although they would be keen to if the opportunity arose.

There were a variety of opinions on the provision of certificates for training, and awards and recognition of Time Bank members. Some felt that certificates as part of recognised training were acceptable: 'recognised training is the only place where certificates are needed', while others felt that this was irrelevant to them, 'perhaps for the very young'

Where awards and recognition were concerned, some felt that it was not appropriate 'as we are not looking for awards' while others felt it may be good publicity for the Time Bank:

"Awards and recognition may bring grants and draw attention"

Social events for Time Bank members seemed to be viewed as an acceptable form of recognition for contributions made, and also as a means of enhancing relations within the Time Bank:

"Networking strengthens the Time Bank; people get to know what one another offers"

Some Time Banks held Christmas events, others day trips which were viewed to be positive opportunities for members:

"You wouldn't get opportunities like this if you weren't involved"

8.2 Human Capital

Some Time Brokers felt that their Time Bank was representative of the local community, while others felt that certain groups were under represented, e.g. full time workers. The types of people involved influence the types of activities to some extent. For example; one Time Bank with older ladies had knitting drop-in groups.

Time Broker's seemed to feel strongly that the members should feel ownership of the Time Bank and should play a role in its development. As specified by one Time Broker:

"I do think people feel very much a part of it, I hope they feel they have some ownership of it, its an ongoing developing thing, and its not about me saying this is how it runs, its about developing the ideas that people have, what they want to do and trying things out and seeing if they work, and if they don't, we've tried it"

It was also found that bringing members together allowed for a flow of ideas that might help develop the Time Bank, including keeping it in touch with the needs of the community.

The majority of Time Bank members agreed that Time Banking gave them a sense of achieving something useful. This could be a sense of achieving things they had always wanted to, the positive feeling of having helped someone else, or the realisation that they have something to offer:

"The recipients enjoy it and its good knowing you have made a difference. It gives you a buzz"

"People see you as a failure because you are unwell; they think you can't do things. I didn't think I had much to offer but as I had offered sewing I was asked if I could take up trousers and now I do this"

Many members also felt that their self confidence had increased since being involved in the Time Bank. Members had previously lost confidence due to ill health or unemployment and Time Banking had assisted them in regaining confidence:

"Illness took away my confidence, now I have got it back"

"Self confidence is increased particularly if you are out of work; an introduction to society, a purpose for getting out of bed"

One of the impacts of this was being able to 'try things now that I wouldn't before'.

Some members felt that they had gained job-related skills through the Time Bank which may 'give a better chance in the labour market'. Time Bank was also viewed as a way of keeping the mind alert for those not in employment:

"Time Bank and discussions such as this keep the mind active"

Although there were no instances of Time Bank having helped physical health, one member felt that their lack of physical health was not a barrier to involvement:

"Physical health is not necessary to get involved. I am seen as a person rather than as a disabled person"

8.3 Economic Capital

Time Brokers felt that although the economic value of Time Banking was useful in demonstrating the notional cost/benefit of contributions, there was much more than Time Banking contributed that should be taken into account:

"It's always helpful for other people to see economic value, but there is so much more to being involved with the Time Bank in terms of sense of wellbeing, and being involved with the community – you can't measure stuff like that"

One Time Broker told a story of a recent exchange that exemplified the need to look at the value of Time Banking beyond simple economics:

"There was an older woman who was involved in the community transport project, was an escort, and she's got more frail recently and nervous of coming out, so one of the young girls who's been getting knitting lessons has been going and sweeping the wet leaves from her path and that seems like such a small thing and it only takes half an hour, but that changes her life, she can now get out with confidence. You can put a price against that half hour of work, but it doesn't really measure the impact it really has on the community. The days when she goes out, the people who live round about see a young person doing something for someone older, and that has an impact, then they see young people doing something productive and helpful and not the image that is presented"

There was a range of opinions on the attractiveness of Time Banking to funders; some Time Brokers felt that it attracted attention as it was a relatively new and innovative concept. Others had experience of funders questioning the give and take relationship and how it may not be strictly 'charitable'. It was felt across the board that Time Banking had to be well resourced and accessible to have maximum impact.

8.4 Social Capital

Time Brokers agreed that there were complementarities between members and paid staff and that members raised staff morale. Some felt that members and paid staff were learning and developing together. Providing drop-in space for members was a method used to help develop the Time Bank through member/staff liaison. It also provided an opportunity for members to input informally to Time Bank developments.

Across all Time Banks there was evidence of members attracting new members through word of mouth. This was viewed to be evidence that members were getting something out of it and enjoying the Time Bank experience:

"If members are enjoying it, they are wonderful ambassadors because they are enthusiastic and have got something from it"

Where Time Bank members were also involved in other local groups, they mentioned the Time Bank at meetings, making its work better known in the local area.

Across all Time Banks the view was held that Time Banking increased individuals' sense of being part of the community. This was viewed to be particularly valuable for people who were new to the area or lived alone:

"As a 'white settler', it's been a way of getting into the community"

"It is good for people who live alone, particularly if they are ill. Being in touch keeps you up-to-date, sharing a walk, which you otherwise have no one to share with"

Time Banking also provides members with a clearer idea of the range of activities that go on locally as well as something to get out of the house for:

"It's amazing what goes on in the community; commuters maybe don't get the same sense of community"

"Otherwise I would be sitting at home. I lived away for a while, started off when I came back. It is good to see the community happy"

It was mentioned that simple every day activities could make a difference to someone:

"Someone to talk to, go shopping with. Showing gratitude through a cup of tea. It makes both people feel good. Something as simple as posting a letter, picking up milk"

One Time Bank member told of a time when she was ill and unable to attend the flower group:

"I am part of the flower group and I wasn't well. The week I couldn't make it the groups sent me a basket"

This had made that member feel that others were thinking of her which she valued.

In addition to feeling more part of the community, many Time Bank members expressed that they were now more willing to get involved in local activities:

"Now more involved in other things, one thing leads to another"

In some cases, this involved specifics such as social activities which were viewed as a way of making new friends:

"The Time Bank is social, it gets you amongst people; a new circle of friends"

Time Bank was also viewed by members as a route to social contact for those who might otherwise have no-one to talk to:

"It gives people who live alone a chance to see someone, care services don't have the time. Even in the old folk's homes, they don't have time to chat. Someone can pop in to visit as part of the Time Bank"

Having people to talk to locally was viewed to be important as it gave a sense of community. It was felt that this made individuals feel safer in their communities as a result of knowing people. Also, a sense of friendship with others was important to individuals:

"Community is important; I've never had so many friends"

Making new friends in the area can help to lift spirits as well as providing a link to new opportunities:

"It's good to speak to different people – previously depressed until I got involved"

"I have gotten involved in other things through word-of-mouth; it is good to be approached as I don't get out"

One Time Bank member had an illness which made it difficult for her to be in public places where there was electronic equipment; the Time Bank was a place where she could go where her illness was respected and she felt part of the team.

Individuals who had taken part in Time Banking felt that they had more trust in other people but did not report increased trust in organisations. It was felt that Time Banking 'restores faith in people' and changes perceptions of others:

"You start to realise that people are nice"

This trust that has built up was felt to enable individuals to see the skills of others:

"Trust in other people allows you to see what others can do"

Networking and support among volunteers was felt to be an important part of the Time Bank experience. In particular it was felt that members meeting one another, e.g. at social events, helped to foster a community spirit:

"There was a Time Bank event last Christmas which was a good way to meet everyone"

It was also viewed that the Time Bank could be a means for meeting new people:

"The network is a resource; not everyone has a group of people around them"

Even though the Time Broker played a key role in matching people for particular tasks, networking was valued as a way by which individuals could see the skills and abilities of others:

"Need to feel part of things – can let you know what others can do"

Although some Time Banks had not existed for a long time, the more established ones found that people only left the Time Bank due to leaving the area or due to very poor health. One Time Bank was trying to ensure that members leaving the area were put in touch with a Time Bank in their new area and were able to carry forward accrued hours as an opening balance. This would be most effective if there was a Time Bank in each area in Scotland to pass members on to.

One Time Bank felt in hindsight that having a launch event of the Time Bank wasn't a good way to retain members, and that they had since strengthened the Time Bank by gradually building membership. One Time Broker also found that the concept of Time Banking was starting to spread in the local area:

"Someone came up to me in the Co-Op the other day and said, "you're the person that runs the TimeBank aren't you, someone mentioned at that barbecue in the summer that they wanted German lessons, and I've just met someone who teaches German, and this

is their card, I don't know if they would join the TimeBank or not". It's spreading, even though people aren't TimeBank members, they are still thinking about how it might work"

A common effect of Time Banking found across participants was that members had undertaken more volunteering as a result of being involved in Time Banks. Individuals found that the networks they had become part of through Time Banking had led to them being more likely to be approached to volunteer, as well as having their own awareness of local opportunities heightened.

"Time Bank has had a big impact on the community, people previously didn't know how or where to volunteer"

Members of Time Banks had gone on to be involved with a wide range of volunteering activities; from environmental volunteering to committee work as well as being involved with other local organisations such as the Community Care Forum and Housing Association. It was felt that the skills used and gained in Time Banking could also be used outwith.

"Time Bank teaches people that they are valuable members of society with things to offer"

Members of some Time Banks had also gone on to join other local groups, projects or clubs. This included clubs set up within the Time Bank to share a particular skill such as sewing or knitting. Other clubs included tutoring groups and local guilds. This impact was less evident in the newer Time Banks, but indications from the more established Time Banks show that this may be an impact in time.

"I am involved in many groups through the Time Bank"

While some Time Bank members had gone on to take part in other forms of community action, there was less likelihood of members taking part in political activities as a result of Time Banking. However, members felt that their Time Banking was a catalyst for their involvement in community action.

"Wouldn't have otherwise taken part in the community action if it wasn't for the Time Bank"

Members of one Time Bank had gone to the Scottish Parliament to do some lobbying with Dr. Edgar Cahn, founder of the Time Bank movement, and had enjoyed speaking to the MSPs.

8.5 Cultural Capital

Some Time Banks recognised that their members did not, in all cases, represent the wider population of the local area. Some felt that they would benefit from involving more young members. It was felt that as the Time Banks developed, they would

engage a wider range of people. However, there was recognition that Time Banks were very open and friendly organisations and that everyone was valued:

“Everyone respects each other, where they are at. They accept them for who they are”

There were examples across the Time Banks of different cultures working together in the Time Bank, for example:

“There is a lady who lived in Italy for 40 years and is offering to give lessons in Italian”

Participants across all Time Banks felt very strongly that religion and ethnicity were not a consideration in Time banking. It was felt that the focus was, and should be, on community spirit.

9 Distance Travelled

There were examples across Time Banks of individuals having moved into employment, volunteering and education as a result of being involved in Time Banking. One Time Bank had a member who had gone on to paid work within the Time Bank. In some cases, they were able to utilise skills gained in the Time Bank, in others through contacts made through Time Banking:

"One person had language lessons because she wanted to apply for a job as a speech therapy assistant, but sign language was desirable, so she wanted to put down that she was having lessons, so she got the job and it helped"

Further training or education has also been experienced across all Time Banks. This included access to the Steps course, [developed by the Pacific Institute] or access to literacy or IT training. Some members have also gone on to undertake learning in a specific area such as psychology or art through local or distance learning.

"I have always wanted to learn and have experience of having bounced back myself"

The Time Brokers were clear that their role was not to push people on to other activities although they were happy to provide support to those who sought to use Time Banking as a stepping stone to education, employment or training:

"We certainly provide training and we would encourage people if they came along and said they wanted to work in childcare, or something, we would signpost them to somewhere. We don't push them, it's not our remit. We would help in any way if someone was setting out to do that"

It was felt that although moving on was not a key outcome of Time Banking, it could be a by-product of the skills and experience gained:

"It can be a by-product of Time Banking. It is something that builds confidence and self esteem, they might then have the confidence to go to an organisation and say "can you help me, I want to get into training, or employment"

However, there was recognition that moving on was not relevant to everyone, perhaps due to age, health or other circumstances:

"For some people, it makes no difference at all because they are retired, and that's fine, for some people I think it does, and that is certainly something we are looking at"

The Time Brokers recognised that formal learning was not suitable for everyone and while happy to provide members with information on local learning opportunities and Individual Learning Accounts (ILA's), some sought other ways to promote learning:

"We are thinking about people banking their time to come in here and use it [office computer] and maybe start having drop in surgeries if people want to find out how you do something on a computer, so they would have set times to come in. We are trying

to set up things where people can show each other things that aren't necessarily a qualification"

10 Conclusions

10.1 *Physical capital*

- Time Banking increases individuals knowledge of the skills they, and other members of the community, have.
- Individuals are able to use their accrued time credits to 'buy' informal learning on a one-to-one or group basis, as well as more traditional exchanges.
- By being a Time Bank member, and becoming part of a network, individuals gain more knowledge of local services that they can access.
- The Time Broker is a key component in ensuring positive Time Bank experiences; encouraging members and celebrating achievement. The impact is greatest where this is a full time, paid post.

10.2 *Human capital*

- Networking of Time Bank members provides a means of developing new ideas of activities.
- Time Bank members feel that they have 'achieved something useful' through their activities.
- Individuals who have lost self-confidence through unemployment or ill health feel that Time Banking has increased their confidence.
- Some Time Bank members felt that they had developed job-related skills through Time Banking which would help them in the labour market.

10.3 *Economic capital*

- Time Brokers felt that the value of Time Banking went beyond economic calculations based on equivalent wages.
- There is a requirement that Time Banking be well resourced and accessible to achieve maximum impact.

10.4 *Social capital*

- Relationships between Time Brokers and Time Bank members are important in the development of Time Banks.
- Time Bank members recruit new members through word-of-mouth, acting as ambassadors in the local area.

- Time Banking increases individuals' sense of being part of the community and raises their awareness of local activities.
- Individuals involved in Time Banking felt that they had more trust in other people as a result of Time Banking.
- Many Time Bank members have undertaken more volunteering as a result of being involved in the Time Bank.

10.5 Cultural capital

- Some Time Brokers felt that membership of the Time Bank did not represent the wider population of the local area as fewer people in full time employment become involved.
- Time Bank provides opportunities for different cultures to work and learn together.
- Time Bank members felt strongly that ethnicity and religion were not a consideration in Time Banking.

10.6 Distance Travelled

- Time Banking can help people move into paid employment either directly or indirectly.
- Many Time Bank members have had the opportunity of further training or education as a result of being involved in the Time Bank.
- There was recognition that moving on to employment, education or training was not relevant to everyone, and so Time Brokers sought to support those who wanted to while not pushing those who didn't.

11 Bibliography

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