Endless Possibilities: Achieving Transformative Change on Poverty Using Community Currencies

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Poverty is a dynamic concept that has multiple causes and consequences that stem from inequalities at the individual, relational, and collective levels. These construct a downward cycle of poverty where one disadvantage begets another. This cycle must be met by strategies that target the varied dimensions of poverty at multiple levels of society, which are consistent with the needs of the community and the philosophical underpinnings of the definition of poverty. For this reason, social, behavioural and health professionals require a critical understanding of cycles of poverty and must possess a repertoire of holistic strategies that can be tailored to fit the needs of different communities. Community currencies represent community focussed and driven trading networks that target poverty's cyclical nature and facilitates the distribution of goods and services through the use of a locally developed currency. Community currencies can address the individual causes and consequences of poverty as well as alleviate and potentially transform both the relational and collective causes and consequences.

Poverty is a significant issue facing our world not only in developing countries but also as a result of the inequalities that exist within developed countries. The diversity of the context of poverty impacts how it is defined and measured and the strategies implemented to address it. Responsibility for poverty lies with a combination of political, economic, individual and social factors and institutions. Therefore, poverty cannot be resolved by targeting one issue, nor resolved or alleviated by concentrating policy change at one of these levels of analysis. Due to these complexities, anti-poverty strategies need to be holistic and the goals and methods of the strategies must complement the philosophical underpinnings of the definition utilised.

Community currencies, for example, are a form of alternative economy that has been popular around the world in various forms. They are 'community-oriented trading networks' (Aldridge & Patterson, 2002, p. 370) which facilitate the distribution of goods and services through the use of a locally developed currency. This currency can take the form of either virtual 'points' or a calculation of the hours spent performing tasks. These can be earned and spent on goods and services in the community trading network, like the national currency in the national economy. These currencies represent a community based and run system that aims to promote the human value of exchange as well as build social responsibility and support networks, thereby reinforcing social capital.

Community currencies can also operate as anti-poverty strategies, as the philosophy of empowerment is emphasised; however, they provide benefits beyond poverty alleviation and therefore represent a long term community investment rather than short term relief. In presenting this argument, I have separated this article into four main sections: the first is a discussion on the definition of poverty; second is a brief analysis of problems that exist within well intentioned anti-poverty strategies; thirdly I introduce community currencies and analyse the benefits and potential drawbacks of these systems; and lastly I identify the ways social, behavioural and health professionals can utilise community currencies as well as encouraging them to seek out different pathways to success for a community experiencing poverty.

Poverty defined

There have been many issues with the

Collective

Oppression; lack of political will to provide comprehensive and fair social safety nets, provide adequate public housing, adequately subsidised health etc; national economic in/stability; political in/stability; local economic in/stability; provision of quality schools; access to higher education and/or extended training; cultural norms; economic theory e.g. capitalist market economy; international sanctions etc.

Relational

Social exclusion; community socialisation (e.g. high crime area, gangs); teacher attitudes to diverse student body; lack of community or sense of belonging; family instability etc.

Individual

Lack of education; disability; mental health; long term unemployment; age; ethnicity; income; general knowledge (how to access services, nutrition); lack of skills; interpersonal skills; laziness etc.

Figure 1: Multi-levelled causes of poverty

definition of poverty. Previously, it has been identified in purely economic terms (Bradshaw, 2007; Citro & Michael, 1995). However, this is far too simplistic in that money has no innate value and cannot provide the owner with anything until it is used to purchase goods and resources (MacPherson & Silburn, 2001). Difficulty also lies in determining a ‘lack’ of money because it requires analysts to establish a definitive economic threshold below which a person cannot afford basic resources. Similarly analysts have to ascertain the impact this inability has on an individual and their life (MacPherson & Silburn, 2001). The debate over the threshold ranges from the ability to buy essential items through to having enough income to allow an individual to participate in community events (Asselin, 2009; MacPherson & Silburn, 2001).

Additionally, identifying the causes of poverty has produced problems with establishing a definition. Individual theories, which highlight a person’s in/competence, have their merit for some people. So do community/behavioural theories, which label faulty subculture attitudes and geography as sources of poverty. However, neither of these explanations fully captures the whole experience and can lead to victim blaming, pejorative interventions, and a denial of structural inequalities (Bradshaw, 2007).

Unlike the individual and community/ behavioural theories, the cumulative and cyclical explanation allows for an effective multileveled analysis of the causes and consequences of poverty. In this way the causes can be identified and categorised using Prilleltensky and Nelson’s (2002) three levels of wellbeing: individual, relational, and collective (see Figure 1).

The cumulative and cyclical explanation identifies the individual components such as physical and mental ability, lack of education, and reduced self-confidence, as well as recognising the relational influences such as social exclusion and socialisation. The explanation also highlights the collective causes such as policy development, economic structures and stability, and oppression based on factors such as ethnicity, sexuality, gender, and ‘status’ (Bradshaw, 2007; Strier, 2009; Strier & Binyamin, 2009). Oppression based on perceived ‘status’ enhances the social exclusion experienced by people in poverty because many are considered to be ‘undeserving poor’ (Allan Hanson, 1997; Marston, 2008; O’Connor, 2001). That is, they are deemed to have no legitimate reason for their situation therefore, reducing the quality of resources and information available to them is viewed as ‘just’ (Opotow, 1995; Prilleltensky & Gonick, 1996). Continued exposure to this and other negative discourses can lead people to internalise self deprecating views about themselves which results in learned helplessness and a decrease in sense of self worth, pride and identity (Nelson & Prilleltensky, 2005; Prilleltensky & Gonick, 1996). This internalisation can blind individuals and communities to the ways out of their disadvantage and to the structural inequalities that contribute to it. The cyclical explanation highlights the significance of oppression in the maintenance of disadvantage as well as the other multifaceted components thus reducing the individualisation of poverty.

This explanation also identifies inequalities that lead to poverty, which occur due to the way the market driven economy is constructed. These inequalities include the need for a reserve of unemployed people, the movement of capital away from poor areas and market crashes (Bradshaw, 2007; Strier & Binyamin, 2009). Poverty is, therefore, an inevitable by-product of the economic system on which our country functions, a structural factor out of the control of an individual or a community. This economic arrangement establishes a system of domination dependent on social, political, economic, and individual components, which constructs a cycle of disadvantage from which it is very difficult to break free as each inequality feeds the next (Bradshaw, 2007).

Asselin (2009) provides a more holistic and effective definition of poverty, which incorporates the issues identified in the cumulative and cyclical explanation:

> Poverty consists of any form of inequity, which is a source of social exclusion, in the distribution of the living conditions essential to human dignity. These living conditions correspond to the capabilities of individuals, households, and communities to meet their basic needs in the following dimensions: income, education, health, food/ nutrition, safe water/sanitation, labor/ employment, housing (living environment), access to productive assets, access to markets, community participation/social peace (Asselin, 2009, p.3).

Asselin's definition highlights three important points: 1) the need for a multileveled approach to poverty by identifying the importance of the individual, household and community; 2) an understanding of poverty's dynamic nature as illustrated by the list of dimensions and emphasis on the crucial role of social exclusion; and 3) the need to analyse poverty in terms of inequities and not just inequalities.

Despite the acknowledgement of the multifaceted and complex causes and consequences of poverty, Asselin's definition must be understood in terms of the context in which it is applied. Poverty is an experience of deprivation which has subjective as well as objective components (Citro & Michael, 1995; MacPherson & Silburn, 2001; Ravensbergen & VanderPlaat, 2009); therefore it is context specific. Each country (and in some areas different communities within a country) have unique cultural identities, values, and traditions, that will impact the meaning and experience of poverty for those people. On a larger scale, the economic and political (in)stability and social norms of a country will impact who is in poverty and to what extent. The diversity of the national (and community) situation alters the experience of poverty, which will then change the aspects of the definition that are relevant to a country's (or community's) circumstances.

The anti-poverty strategy context

The goals and mechanisms utilised in anti-poverty strategies are dependent on the definition of poverty and the determination of its causes, therefore some strategies are more effective than others (Bradshaw, 2007). Unless the definition looks at the multiple components which can influence poverty, the strategy will be problematic because it will not be able to deal with the complex cyclical nature of poverty. Unfortunately, an effective definition is not enough to provide a successful strategy: the method of implementation must match the philosophical underpinning used in the definition. For example, a holistic definition based on a philosophy of empowerment will do nothing to improve a strategy that utilises a philosophy of meritocracy.

The Millennium Development Goals (MDGs) represent a monumental step forward in defining and tackling poverty on a global scale, particularly due to the emphasis on women's rights, social inclusion, and the empowerment of local people (Bond, 2006). However, the implementation of the MDGs has had many problems due to a combination of factors such as having a neo-liberalist approach to struggling markets and a top down engagement process. They also attempt to quantify social characteristics such as empowerment which cannot be quantified and remove poverty from the political, social, and cultural context in which it exists (Bond, 2006). This type of implementation is contradictory to the aims of the strategy and disregards the unique circumstances of individual communities.

The uncritical application of either a definition or a method of community engagement will inevitably result in a complete or partial failure of any anti-poverty strategy. For this reason social, behavioural and health professionals need to have a repertoire of community development strategies that can be implemented in combination, depending on the needs and desires of the community experiencing poverty. These strategies must encourage out-of-the-community-development-box thinking, be adaptive, and based on a cyclical and context-specific understanding of poverty and its causes, as well as focusing on the need for true transformative change.

Community currencies

The requirement for a successful anti-poverty programme is a synergy between the philosophical underpinnings of the definition, the method of engagement and delivery, and the ideological intentions of the professional. Community currencies (also called complementary currencies) represent an alternative strategy to combating poverty in that they provide a community focus on a complex collective issue. Through their construction and their aims, community currencies provide an opportunity for those in poverty to counteract the negative discourses that surround them and provide a space that challenges the hierarchies in society. Furthermore, community currencies are not solely a strategy for poverty intervention and thus have diverse benefits for the different people that utilise them.

Community currencies are a variety of local economies that are *complementary* and can operate alongside the national economy and other anti-poverty strategies (Aldridge & Patterson, 2002; North, 2000; Seyfang, 1996) or independently of the national economy (Collom, 2008; Seyfang, 2004). There are many different types of community currencies with different structures, mechanisms for functioning, and objectives; however, they all have similar overarching aims and ideologies. They are community focussed and run, providing a system of 'money' that is interest-free, non-competitive and only has value when it is traded in the local market in which it is created, thus keeping wealth local (Aldridge & Patterson, 2002; Hallgarten & Reed, 2002; Seyfang, 1996; Williams et al., 2001). Community currencies are employed for economic and social reasons as they provide protection from the inequalities and fluctuations of the national economy as well as offering social networking and support benefits (Hallgarten & Reed, 2002; Seyfang, 1996, 2001) which serve to identify and reinforce the social capital of the community. A significant advantage of these systems is that the control and the decision making is local; matters are decided by the community members for those very same members, unlike the national economic system which is wholly out of the average person's reach (Pacione, 1997).

Community currencies build and sustain social capital by encouraging people to identify the strengths, skills and knowledge they have to offer rather than focussing on their deficits (Boyle, 2003; Liesch & Birch, 2000; Perkins &

Long, 2002). Transactions are facilitated through a directory where members list goods and services they can 'sell' and also those things that they wish to 'purchase' (Collom, 2008; Williams 1997). Services can range from gardening, carpooling, cleaning, babysitting and enjoying people's company, through to accounting and home renovations. Depending on how the local currency is organised, it will be either currency based (having a hard or virtual currency with value commonly tied to the national currency) for example, the Local Exchange Trading Systems (LETS), or time based (where one hour equals one credit) for example, time banks (North, 2000). Currency based systems are utilised to create a more community friendly economy whereas time based systems have more of a social imperative, where the main goal is to construct community mutualism (Seyfang, 2003). However, economic and social benefits can be found in both systems. While LETS are monetary based systems they can still provide an opportunity to develop "human centred values" (Seyfang, 2001, p. 588) because the value is placed in the action of trading rather than the currency. The benefit of time based system over a currency based system is that each person's time is worth the same value, thus eliminating the inequalities of the national market, such as gendered pay rates.

Virtual currencies, including those used in time banks, are a record keeping of debit and credit and therefore are not subject to counterfeiting or inflation like a hard currency (van Kuik, 2009). Within the system, debit is seen as a necessary component of a healthy local economy and therefore is not stigmatised in the way that the concept of 'debt' is; it is merely a promise by the buyer of future provision of goods and services to other community members (Ozanne, 2010). Some currencies will be established so that members contact each other to organise a transaction and others, often time banks, will have a central broker. The credits that one obtains can be 'cashed in' to receive a service or can be donated to other members who might not be able to provide as many hours as they buy, such as the elderly, single parents, or people with disabilities (North, 2000). While each system has a governing body, the degree of control over decision making that body has, or who makes up the body is (and must be) specific to the community.

Benefits of community currencies

Community currencies can have positive impacts on those experiencing poverty (and those who are not), their families and social networks as well as their community. They have the potential of providing transformative change because they can target the cyclical nature of poverty by addressing its multifaceted causes and consequences at multiple levels (see table 1). They are also adaptable to the context of different communities and their unique needs. Community currencies also have the ability to challenge the negative discourses around poverty, unemployment, and disability. There are three main areas of poverty that are addressed by the use of community currencies: 1) the practical lack of resources, 2) oppression, and 3) social exclusion.

Lack of resources. Community currencies represent a method of anti-poverty strategy that is conceptually and philosophically consistent with the need for a critical appraisal of the context and causes for poverty. They provide practical benefits such as a supplemented income and access to resources. This then frees up the national currency to fund aspects of peoples' lives that cannot be satisfied through the community currency, such as insurance. They also provide a means of protecting the community from the erratic fluctuations of the market economy, which unfairly disadvantage those already struggling (Liesch & Birch, 2000; Pacione, 1997; Williams, 1996). Protection is afforded through the community currency because it is unaffected by inflation or recession and can provide people with a form of employment and productivity during economic crises. The protection of community currencies enables individuals to fight the negative impacts of economic downturns such as long-term unemployment, poverty, and social exclusion.

Table 1: *Benefits of community currencies and the potential impacts at the individual, relational, and collective levels of wellbeing*

Level	**Benefit**	**Impact of Benefit**
Individual	Ability not disability	Empowers the individual; overcomes learned helplessness; increases feelings of value, self worth, confidence; sense of identity as a useful citizen; counteracts negative discourses; creates a positive mindset; guards against mental illness, stress and anxiety
	Increased productivity	Sense of purpose; feel positive about contributing to someone else's happiness and to one's community; overcomes the negative repercussions of long-term unemployment; integration (back) into the work force; mitigates the stigma of being unemployed; reliability and responsibility
	Protection from the national economy	Reduces the impact of national economic crisis; maintains productivity through temporary unemployment; reduces stress on social services
	Supplementary income	Reduces the impact of low income and can fill the gaps created by being on a low income; reduces stress; increases sense of control and stability
	Filling gaps in need	Allows services to be accessed that cannot be afforded or are unavailable in the conventional economy
	Giving people control	Sense of ability; increases feelings of competence; empowerment; ability to work to one's own schedule
Relational	Building relationships	Social capital; overcomes social exclusion; empowerment; counteracts negative mentality; positive and constructive relationships and community bonds; creates a community political platform
	Social responsibility	Connection to community through responsibility and accountability; pride in neighbourhood; practical arena to teach children responsibility and moral/ethical behaviour
Community	Governance and ownership	Creates a political power base; reduces learned helplessness; increases safety and security through increased community bonds; pride in community and environment; counteracting negative discourses through affirmation of collective identity;
Collective	Transformative change	Counteracting negative discourses of poverty; attitude change in non-impoverished community members; potential attitude change in broader society; policy and service delivery change

Community currencies also have the ability to target those in the community who are most disadvantaged and those who often need assistance but do not access it, such as single working parents. Time banks in particular are considered to be a form of volunteering, however, unlike traditional volunteering they consistently manage to attract those people who do not usually engage in volunteering such as ethnic minorities, the elderly, women, and people with disabilities (Ozanne, 2010; Seyfang, 2003).

Oppression. In relation to oppression, community currencies provide psychological benefits in identifying people's *abilities* rather than their disabilities and therefore identify the existing social capital within the community. By listing services in the directory, people are encouraged to look at their everyday skills such as cleaning, raising children, being a friendly person and resources such as having access to a car, computer, or books as well as more formal skills such as accounting, nursing, or teaching. Identifying *ability* allows a person to change their mindset away from deprivation and away from the need to identify their problems in order to access help, as they have to with social services (Boyle, 2003). For example, some systems have established groups where mothers can be trained to provide mutual childcare, thus freeing up time for each mother to obtain further training or employment (Boyle, 2003). Such a system empowers women as mothers and acknowledges the importance of their role and skill sets they have developed as unpaid parents, a role that is often considered to be of less importance than paid employment. The concept of ability provides individuals with a sense of worth within a national discourse that perceives them as worth*less* (Allan Hanson, 1997; Marston, 2008; O'Connor, 2001). This can help to break down the internalisation of the negative discourses such as 'undeserving poor' or others specifically focused at their ethnicity, sexuality or other defining factors.

Negative discourses can also be tackled by including schools. Some time banks in the United Kingdom (UK) were built to involve schools, which enabled 'difficult' students to be paid in time credits to tutor younger students (Boyle, 2003). The 'difficult' students, who are often vilified in schools as 'too hard', build social responsibility and challenge negative discourses as they are not simply disciplined but treated as worthy individuals in order to re-integrate them back into a healthy relationship with the school and their peers (Macready, 2009). The programmes demonstrate that the identification of ability and challenging negative discourse reduces the impact of learned helplessness and can teach people new ways of operating within their social world. Doing so provides them with more self-esteem, efficacy, confidence, and avenues to obtain the resources they need to live and participate within their community and culture. Community currencies represent a shift in anti-poverty strategies, where people identify their strengths rather than their deficiencies. Allowing a community that is experiencing poverty the space to empower themselves and construct a community that is inclusive and socially responsible has the potential to shift the policy and social position on poverty.

Social exclusion. Community currencies mobilise those in poverty to be active participants in changing their community's circumstances thus counteracting the social exclusion of poverty. This type of communal action builds the individual and collective social capital of the community members. Putnam (1995) states that social capital "refers to features of social organization such as networks, norms, and social trust that facilitate coordination and cooperation for mutual benefit" (p. 67). Community currencies encourage *positive* interactions between community members and emphasise the importance of connecting with each other in order to obtain mutual benefits. LETS can be used to create market days, music events and shows, dinner parties, and many other gatherings that can be used as a means to build social relationships, community trust (Pacione, 1997) and include new members into the local economy and community (Ozanne, 2010). For instance, a school in the UK has become a community hub since the construction of a LETS system, which operates between the students, teachers, and parents (Hallgarten & Reed, 2002; Reed, 2005). The hub encourages more parental involvement in their children's education as well as providing a strong arena to educate children on social responsibility and citizenship (Smith & Boyle, 2005). These neighbouring interactions encourage the participation in more community initiatives and build the social support, familiarity, and trust between community members (Perkins & Long, 2002).

Building social networks is an essential component of social capital andthis building b is the primary aim of all community currencies. It is facilitated by providing people and communities with the space to acknowledge the skills that they have as individuals and well as a larger community group. Community currencies are ideally placed to aid in the development of social capital within a disadvantaged community as they emphasise social inclusion, the development of mutualism, and the challenging of negative discourses. Increasing social capital through community currencies helps to recreate the social bonds that are destroyed through the individualisation of responsibility for poverty and disadvantage (Perkins & Long, 2002), potentially reversing the downward cycle of poverty.

Additionally, the detrimental effects of social exclusion can be mitigated as the individuals and communities construct a new collective identity to which they can belong and contribute, thus constructing a sense of community which is an essential component of social capital (Nelson & Prilleltensky, 2005). Community currencies provide opportunities for all community members to be involved including those who are often marginalised such as the elderly, youth, ethnic minorities, and women. Some time banks have been used to construct youth juries, where young community members participate in the production and maintenance of good behaviour in their peers (Boyle, 2003). Utilising community currencies in this fashion provides a place where young people, along with the rest of the community, can practically apply their skills and feel an immediate sense of inclusion and social responsibility. Community currencies, and in particularly time banks, have the ability to integrate disparate sectors of a community especially when communal resources such as schools or other institutions participate.

Food for thought

While there are countless opportunities for community currencies to benefit people in poverty and to create positive repercussions for society, there are potential hurdles to be considered. However, these do not signal the defeat of community currencies but represent an essential part of the analysis process. The following is by no means an exhaustive analysis of the issues faced by community currencies in general or LETS and time banks in particular. It merely puts forward some broad issues to revitalise the debate around the utility of community currencies as an anti-poverty strategy. It will also encourage an analysis of the benefits that alternative approaches to disadvantage can have on communities and society as a whole. Therefore while some direction for possible solutions is provided, thoroughly defined solutions will not be included as the finer details of the implementation of a community currency must be determined on an individual community basis.

A major issue in the design of community currencies is the practicality gap, which is the gap that exists between the individual and their reality and the benefits they can achieve through participation. This gap exists because the success of community currencies relies on trust between members as well as an ability for individuals to be in a position to view themselves as possessing valuable skills to offer. When an individual is isolated, psychologically and socially, and has internalised the negative discourses surrounding them, it is likely they will not participate because they view themselves as having nothing to offer (Ozanne, 2010; Nelson & Prilleltensky, 2005; Prilleltensky & Gonick, 1996). However, educating people through critical consciousness (Freire, 1970) could provide a solution to this problem as it will build their awareness of the valuable skills they have gained as a result of their lived experience of poverty and will help them to realise the value of their day to day activities. Advertising and education represent a significant component of the community currency project due to the psychological barriers faced by people living in poverty or experiencing disadvantage. Other issues, such as the psychological barrier to the concept of debit, could be targeted through education. People in poverty are often focused on budgeting, where debt more often than not makes problems worse (Aldridge & Patterson, 2002). In this way it is possible that the concept of debit is a factor that could lead to reduced participation.

The perceived social stigma of asking for help is another psychological barrier to community currencies and time banks in particular (Ozanne, 2010; Seyfang, 2004). By emphasising the social imperative of time banks, the economic component has been reduced. People are more likely to perceive it as volunteering as opposed to an employment arrangement, resulting in the concept of asking for help rather than purchasing a service. In this situation, people registered with time banks have been reported as being willing and eager to provide their services to someone else because of the social connections they make and the sense of lending a hand (Ozanne, 2010; Seyfang, 2004). However, people are less likely to ask for services through the system because needing help is equated with vulnerability (Ozanne, 2010). This is a significant issue to be overcome because if people do not ‘purchase’ services then the economy stagnates and fails to maintain itself.

Stagnation can also occur due to the diversity of goods and services in the local market (Seyfang, 2004). Services are often limited to non-essential leisure services, such as gardening or babysitting, which can lead to stagnation if people cannot find services or goods they require (Seyfang, 2004). However, leisure services, such as baby sitting, could be used by members as an opportunity to de-stress or connect with friends or to continue their education. Alternatively, this lack of diversity may create opportunities for communities to come together to develop innovative ways to boost the service directory and access more essential items.

Governance is another key aspect of community currencies which must be addressed correctly if success is to be maximised. Governance by the people is difficult in the initial stages because they might not have the skills to initiate and develop the programme, however, implementation from an external agent could be met with resistance. This is a point where the context specific nature of poverty needs to be in the forefront of any analysis and where the solution cannot be determined at a generic level. Each community will have their own unique contexts along with histories of different interventions and it is important that this is acknowledged. However, some possibilities exist as many community currencies are established around an existing infrastructure such as an aid agency, school or local business (Ozanne, 2010; Seyfang, 2004), providing a permanent hub for the currency as well as an established inroad into the community. Many community currencies have recorded this type of governance as a key to their success. For example, in The Gorbals, a neighbourhood of Glasgow, a local charity set up and facilitated the time bank. In this situation the cooperation and the development of a reciprocal relationship rather than a charity relationship helped to reduce the community’s fear of the loss of control through ‘professional’ interventions (Callison, 2003). The organisations that are already respected within the community often succeed in this role as the people will already have trust in the organisation’s and its employees motives (van Kuik, 2009). However, despite the type of governance it is essential that any decision making includes the people taking into account the specific context of the area. Without this the concept of local control will be lost and it is possible the community currency will become another externally implemented and operated project with no genuine commitment or connection to the people.

The role of social, behavioural and health professionals

The role of social, behavioural and health professionals is a complex issue within the development of community currencies, as with any community development project. They have a responsibility to follow empowering and ethical guidelines in their dealings with communities. Therefore professionals must engage in critical self reflexivity, put the needs of the community first as well as understand that community needs are often diverse and conflicting. They must ensure genuine consultation (Toomey, 2009) and a de-powering of self in order to allow space to empower those in poverty. Professionals should promote the development of community currencies which are adaptive and encourage the mobilisation of community members to act for themselves with support rather than be positioned as passive subjects that often are seen as not deserving (Botes & van Rensburg, 2000). In order to do this, social, behavioural and health professionals must acknowledge their position as facilitators, not as experts, as each community will implement the local currency differently based on available resources and need. It is essential considering the target audience that the co-production of the community currency is emphasised so to avoid the paternalism plagued by so many anti-poverty strategies (Botes & van Rensburg, 2000). Co-production is not only about bringing in the community, it is about bringing together a wide cross-section of the community members and ensuring that the most marginalised groups have a voice that is listened to (Botes & van Rensburg, 2000; Nelson & Prilleltensky, 2005; Ravensbergen & VanderPlaat, 2009; Toomey, 2009).

Social, behavioural and health professionals have the opportunity to act as community catalysts by examining the utility of community currencies within an Australian context. Community currencies are positioned not only as an approach that can bring practical benefits but also as a mechanism for discussions of other alternative methods to tackling the issues of poverty, social exclusion, and social (in) justice. It is not only necessary for professionals to critically engage with this topic and the benefits community currencies provide within their own development work, it is also essential that they are part of the global debate surrounding this topic. Currently, community currency research is lacking the essential diversity of opinion that can be gained from behavioural science, social justice, community psychology, and politics. Providing an Australian perspective to a body of literature dominated by UK, US, and Canadian results is useful in order to understand how our unique environment will impact community currencies and how the Australian people can benefit.

Conclusion

Local economies build the confidence and security of a community through the development of social bonds, increased protection from the deficiencies of the national economy as well as a local control of community issues. Through the fostering of social responsibility, community members have a sense of investment in the quality and future of their community. This investment has the potential for transformative change, not only in the community’s attitudes towards themselves but the broader society’s attitudes towards people in poverty and minority groups. Utilising LETS and time banks in ways such as those illustrated through the youth juries (or community juries) can not only aid in the alleviation of poverty but can impact diverse discipline areas from teaching to organisational structuring and local politics and lead to more effective strategies of engagement.

A critical analysis of the definition of poverty and the reasons why this is used is necessary along with the creation of a strategy where the goals, measures, implementation and evaluation are consistent with the philosophical underpinnings of the definition of poverty, empowerment, and social transformation. Community currencies represent a strategy with philosophical underpinnings that are consistent with the empowerment of those in poverty and social inclusion. They are a long term solution that not only aid in poverty alleviation but can become a permanent fixture of the community, providing benefits to all levels of the community. It is the responsibility of social, behavioural and health professionals to think outside of the community development box and to develop new and innovative ways to target and respond to poverty, an issue which has been grappled with ineffectively for decades.

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Acknowledgements

I would like to acknowledge my fellow students, Anne Fiore, Tim MacKellar, Amelia Stone and Emma Nelson, who were my team mates in the development of a conference on poverty. This conference was as part of our assignment requirements for our Internship unit for the Behavioural Science degree. We all worked together on the development of these ideas on community currencies for the conference, and I appreciate their permission to write more formally on the topic we presented on. I would also like to thank Sharon McCarthy as the developer of the internship unit and the conference, for the invaluable lessons she provided us through this process. Secondly I would like to thank the numerous people who proof read, edited, and discussed this paper with me, including Ashleigh Owen, Sharon McCarthy, and Dawn Darlaston-Jones. You were invaluable in helping me refine and finalise my ideas.

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