

rationing out access to severely limited resources. This in turn defines the 'service user's' options - do they become passive consumers or act up to gain attention or opt out and fend for themselves? Each of these options is ultimately disempowering.

The co-production imperative requires 'service providers' to alter their expectations, to assume that 'service users' will play a positive and an active role. We have to move away from an exclusively 'treatment'-centred approach and use a 'contribution' centred approach.

By this we mean that the focus is on what 'service users' can contribute to one another and to the community around them.

For this to happen we cannot rely only on the market economy to drive our welfare systems, we need to function as well within a completely different economy, the 'core economy' of family, neighbourhood and community.

Co-operation, spontaneity, compassion and care are valued in this 'core economy', just as readily as competition, control, greed and specialisation have their pay-offs in the market economy. Time banking operates within the 'core economy' and is an efficient tool for social services agencies to use to engage their 'service users' and the wider community in jointly fulfilling the agencies' mission.

Time Banks are actively engaging higher percentages of poor people, older people, young people, men, lone parents, people with disabilities, people with learning difficulties, people with mental health histories and people from black and minority ethnic groups than was ever imagined possible.

Time banking thrives on this diversity and on a spirit of reciprocity to involve the gifted as well as the marginalised in systems of mutual self help.

Experience has shown that as the time currency circulates everyday acts of kindness are validated and inspire a positive spiral of local care and concern that takes on a momentum of its own. All the participants become a part of an informal support system, a social network with the power to bring about true transformation.

A time bank offers people a new type of 'security blanket', a supportive network they can trust, as they try out new relationships and opportunities and expand their own social networks.

Peter Plastrik and Madeline Taylor in *Using the Power of Networks to Restore a City* (2004), have identified three components of social networks that strengthen community change efforts - Growth, Resilience and Reach.

"Growth. Strong social networks expand rapidly and widely because members see the benefit of networking and new members see the benefit of joining. These confederations of people have to be able to move in and out of relationships with each other, and adjust as people come and go.

"Resilience. Social Networks don't exist in a vacuum, and exist in a context where many factors threaten them. Networks need to be strong enough to withstand stress, and to reorganise quickly when key links are cut off or things happen to threaten them.

"Reach. As social networks grow, they bring people together in novel combinations and connect us to opportunities we may not even be aware of until we need to access them."

A blunt truth is that most of the hard cash from government targeted on social welfare is used on infrastructure and on the cost of employing professional helpers. A great deal of energy is then used, quite sensibly, by these professionals on building their

own social networks to enhance the quality of their work and their own well being.

We want to know why what is so obviously good for the goose is not seen as good for the gander?

*Martin Simon
Executive Director,
Time Banks UK,*

*'We can't rely
on the market
to drive our
welfare.'*

How Time Banks work

- One hour of help given to someone earns one time credit
- These time credits are deposited in the time bank
- Individuals can then draw out their time credits and spend them on a range of skills and opportunities on offer from other local participants
- Everyone's contribution is welcomed and everyone's skills are valued equally - one hour earns one time credit regardless of the type of task
- Details of all the participants skills, needs, availability and likes and dislikes are stored confidentially
- When they want a task done, participants contact the time broker who acts as an intermediary and arranges for an appropriate participant to carry out the assignment
- Time keeper computer software counts each transaction made between participants and issues people with a regular time bank statement