

Time banking concepts as an effective tool for healthcare access in UK

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Abstract This study encompasses an analysis of a unique volunteerism initiative named 'Talking Together' organized by TimeBank (UK) between 2013-15 under partial funding of Department for Communities and Local Government of The United Kingdom. The study begins with identification of a social issue in the form of a lack of particular skillset and how it can affect both individuals as well as the society. The delivery model is largely based on a model where the receiver and giver of skills interact informally within a formal setting of imparting spoken English lessons. While the program itself does not rely or link itself to time banking, the conceptual framework clearly draws a similarity line. This article explores a three-fold finding by analyzing the working of time banking concepts effectively within both formal and informal volunteerism settings, how projects as Talking Together are based upon a concept of time banking albeit avoiding being perceived as a time bank and whether the concept helps in facilitating better healthcare access in UK.

Keywords: TimeBank; time banking; talking together; social-exclusion; ESOL

JEL Classification: D80

Acknowledgement

This research was supported by the findings provided by www.timebank.org.uk available publicly at <https://timebank.org.uk/sites/timebank.org.uk/files/TT%20evaluation.pdf> without which the article would not have been possible.

Disclosure

Other than conflict of individual views (including with www.timebank.org.uk amongst others) no conflict of interest exists. The work was not funded or supported by any external source. Time banking concepts as an effective tool for healthcare access in UK 1.

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Introduction

“I wanted to learn English. It is essential to learn English to have a conversation with someone, anywhere that we go. It is very much necessary in this country. I didn’t know any English. No I didn’t know any, I couldn’t even write my own name in English. It is almost 30 years now since we came here (to UK). I did not get to learn English before this. Nowadays it is important, even kids say I must learn.” Zoya (name changed) wanted to improve her conversational English skills and above was her statement given to TimeBank (TimeBank , 2013a).

Zoya is not a singular example of migrants lacking the knowledge of the lingua franca. About 1.8% of the population of England (i.e. more than 7,60,000) people as per the census 2011, could not speak English well or at all (Casey, 2016). Since a pre-requisite knowledge of English by passing ESOL (English for Speakers of Other Languages) Level 3 was a pre-requisite for gaining a British citizenship (Cheary, 2017), it can be inferred that majority of these residents comprise almost entirely of non-citizens (refugees) which further meant that most of whom would have been dependent on social benefits to survive. While the UK government had continuously supported the funding for ESOL, it fell by 56% in real terms between 2009-10 and 2016-17 (Bolton, 2018). This meant a need existed for self-funded initiatives or those which would charge no fees to participants since participating in private classes would be practically unaffordable for those dependent on social benefits.

From the survey, it was also noted that 8% of the UK residents who did not use English as the main language for communication had a lower proportion of residents with good general-health compared to those using English as the prime language for communication. As of 2018, the web-sites of the Department of Health and Social Care of the Government of UK, National Health Service and General Practitioner (GP) online services for patients continue to have an English-only version of their offerings and services (DHS, 2018 and NHS, 2018). This makes it a difficult proposition to access emergency services like healthcare in a country where key medical and patient-care service providers use English as the sole language for communication. A survey was conducted by the Census UK (ONS, 2011) trying to understand the link between non-understanding of English to general health of UK residents not having English as their main language. It was noted that about 138,000 people of UK (0.3% of population) reported their inability to speak English at all while the most vulnerable gender affected was of women. 3 in 5 of those who reported their inability to speak English at all were females (with highest concentration from

Pakistani and Bangladeshi origin where females were 5 times more likely not to speak English at all as compared to men from the same region). With the highest number of religious followers from Pakistan and Bangladesh following Islamic traditions, it could be conferred that majority of residents within the segment identified could be from Islamic ethnic belief. Interestingly the highest number of non-English speaking residents of UK were females who would also comprise a large seeker base of health services:



Credit: <http://www.ons.gov.uk/ons/about-ons/get-involved/consultations/archived-consultations/2005/2011-census---content/index.html>

Need for a Hybrid-Solution

While the problem identified above rang an alarm-bell, it also hinted an urgent requirement for achieving inclusive growth of fragmented population. The issue could be tagged as beyond a mere linguistic problem and instead could be referred as a gap in bringing isolated groups to mainstream development. The solution to this problem could

eventually provide a future asset group by presenting a potential base of people who could serve as assets to society by becoming indirect long-term contributors to future sustainable development by way of entrepreneurial efforts, better trained work-force and act as better learned supporters to family as well as neighbors which is meaningful when over 10,000 children from asylum seeking families in UK alone live in extreme poverty levels (Pinter, 2012). However only 0.25% residents officially were within refugee, stateless or pending asylum status (UNHCR, 2017) leaving the rest dependant on other support schemes often amounting to a maximum of £57.90 per week (UK Benefits, 2018) which could make participation in a paid ESOL program beyond affordability of these individuals. It could however be stated that such skill enhancement could be done without any external funding. While such skill enhancement initiatives could be done free of cost, without funding it could lack infrastructure and ICT aspects which have been observed to influence diffusion and impact innovation adoption (Rogers, 2003), necessitating external support in terms of funding for adequate ICT and infrastructure.

Further, if the potential base of affected people identified above, were to become the tools for making a sustainable society it would firstly mean the removal of barriers like external resources who could devote time, funding for infrastructure, ICT and overheads. It would also necessitate the skill exchange via leaders and not mere volunteers requiring an overall change of mentality for the initiative from mere charity or volunteerism to a concept of social reciprocity and money-less trading of skills and services which could lead to possible mutual gain in level of confidence, social connections, self-worth, sense of belongingness and gaining a chance to contribute skills for community development (Rooks and McCarthy, 2015). Thus delivery of the initiative through leaders was a must, especially as leadership in itself was essential to promote collaborative student-centered learning (Wong and Li, 2008). Here, volunteers could serve as optimum leaders, since leadership ability in itself was an embedded aspect of all major volunteer initiatives (Lockkett and Boyd, 2012) more so within an advocacy or educational delivery theme as people automatically tend to show leadership abilities when they are involved in “common-good” (Komives et al., 1998).

Time Banking as a possible solution

While much has been said about Time Banking as a tool for alleviating social exclusion, it can be safely inferred that time banking is a way of rewarding active citizenship and community engagement Seyfang (2003a:699). The aforementioned issue includes skill development, community development in a socially inclusive development environment which could be well addressed by a solution like time banking. Time banking is regarded as a powerful tool for social inclusion and community building, especially among excluded populations Seyfang (2003b:702). It is widely believed that time banking has the potential to generate positive outcomes for individuals and communities alike (Bretherton and Pleace, 2014; Ozanne, 2010). Time banks have the potential to bolster the local economy; help develop new social ties and strengthen existing social ties; facilitate access to health services; enhance social integration and

community self-efficacy; and to enable participants to gain experience and improve their skill set (Collom, 2011) and most importantly time banks can be used to bridge the gap between providers and seekers of healthcare while also rewarding those who support the healthcare seekers voluntarily (Boyle and Bird, 2014).

Time Banks are believed to be based on the following core values (Cahn, 2004; Reily and Cassidy, 2008):

- We can all be valued contributors with everyone having the potential to contribute;
- Honoring real work whereby instituting a social currency which transforms lives and living places positively based on real work done;
- Helping works better as a two-way street where core human need of receiving and giving leads to creation of better social relationships and mutual trust;
- Networks and community make individuals stronger and adds more meaning to life and
- Respect for all means accountability to all so that everyone is cautious, concerned and respectful to each other.

Out of the multiple time banking projects running across UK, is TimeBank (www.timebank.org.uk) setup in 2000 with funding support of the UK Government and the BBC. While it does receive monetary funding from various sources including the UK Government, the key idea is to impart mutually beneficial volunteerism by way of trading of skills within a money-less environment, either partnering with local volunteer centers or delivering our own mentoring projects (TimeBank, 2018).

Much like the core values defined above, the values and beliefs of TimeBank are (TimeBank, 2018):

- *The purpose being to enable outstanding volunteering experiences by utilising people's skills to tackle social problems*
- *Believing that great volunteering can transform the lives of both volunteers and beneficiaries by building stronger, happier and more inclusive communities*
- *Putting people at the heart of everything we do*
- *Doing what we say we will*
- *Thinking big and transformational*
- *Having great experiences*

While the core values of time banks and the beliefs of TimeBank matched conveniently, there were both similarities and dis-similarities with the characteristics of a time bank. It lacked the traditional requirements of a time bank - like employing a time broker, having one hour of time equal one time-credit or one time-dollar, time-credits or time-dollars being 'banked' in the time bank and the ability to be 'withdrawn' when needed and counting each transaction and issuing regular statements to the participants (Seyfang, 2003 and Timebanking UK, 2011) or even paying rewards to users on most of its projects. However, it also had ample similarities like being mapped on the core concept of time banking, operating with similarities which could be said as matching that to traditional time banks was the maintenance of a time-banking list with the participants' skills, availability, likes, dislikes and needs followed by the maintenance of a weekly register

noting the details of sessions (hours etc. of skills-exchanged). In a way it could be tagged as a new paradigm whereby a hybrid model was developed using the concept of time banking functioning within the overall framework of inclusive volunteerism. The model is one where the users comprised of volunteers and participants who exchanged skills within an environment of reciprocity without the use of time-credits or time-dollars. The only money traded was the initial investment provided as funds by the Government for running of the initiative and later the indirect contributions which each participant would be giving back to the society. What remained to be observed was whether such a hybrid model would prove successful in meeting the core values of a time bank and at the same achieving the target goals? Whether it would help in exchange of skills needed by the receiver (participant) and giver (volunteer)? Whether such a program would be beneficial to the society? and Whether immediate skills needed by both, the receiver and giver are obtained?

Limitations

Being a pilot project, multiple limitations existed like having an uneven cluster size since no exact data of residents living and moving out of the target zone was not available, reaching out to each and every individual having no or poor skillset of spoken-English was not possible hence only specific communities were targeted, the skill exchange was limited while each individual could have more skills needed and the mass interview of all participants was not possible due to willingness issues. The sample size has not been fixed since the Talking Together program itself being of voluntary nature does not report a fixed beneficiary size while the number of volunteer tutors is also not fixed as availability of volunteers is a limitation of the program. The scope of discussion has been limited to the relevance and pertinence of the program to the concept of time banking only.

Talking together: about (Introduction)

In 2013 TimeBank received a £1.12 million contract towards infrastructure, ICT and overhead costs from the Department for Communities and Local Government to set up and run volunteer-led, basic, functional English Language classes for Muslim women predominantly from Pakistani, Bangladeshi and Somali backgrounds (TimeBank, 2018). As per the aforementioned findings it is clear that these communities were amongst the most vulnerable. With the funding TimeBank initiated a program called Talking Together as a possible solution for providing English speaking skills to target participants while giving a skill-sharing opportunity to volunteers. The target was primarily to achieve maximum program-outreach at wards having the highest Multiple Deprivation Index scores matching with highest percentage of residents with no or poor English speaking-skills. Two such locations identified were Birmingham with 4.6% of residents with no or poor English speaking-skills and Leicester with 7.5% residents with no or poor English speaking-skills (TimeBank, 2013b). The demographic profile identified were mostly females from the aforementioned communities with no or poor English speaking-skills

aged between 18 and 40 years. A minimum target was set to train 1320 participants through the imparting of twelve classroom sessions of two hour each per participant within a two-year period. Neither the volunteers nor participants needed to have any formal training except the willingness to act responsibly with concern towards each other and learn in a diverse grouping. Each volunteer was required to be over 18 years of age and interact with a typical group of 15 participants. The program at the onset identified the following five different target groupings which could become largely inter-dependent in the long-run by reciprocally supporting each other which would lead to inclusive growth of isolated communities:

Group 1 consisted of identified beneficiaries who belonged to female participants predominantly from Pakistani, Bangladeshi and Somali backgrounds mostly comprising refugees. This group would benefit by gaining core competence in English speaking which could help them access better employment, national facilities, educational and entrepreneurial avenues. An added prospect was a possibility to apply for citizenship by passing the ESOL certifications which places the Talking Together program in the pre-ESOL training category.

Group 2 consisted of volunteers who were keen to develop their sense of confidence, gain practical mentoring and teaching experience and gain expertise in imparting English language education to speakers of other languages.

Group 3 consisted of local communities which could act as a base for inclusive growth of beneficiaries by including them in various programs and providing them the opportunity to contribute or themselves become volunteers in local communities.

Group 4 consisted of local authorities and public service agencies as the program would help them achieve larger access to their service offerings by residents, reducing translation and interpretation costs and enabling beneficiaries to be a part of public policy making or vice-versa allowing the program to become an outreach platform for local authorities to interact with beneficiaries.

Group 5 consisted of private sector businesses which could offer direct employment opportunities to beneficiaries and develop unique skills within beneficiaries or support them to harness such skills towards an entrepreneurial outcome.

Amongst the possible hurdles and solutions mapped against the core-values of time banking show a fundamental outline of how the program would eventualize in the long-run.

	Core time banking Values	Talking Together features
Strenght	We can all be valued contributors with everyone having the potential to contribute	i. A mix of provision in the programme including women-only classes, use of mentoring, and facilitating involvement of parents of young children through crèches in the programme; ii. There are tutor volunteers willing to provide the required support;

Weakness	Honoring real work whereby instituting a social currency which transforms lives and living places positively based on real work done;	<ul style="list-style-type: none"> i. Beneficiaries who are recruited might not be representative of needs within specific communities for the Talking Together programme ii. Warm words from external stakeholders but lack of real support in practice. No real method to keep a track of further progress after completion of program iii. The programme is short term and could have insufficient time to pilot and improve
Opportunity	Networks and community make individuals stronger and adds more meaning to life	<p>The value of English for Speakers of Other Languages teaching is widely established throughout the UK, helping learners develop their opportunities in education, training and employment, and achieve greater independence and self-reliance;</p> <ul style="list-style-type: none"> i. The value of learning English for Speakers of Other Languages is widely recognized through Somali, Pakistani and Bangladeshi communities in Birmingham, Sandwell and Leicester and beyond; ii. Public agencies are supportive of initiatives, such as the Talking Together programme, and the Government has publicly endorsed the programme, which is also understood to enjoy cross party support;
Threat	<i>Helping works better as a two-way street where core human need of receiving and giving leads to creation of better social relationships and mutual trust;</i>	<ul style="list-style-type: none"> <i>i. Inability to recruit sufficient or right partners for the programme (e.g. inadequate funding, social franchising model not working well)</i> <i>ii. Beneficiaries are not motivated to take advantage</i> <i>iii. Beneficiaries who are recruited might not be representative of needs within specific communities for the Talking Together programme</i>

Talking together: Analysis

To better understand the hybrid model presented by Talking Together, it has been matched against the aforementioned values and characteristics of traditional time-banks.

Core Value Systems of a Time-Bank

We can all be valued contributors with everyone having the potential to contribute;

Honoring real work whereby instituting a social currency which transforms lives and living places positively based on real work done;

Helping works better as a two-way street where core human need of receiving and giving leads to creation of better social relationships and mutual trust;

Networks and community make individuals stronger and adds more meaning to life;

Respect for all means accountability to all so that everyone is cautious, concerned and respectful to each other;

Whether Found in Talking Together program of TimeBank.org.uk

Yes.

Volunteers contributed spoken-English skills while Participants presented an opportunity for self-development of volunteers.

Yes.*

Although a direct social currency was not used, the program was run based on a funding and reciprocal contribution has been calculated from Participants by way of their contribution to the social framework.

Yes.

Each Volunteer and Participant interviewed agreed to have gained both of these factors.

Yes.

Each Volunteer and Participant interviewed agreed to have gained a superior community interaction experience and that the program had helped them in their day-to-day life.

Yes.

It can be safely gauged from the interviews that both the volunteers and participants were respectful, concerned and cared for each other while keeping an overall accountability by providing feedback for improvement and frank feedback about the program.

Common Characteristics of a Time-Bank

- *Employing a time broker or a service broker (who is often a paid worker), who recruits participants, maintains a database of services, arranges transactions and balances the accounts. In some (reasonably rare) instances a member or members take on this responsibility on a volunteer basis.*

- *Details of the participants' skills, availability, likes, dislikes and needs are stored confidentially in the time bank computer.*

- *One hour of time always equals one time credit / time dollar.*

- *Time credits / time dollars are 'banked' in the time bank and can be 'withdrawn' when needed, or donated to someone else.*

- *Computer software counts each transaction and issues regular statements to the participants.*

Whether Found in Talking Together program of TimeBank.org.uk

Yes.

Staff (paid) of TimeBank.org.uk managed the database of exchanged hours between participants and volunteers.

Yes.

Profiling was done and confidentially maintained. Further, volunteers maintained a weekly register of participants and details of sessions (hours of skills-exchanged etc.)

Yes.*

Arguably if 1 hour of time is considered as £1, its exchange value in the long-run has been calculated to be worth £9.31, receivable by the society.

No.

This is the only characteristic not present within the Talking Together model.

Yes.

Weekly reports were gathered and reports shared between stakeholders (organizers, participants and volunteers)

*** Social Currency**

Social Return on Investment (SROI) has been calculated by the program wherein it was found that for each GBP 1 spent on the program would have a secured return on GBP 9. Most common contribution by the participants would be their passing of the skills exchanged, to others within their vicinity including neighbors, family and friends. Using the reciprocal skills gained, both, volunteers and participants would reach out for better career prospects which in turn would benefit the local society. Hence the SROI itself could be counted as the social currency exchanged in this case.

Talking together: Observation

One of the key findings from the beginning was that neither did the participants nor the volunteers require to have a formal training or qualification except that they could provide an opportunity to learn something new for each other, which in this case was the providence of interaction with a diverse multi-ethnic background for the volunteers and learning English for the participants. This corresponds to foundational structure of time banks which in themselves have been observed to be constituted of formal and informal volunteering at the elemental level (Collins et. all, 2007 and Timebanking UK, 2011). By the time of completion of the Talking Together program, 1707 learners had been enrolled and 1571 learners had successfully completed the program against an initial target of 1320 participants. While, retention rate of participants was of 91%, as per TimeBank, none of the volunteers went without a feeling of having gained new skills. To understand better, participants and volunteers were requested randomly to provide their views. Views recorded from four participants and four volunteers has been provided below (*Participant Observations Post Completion Of Training Program*)*

PARTICIPANT OBSERVATIONS

Participant	Motivation	Gain	Gaps Identified
No. 1	"I wanted to learn English. It is essential to learn English to have a conversation with someone, anywhere that we go. It is very much necessary in this country. I didn't know any English. No I didn't know any, I couldn't even write my own name in English. It is almost 30 years now since we came here. I did not get to learn English before this. Nowadays it is important, even kids say I must learn. You know earlier I would have to go very far to learn English."	"Earlier I used to hesitate to speak English when I went outside to buy something. I couldn't understand then but now after classes I can go around by myself and buy things and attend to other matters at my own so it has helped me. In the future there will be no problem as such with going around. It is already easy to talk with people now and I can understand them too. There is no hesitation left there."	"You know government give us very calculated money to live and that money hardly meets our requirement so we can't pay any money."

Influencer: "Neighbours and friends they all told me to go and join this course and learn English language."

No. 2	"I can speak English but felt the course would further help my spoken English and also improve my understanding of the language, its words and use."	"My tutor is why I am doing further studies. He made time to help me in many ways. He raised my confidence and knowledge of how to have a conversation with people and understand what people are saying from 90% to 95%. He showed me the difference between speaking and writing in English which was also very helpful. I feel my speaking ability has improved greatly from his help." I have got admission at Solihull College. He provided information and encouraged me to apply. He also helped me to secure a job as a volunteer with the British Heart Foundation. This is important in helping me put into practice what I learnt on the in-class course."	
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Influencer: Participant was referred to the program by a friend.

- No. 3** "If I had to make an appointment with hospital then it was a problem. And, if I had to go to hospital they would only speak English there. Even if I have to go to shops then it is problem too. I would like to learn to speak, write and read properly. I first want to improve my English and then look for a job that is after I have improved my English. I want to clear driving licence test too. I want to learn to drive as it is very much required for life. I want to learn to speak English; it's necessary to live in this country."
- "Before classes I couldn't speak English and nor could I understand it. Now after taking classes I can make my appointments and go and visit doctor by myself. I can even speak little English with my friends and family and my kids."
- "... I can't study if I have to pay for it because what money I get hardly meets my budget for food and other necessities. So I cannot continue to study if I have to pay. Now, because these classes were free I attended them and am thankful for that."

Influencer: My family always said to me that I must go and learn English.

- No. 4** "I am living in this country and recognize the value of English language here. Even children at home, today, speak English instead of their mother tongue. That is why I considered it essential to join English learning classes. I want to learn to write too. I have problem with writing English."
- "I could understand English to some extent but speaking was a problem, writing then was also an issue, my spellings were very poor. Now I can not only understand English better but can also write it better... If the phone rings and the call has to be taken and in English language, for example it could be from the job centre or somewhere like that then I can answer easily. Earlier, I could not even answer calls. Now I can talk with them. Before I could understand what they are saying but it was hard to reply but now it is all very easy for me. Specially, kind of teachers we had they taught us very well. Now if I go shopping or go to one of many other places then English helps there. If it is some appointment, say about Parents Evening at kid's school, they will tell you all in English language. It has helped me
- "I think free is better for us. If we have to pay then it will become hard for us to continue. I live separate from my husband and have kids too so it will become hard for me to pay money. Then if the fee is less, still learning English is so important that I will pay for it. Condition is that fee may not be very high."

with that too. Now I can question them (teachers). Previously, I couldn't even speak with them. Though, even then I could understand them. If it was some complaint from my side or theirs I could understand it but then couldn't reply to them. Now things have improved a lot. To some extent now I can communicate with them and ask things that I have to. Well you know previously, when I had to make an appointment with doctor or for anywhere else, I would need someone else to do that for me. Now if you call me, from what I have learned, I can make my own appointment, be it with doctor or anyone else, I make it myself. Outside if have to converse with anyone then I can speak English and communicate with them. I don't hesitate and can explain myself."

Influencer: "Job centre instructed me that unless I learn English I won't be able to find any job."

VOLUNTEER OBSERVATIONS

Volunteer	Motivation	Gain	Gaps Identified
No. 1	"I looked for volunteer work, particularly teaching ESOL, where I could engage with people from different cultures."	"Having led the class at the Golden Hillock Centre in Small Heath I have been amazed at the bond I have formed with my students. I am now going to two interviews for teaching assistant work in London and taking my certificate of completion as a volunteer tutor on Talking Together. I'm sure this will help my chances. Another unseen delight has been the chance for me to connect with a community I have never been involved with. Even with our limited English we have really got to know each other and we have had so much fun. It is a shining example of how different people and communities can integrate and have the same laughs and feelings."	"I feel Schools, Doctors and Public Services could have been better integrated by looking at making contact with and accessing local services."
<i>Influencer: NA</i>			
No. 2	Wanted to apply for teaching related assignments.	"Having done CELTA an English Certificate for teaching adults in September 2013, the opportunity provided by TimeBank was a good way to put these newly learnt skills into practice, whilst also being able to engage in community-based voluntary work. I enjoyed the overall experience and found my time teaching students highly rewarding. It has encouraged me to engage in other areas of voluntary work."	"A member of the community police sat in class and distributed their pamphlets on domestic violence. She had a nice way with Participants. Her presence worked well to build a level of trust and respect between the local community and the police ."
<i>Influencer: NA</i>			
No. 3	"I wanted to get back into the classroom in order to regain my confidence and motivation again. I really wanted to see if I could do it, and also gain a different experience from my time teaching in China, where the approach to teaching and learning is over structured, rigid and regimented, and where students are not taught to work in teams or groups."	Volunteer felt that the course had been very positive for him personally, and helpful to him in considering doing languages at Open University ("UK").	"More could be done to assess students coming into class, finding the levels of students possibly by a short exercise as part of their application onto course where materials from Solihull College are available and can be easily adapted for such purpose."
<i>Influencer: NA</i>			
No. 4	"The first was as a result of having two young children. My motivation was to search out part-time work. I was made redundant due to lack of funding for my post, and a friend at work sent me information about this ESOL training and the Talking Together programme to become a volunteer	"I personally learnt more about myself in the course of the programme. It enhanced my confidence to gain new skills and carry out associated tasks around e.g. managing admin and also planning things including being assertive with authority, as well as enhancing and strengthening my existing skills around pastoral care. I needed to do a lot more research and gather more	Participants could be encouraged to let the tutor know what else they would like covered in terms of content or do with them (e.g. tenancy issues, household problems).

tutor to teach ESOL. I decided I had nothing to lose. This could also open doors to other possibilities."

information than I expected. The programme has also inspired my confidence to explore and look into other associated teaching and training courses. After the 12 weeks which comes to a close on 20th August 2014 I am looking to doing a PETAL course at college."

Influencer: Friend

* Interview Credit: www.timebank.org.uk

Talking together: Findings

- All 4 interviewed participants came from 18 – 40 age group with 3 being female participants and 1 male participant. All 4 interviewed participants came from highest Multiple Deprivation Index scores matching with highest percentage of residents with no or poor English speaking-skills with 2 interviewed participants noted to be on Government support programs.
- While 2 participants reported neighbors and friends to have influenced them to join, 1 participant reported family members and 1 participant reported a job center to have influenced their decision.
- Learning of Spoken-English as a core skill was the motivation which was common to all interviewed participants while atleast 1 participant mentioned the need to take doctor appointment as a motivating factor.
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- All 4 interviewed participants found the skills gained as immediately useful. 1 participant mentioned career progression as a gain, 1 mentioned the newly acquired skill to be helpful to take medical appointments while all 4 said that they gained better conversational abilities in day-to-day life.
- The 1 common gap noted by all participants is high fees for other such programs.
- All volunteers were aged above 18 years and came with an existing skillset of fluency in spoken-English. 3 amongst the 4 interviewed volunteers had some form of prior teaching experience.
- At least 1 volunteer mentioned influencer details and the same was noted to be a friend of the volunteer.
- 3 volunteers chose to participate with the objective of gaining skills that would enhance their career progression. Amongst the 3, 1 volunteer was also motivated by the opportunity to interact with diverse cultures and 1 volunteer wanted to improve self-confidence. The 4th volunteer interviewed, had the objective to explore and evaluate diverse educational curriculum.
- All 4 interviewed volunteers found the skills gained as helpful towards their career progression either by way of using the skills gained in other future voluntary or educational initiatives. Out of the 4 interviewed volunteers, 3 reported an immediate increase in their skillset of social bonding while 1 reported an increase in self-confidence.
- 2 volunteers mentioned a more interactive role by local authorities was needed, 1 participant mentioned further assessment of participants was required and 1

volunteer focused the need for participants to describe learning expectations further prior to the beginning of the program.

Conclusion

While, retention rate of participants was of 91%, none of the volunteers went without a feeling of having gained new skills. All volunteers felt local authorities could play a wider proactive role in the designing, functioning and running of time banks and/or using them as a platform for disseminating information. While the above project was not a time bank and might have only followed the conceptual framework of a time bank, it's success proves the utility of time bank concepts to be effective within both informal and formal setting with a potential not just to alleviate marginalized, isolated communities bringing them to the mainstream, but also facilitating access to vital utilities like healthcare and education. Such programs could in the short-run ensure personal gain like positive increase in self-development, learning of new skills and enhanced social-bonding while in the long-run lead to benefit to the society and neighbourhood as potential entrepreneurs (Basu, 2004), skilled-workforce and educated supporters to the family.

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