



## Theory of Change - SPICE Time Credits - March 2013

### Part One: Introduction

This document presents the “Theory of Change” (ToC) for the SPICE pilot projects of the EU Interreg “CCIA” project.

In this pilot, three different organisations, sub-partners of SPICE in CCIA, are running three different currencies in three different locations across southern Wales:

1. TimePLACE in Ely and Caerau, near Cardiff, is run by the Welsh Government-led Communities 1st poverty reduction programme “Action for Ely and Caerau”.
2. Timecenter in Blaengarw, an village in the South Wales Valleys, is delivered by Creation Development Trust. This is the first and largest timebank of its kind.
3. Carmarthenshire Communities, is a new Communities 1st poverty reduction cluster in Llanelli, south west Wales.

The new economics foundation’s (**nef**’s) role is to understand what the core functions and impacts of different community currency systems are and to disseminate this knowledge to other organisations and policy makers who are thinking of using community currencies in their work. The first stage of this is to define the outcomes for participants and the local communities in each of the CCIA pilots. This is done by use of the ToC methodology, which is successfully used and validated in numerous strategy and evaluation processes (such as SROI) around the world.

The idea of this is to draw out what the outcomes of a currency project are to determine which indicators for these outcomes can be observed. Building on this ToC approach, the next phase will involve measuring the extent to which these changes (outcomes) have taken place, as well as understanding what would have happened in the absence of the currency system (e.g. the Time Credits network) and the impact for wider stakeholders. This work will be executed by different evaluation partners, together with varying degrees of involvement of **nef** in the different pilots.

The final results will be published as a comprehensive evaluation and research report by **nef** on behalf of CCIA towards the end of the project in 2015.

This document outlines the methodology and findings of the first part of this work. In the remainder of this section we outline what timebanking, the general currency model used in the Welsh Time Credits networks, and the Theory of Change methodology are. The rest of this report outlines the findings from the two stakeholder workshops conducted with timebanking pilots in Wales, starting with the need for timebanking (part 2), the activities organised in each area (part 3) and the outcomes achieved so far (part 4).



## What is timebanking?

Across the world, timebanking is implemented in many different ways. But the term always describes a complementary currency system in which the unit of account is a measure of time, typically an hour. In most cases one hour of services is strictly earning “1 hour” in currency, regardless of the service. The price is fixed and non-negotiable. Trading in products is thus often prohibited, impossible or requiring additional arrangements or justification.

In the Time Credits networks of the Welsh CCIA pilots, the organisation operating the currency issues “Time Credits” to acknowledge people’s contribution to their community. For every hour contributed by a citizen, designing and delivering services, they earn one “Time Credit”. Credits can then be used to access events, learning, cultural or leisure opportunities, or to trade time with neighbours. This, again, works on an hour-for-hour basis, so a community event lasting for two hours will require payment of two Time Credits to access. Time Credit systems are hosted by community groups, local governments, schools, housing associations, prisons and development trusts.

Redemption options are arranged or directly provided by the host organisation with businesses or other organisations voluntarily accepting Time Credits for their services. Time Credits cannot be bought or redeemed for money.

## The “Core Values” or Principles of Timebanking

Underlying all activities in the two featured timebanks we found a set of principles which are in close overlap with what is often referred to as the “core values” of timebanking (as portrayed at [www.timebanks.org/about](http://www.timebanks.org/about))

- 1. Value and activate the assets represented by people and their communities:**  
Many of the activities run as part of the timebank are delivered by the people in the community. There is also a focus on making the most of underused assets within the community by opening up activities that previously were only accessible for those not struggling financially (or in some cases not accessible at all).
- 2. Meet people “where they are” and listen to them:**  
For many people their first contact with a timebank may be to attend a group or activity organised by another member, gradually building up the skills and confidence to actively organise activities themselves. Valuing the time spend on activities equally allows for activities generally cut down due to work pressure and constraints, like sitting down for a chat with elderly participants.
- 3. Timebanking delivers with people, and not to them and re-enforces the idea of reciprocity and co-production across users and providers of services**
- 4. Timebanking breaks down barriers in the community**



## Theory of Change Methodology

A ToC describes the process through which change occurs. It is typically authored with those involved in the intervention or activity at hand playing an active part in “telling the story” of how the intervention/activity affects them as participants and stakeholders.

**nef** has held two stakeholder workshops to determine the ToC in the Ely and Caerau and the Blaengarw Time Credits networks. Whilst these projects have developed separately and have a number of important differences there are sufficient similarities to discuss them both together in this document.

The stakeholder workshop in Caerau and Ely was held on February 18<sup>th</sup> 2013 with 9 participants, the workshop in Blaengarw took place on March 6<sup>th</sup> 2013 with 12 participants.

In addition to the ToC stakeholder workshops held with two of the three Welsh pilots, the final research report will also draw on:

1. A desktop review of existing strategic and operational literature from timebanks.
2. Interviews with individual key stakeholders, who were unable to attend the workshop session (such as Time Credits redemption partners).
3. Work completed by Apteligen; an evaluation agency commissioned to help Spice develop a concrete reporting suite to meet the requirements of their various funders.

## Part Two: The Need for Timebanking and Common themes

### What is the need for timebanking?

In each of the pilot areas there are different background demographics, socio-economic contexts and reasons to set up Time Credits systems – we explore each of these briefly before drawing out some common themes:

#### Ely and Caerau

In one of the UK’s largest (and one of Wales’ most deprived) housing estates (pop. C.36000) in the West of Cardiff, this timebank complements and runs alongside the Welsh Government-led Communities 1st poverty reduction programme, which in this instance is hosted by ACE (Action for Caerau and Ely), an independent, income-generating development trust. Deriving from that name, the Time Credits project is called TimePLACE.

The area is marked by high unemployment and low incomes. Participants in the workshop articulated this as a lack of money and access to opportunities which was felt to particularly affect young people and families.



## Blaengarw

'The Timecentre' was established at Blaengarw Workmen's Hall in 2004 and is the largest timebank in the UK. Blaengarw is the uppermost village in the valley of the River Garw and was traditionally a mining village housing miners that worked in the valley. Built in 1893, the Blaengarw Workman's Hall is a testament to the strong community that emerged around the mines. Since the closure of local mines in the 1980s the village and surrounding communities have seen high levels of unemployment and anti-social behaviour, particularly amongst young people.

Although the village had a strong legacy of community action, with the Blaengarw Workmen's hall still in operation before the establishment of the Timecentre, attendance and use of the facility had fallen, and many of the social activities associated with the mines had begun to decline. There were also concerns about an isolated elderly population with a lack of facilities or activities catering to them.

### Summary of themes common to both Time Credits sites:

#### *Lack of opportunity for families and communities*

One of the issues repeatedly mentioned in the workshops was a lack of money and consequently not being able to "do things". The issue often went beyond money to a lack of opportunities more generally, a lack of activities for young people, a lack of care and support services for isolated elderly residents, and a lack of affordable things for families to do.

#### *High levels of unemployment or "worklessness"*

Both pilot areas have very high levels of unemployment, particularly due to the decline of mining and manufacturing. This has led to high levels of poverty and low income, but also more generally to high levels of disaffection and low confidence among residents.

#### *Lack of Community Involvement*

A strong legacy of community involvement and identity seemed prevalent at both sites but much of it was focused around the structures of shared work experiences, and had begun to cease with high unemployment. For example, in Blaengarw the "Working Men's Hall" was underutilised and the community carnival, where floats had traditionally been prepared by miners' groups, had stopped being organised.



## Part Three: How do SPICE Time Credits systems work and what do they do?

As stated in the introduction, all of the pilots are based around the simple principle that for every hour of time that a member gives to their community, they get an hour back in some form. Whilst the model of timebanking is the same in each of the three pilots they differ in the kind of organisations that deliver the timebank, the activities and associated groups where people earn Time Credits, and the opportunities for spending Time Credits. These are outlined briefly below.

### Ely and Caerau

The active timebank users participating in our workshop regularly earn Time Credits by organising events in the community. They mentioned early on that children were able to earn credits, too, but concerns were raised about the equitability of this, as the effort children put into the earning activities varies greatly. One person described herself as a 'community mother' who organises coffee mornings and clean ups.

Timebank members can use earned credits to access the municipal swimming pool, and "Jump Centre" (a family soft play centre). Spending credits at TimePLACE organized events such as trips to Bristol Zoo are popular (376 hours were redeemed in total on one trip, with the entry fee of the Zoo being covered through other funding). Members can also earn Time Credits when attending trainings and courses if they commit to using the learned skills for the benefit of the community.

In this initial discussion the places accepting Time Credits were clearly an issue of concern to participants - the leisure centre limited the number and times of access with Time Credits and the motivation of private business or enterprises to accept credits didn't appear clear to users.

### Blaengarw

The timebank at Blaengarw was set up and is run by Creation Development Trust. Now the largest timebank in the United Kingdom, there are a vast array of activities organised using Time Credits, some of which are listed below:

1. **Street Ambassadors:** These are local people who have become active citizens by becoming representatives for their street. They help their neighbours, deliver leaflets, interact with local councillors and work with local organisations to make their streets better places to live.
2. **Environmental Projects:** There are lots of different projects to improve the local environment including clean ups, orchard and community growing, as well as a large environmental and historical community art project that has built 7 large sculptures around the village and surrounding area.
3. **Youth Projects:** There are a large number of projects targeted towards young people including a youth club, international youth exchanges and drug awareness meetings.
4. **Skills swaps:** The timebank helps to broker exchanges of skills between members, for example connecting an expert in guitar with someone interested in learning to play.
5. **Local Groups:** There are around 50 different groups where members meet to do a range



- of different activities, such as the local historical society and ‘knitting nanas’.
6. **Carnival:** This was an old tradition that has recently been reinstated – a large carnival that takes place every summer with free entertainment and stalls where members can earn and spend Time Credits.
  7. **Workmen’s Hall Activities:** A large range of activities takes place at the workmen’s hall including Timecentre Bingo (the most popular activity!), regular gigs and other entertainment.
  8. **Digital Inclusion:** A new strand of Creation’s work is around digital inclusion; enabling more people to become confident using computers.
  9. **Training courses:** The time centre runs a variety of formal and accredited training courses so people can increase their skills either for their own use or to enable them to contribute to the timebank.

#### Part Four: What are the outcomes?

A ToC focuses on *outcomes* of an intervention/activity/project because these are the best evidence of concrete effects that a project has on its participants and stakeholders. They are commonly structured in a progression from short-term to long-term changes depicting an incremental and modular journey of participants or stakeholder groups through time, starting with the situation before or without the project and ending with the highest feasible aspirations. Breaking the effects of a project down into clearly describable components in this way is conducive to finding the concrete measurable indicators for each step along the way, which ultimately allows for the evaluation of the effectiveness and efficiency of the project.

We follow by presenting the outcomes from each pilot sites separately, although they are both combined into one ToC diagram on the last page.

#### Ely and Caerau

##### Short-term Outcomes

People participating in the workshop reported being able to access new activities and experiences both by earning and spending Time Credits. Their interest in new things was sparked or revived by the TimePLACE program without having to worry about, or be discriminated by, access to money. In the short term people felt this led to a greater motivation or incentive relating to the willingness and/or likelihood of people to volunteer. Participants reported that at first some people might not like the idea of being “paid” in Time Credits. This was particularly the case for longstanding community groups or volunteers most of whom have now gotten used to it and valued Time Credits.

Although there were no redemption partners at the workshop, participants felt they benefit by reaching out to new audiences and earn indirectly through people allegedly coming in “for free” but then spending money on merchandise and foodstuffs while there.



Meeting new people, and the feeling of “I’ve made a difference to people’s lives. I feel that people can trust me.”, is another benefit reported from participation in Time Credits. People reportedly felt a change towards feeling good and feeling positive about themselves.

### Medium-term Changes

Participants reported two types of benefits in the medium term – outcomes for individuals and outcomes for the community as a whole.

In terms of personal health and wellbeing, participants reported improved moods and even overcoming depression alongside greater self-confidence and self-worth. Initial acquaintances also grew into firm friendships. Members also benefited from getting increasingly active in organizing activities themselves and taking on more responsibility. Whilst this has positive effects and leads to more activities being offered, some expressed concerns that there was too much reliance on a few emerging “community leaders” on whom a great deal of expectation was placed by others.

For the community in general, the participants felt there had been a positive shift in reputation and identity. They reported feeling a sense of pride and ownership, even down to children having positive associations with their home community and being proud of where they came from. They felt that dynamics between generations in the community had changed with greater involvement of all generations, and inclusion and opportunities for mothers and their children in particular.

### Long-term Changes

In the long term, changes for the individual took shape not only in improved personal wellbeing and self-confidence but seemed to have had knock-on effects in terms of having “opened doors” and resulted in new employment for residents. They felt that the Time Credits model and the recognition that participants got through it made it very different from other types of volunteering they had been involved with.

Again on the collective level, changes seemed to have noticeably affected the “culture” of the area. This was expressed in changing attitudes and behaviours, particularly in regard to financial capability and budgeting (“learning and earning, spending and saving”). A few participants mentioned that this was particularly the case with children who had taken part in the project and got used to saving up timecredits to access rewards.

Participants mentioned that the Time Credits had strengthened family relationships by giving people more opportunities to spend social time together and access to new places to go to for family trips.

Even the built and natural environment improved through the continued activities of the timebank and the direct involvement of residents now valuing them as assets of their own.



## Blaengarw

### Short-term outcomes

One of the first things that participants reported happening when people join the timebank is that they become more active and involved in the community. This keeps young people engaged in positive activities and makes sure that there are things for parents and families to do. For some people this might be a big step in meeting new people and a reason to get out of the house. In the short term this gets people more active and makes them feel more positive about themselves. At the same time this gives people the chance to meet new people in the community and extend their social networks, which can be daunting and intimidating initially for new time bank members.

Another important reported short-term change is the opportunity provided to people to take part in activities that they have been excluded from due to lack of money. This can broaden horizons and create interest in new things with the opportunity to learn new skills. The participants felt this leads to an outcome for the community as a whole, described as 'buzz', in which there is an infusion of energy and activity around community events, improving the morale of individuals and the community as a whole. It also massively broadens the diversity and demographics of people involved in community activities.

In the short term the time bank can also strengthen people's understanding about the challenges facing their community and give people the knowledge and confidence to get support – one group in the focus group described this broadly as "wisdom". In Blaengarw the timebank ensures that people are aware of issues such as drug use among young people, as well as the incidences of mental health issues and unemployment, and isolation of elderly people. This leads to "People feel[ing] like they can talk about things". Talking about these issues and being aware of them is a first step to ensuring they do not get ignored. In some cases people reported this was about removing the barriers faced by those with mental health issues and generating more cultural awareness between different groups. In other cases the timebank acts as an 'education gateway' making sure people are aware of the options and understanding where they can go to for support. Street Ambassadors also play a role in talking to people in the community and helping people see that help and support is at hand, in some cases even ensuring the police are involved where there are problems around drug use. For example, one street ambassador explained how one frail elderly person initially asked a street ambassador to purchase milk from the shops and the street ambassador was able to signpost her to the meals on wheels service that she was entitled to.

### Medium-term Changes

Participants reported that in the medium term members get much more involved in the running of the timebank. They have the opportunity to develop their skills - including 'soft' social skills - through meeting, socialising and working together with different people. Work skills are enhanced through accessing training and getting experience of taking on new tasks. This increases people's confidence and motivation. For the community it also means that there are a



range of established and sustainable groups, which aren't necessarily reliant on outside organisations or external funding.

People also develop their local networks and get to know many more people in the local area. This also has important benefits to the community as a whole leading to greater belonging, pride and collaboration. In one focus group this was described as 'tribalism' but in a positive and inclusive way as opposed to negative tribalism, which creates divisions and boundaries within the community. The timebank can make people feel as though they are part of something large; channelling their energy into something positive. Beyond strong local networks the timebank has also enabled people to tap into national and global networks.

Environmentally there are visible changes to the way the village looks - with the restoration of a number of buildings and clean ups of the countryside and the river.

### Long-term Changes

Over the longer term participants reported that the combination of going out regularly, having a new and strong group of friends and social connections, as well as feeling useful in society can literally change people's lives. Quite simply people said it had led to them being happier.

Participants reported long-term outcomes around employment, education, training and personal growth, too. Some people gain skills and experience through the timebank that enable them to move on into paid employment. In other cases a timebank group or activity has been further developed into a social enterprise enabling people to create their own work.

Other long term changes include people being supported and having the support of the community to overcome long-term issues. There is less drug use and less anti-social behaviour. For the community this means it is a happier and a 'more fulfilling place for people to live their lives in'.

Participants also reported a number of changes to the environment. In addition to the changes to the way the built and natural environment looks residents saw substantial behavioural changes in the way people relate to their environment. Greater awareness of the natural environment, combined with greater pride and connectedness to their community means that people take more care of it, for example participating in litter picks and clearing up after their dogs.