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Participation in the Bow Chinook Barter Community: Members' Experiences

by

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ABSTRACT

Local Currency Systems (LCS) are systems in which an additional local currency either in form of a paper scrip or debits and credits are introduced into communities complimentary to the existing national currency. These systems have become very popular world wide, either being LETS (Local Exchange and Trading System), Green Dollars, Time Dollars or hourly based systems modeled after the Ithaca Hours in Ithaca New York.

Research in the area of LCS is primarily quantitative, non-Canadian based, and focused particularly on one system LETS. Therefore this qualitative study chose the Bow Chinook Barter Community (BCBC) in Calgary, Canada, modelled after the Ithaca System. This phenomenological study described members' experiences participating in the BCBC. The focus of the investigation identified the process and reasons for becoming involved; benefits, barriers, and problems faced by people while participating and suggested areas of improvement for the system. Finally the study concludes with a discussion about implications of a LCS as a social work intervention tool.

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LIST OF ACHRONYMS

BCBC Bow Chinook Barter Community

CD Community Development

CED Community Economic Development

LCS Local Currency System

LETS Local Exchange and Trading System, Local Employment and Trading System

CHAPTER ONE: INTRODUCTION

Introduction

Local Currency Systems (LCS) are systems in which an additional local currency is introduced into communities complementary to the existing national currency. Local currencies are a medium of exchange, similar to the national currencies. One of the differences is that local currencies can only be spent in a particular geographical community. Therefore, it encourages local trade and boosts the local community. These systems have become very popular world wide, taking on different forms such as being a Local Exchange and Trading System (LETS), Green Dollars, Time Dollars or hourly based systems modeled after the Ithaca Hours in Ithaca, New York.

The purpose of this study is to describe the nature of members' experiences in participating in the Bow Chinook Barter Community (BCBC). BCBC is an hourly based LCS with a local currency script, modeled after the Ithaca Hours of Ithaca New York. In this study I examined the process and reasons for people to become involved in BCBC, the experienced benefits, barriers, problems, and suggestions of improvements, and perceived ideas of the purpose of BCBC. The findings will help the BCBC with their future planning and will be used to provide feedback to current funders, including the United Way of Calgary, to secure future funding.

Significance of the Study

In examining the literature on different types of LCS, there is a lack of Canadian based material. More specifically, there is a dearth of research in the area of hourly based systems modeled after the Ithaca Hours. Ithaca Hours is a LCS located in Ithaca New York, which uses a paper local currency 'scrip' as medium of exchange. This local

currency scrip complementary to the national currency can be used in almost every store in the town of Ithaca (Glover, 1997). I chose BCBC, which is modeled after Ithaca Hours, because it was the only local currency system located in Calgary, Canada. Therefore, this study contributes to the existing literature on LCS by providing a Canadian context and focusing on an hourly based system.

Secondly, studies that exist on LCS are primarily quantitative in nature. This study is a qualitative study. It provides a new perspective by moving beyond looking at numbers as additional income for members and provides an in-depth examination of member's experience with a LCS.

Thirdly, the Bow Chinook Barter Community being a LCS can be classified as a Community Economic Development (CED) project. LCS are defined by Boothroyd and Davis (1993) as one strategy of the ceD approach. This approach focuses primarily on development and is also part of a progressive CED approach using Fontan's (1993) classifications of CED. Therefore this study will contribute to the existing literature of CED.

Fourthly, most literature in the area of CED is written from an economic perspective and therefore there is a need to examine CED from a social work perspective. One area of social work literature involves community development (CD), which describes interventions in the area of community and social development, but leaves out the economic component. CED on the other hand is basically a combination of traditional CD with an additional economic focus. The significance of the economic focus in relation to social work is based on the fact that social workers work with the economically marginalized of our society.

In the following section of this chapter, the study is placed in its structural and historical context. This includes discussions pertaining to the phenomenon of scarcity of money, the broader effect of globalization and a brief history of Local Currency Systems. Secondly, this section describes the structural social work theory being the underlying theory of this study and connections to LCS.

Structural and Historical Context of the Issue

Effects of Globalization

From a broad perspective one can find worldwide economic injustices resulting from the effects and expansions of the global market that are driven by capitalism. The result is that the world is divided into developed and developing countries with small percentages of rich people and a large percentage of poor people. Korten (1995) states, using the results of the Human Development Report 1992 by the United Nations Development Program, that " 20 percent of the world's people who live in the world's wealthiest countries receive 82.7 percent of the world's income; only 1.4 percent of the world's income goes to the 20 percent who live in the world's poorest countries" (p.106). Comparing the average of individual incomes this means that "the average income of the top 20 percent was 150 times that of the lowest 20 percent" (Korten, 1995, p.107). This phenomenon does not stop on the border of developed countries, but even in an industrial country like Canada one can find divisions of rich and poor such as the provinces and neighborhoods.

Nozick (1992) provides a brief summary of the impacts of globalization:

- Draining away of local wealth to foreign owned companies;
- Loss of local and regional employment opportunities;
- Ecological destruction of the earth, as the forests, waters and land are

exploited in the over-production of consumer goods;
- Colonization of people for their labor by transnational corporations;
- Increased dependency on outside producers to meet our needs;
- Economic efficiency becoming the greatest distance between producers and consumers (obviously ecological unsound);
- Mass culture imposed on us from above, designed to make us want to buy things;
- Ethical entanglements: for profit we sell arms to countries our own government do not support (e.g. Germany selling chemical weapons to Iraq), or we sell pharmaceuticals to the Third World which are banned as dangerous in our country (p.28)

Globalization may impact on all aspects of society.

Canadian social work, operating under the liberal paradigm, recognizes this injustice created by the capitalistic global market. The profession acknowledges that "the imperfection of capitalism causes problems for some people" and "the liberals attribute such problems to social disorganization inherent in an urbanized and industrial capitalist society" (Mullaly, 1997, p.57). Therefore liberalism even makes links between poverty and the rising social problems in our society.

One of the approaches used to help disenfranchised people and communities is community development practice. Rothman (1995) classifies community organizational practice into three distinct but often overlapping approaches: locality development, social planing, and social action. Therefore "community organizations constitute an amorphous category ranging from charities to community action groups" (Shragge, 1994, p.74). Unfortunately, the focus of these approaches is primarily on the social empowerment and often leaving out the economic dimension. Community work is divided into economic and community development. Economic development is mainly handled by business people and economists. Social Work on the other hand is generally removed from the economic dimension, and solely focuses on the community development part of community work

including the implementation of social services, community educational programs, and social welfare programs (Pantoja & Perry, 1995). However, the new trend in the field of economics and social work is moving towards an integration of the two.

Pantoja & Perry (1995) argue further that community practice needs an integration of economic and community development:

> The lack of an approach that is holistic, integrated, and culturally relevant has sustained the dependency of our communities and impeded the authentic processes of empowerment, community participation, community control, and the emergence of a local economic system that would provide local employment and develop local wealth (p.218)

Therefore, Community Economic Development (CED) combining the economic issues with the social issues of empowerment can be seen as one way of addressing issues of inequality. It "responds to the failure of our advanced capitalistic system to meet the basic needs of an increasingly large part of the population through the market, supplemented by welfare State provisions" (Shragge, 1997, p.7). MacLeod, quoted by Shragge (1997), states that CED is "...a cooperative attempt by local people to take control of the socioeconomic destiny of the community... to respond to local needs as community members perceive them" (p.12).

In the context of CED, Fontan contrasts two perspectives, the liberal and the progressive approach. The progressive perspective identifies community empowerment as the primary goal while the liberal approach focuses on business development.

Swack and Mason (1987) provide a progressive definition for CED:

> Community economic development seeks to change the structure of the community and build permanent institutions within the community. As a result, the community begins to play a more active role vis-a vis the institutions outside the community and the residents of the community become more active in the control of the community's resources. ...the starting premise for CED is that communities

> that are poor and underdeveloped remain in that condition because they lack control over their own resources (p.327)

A LCS is one method or project of the CED spectrum. In reviewing the definitions of CED I maintain that the barter system by providing support and survival tools to people, and also focusing on the long-term goal of social and economic change, falls into the category of progressive CED. CED in this context is holistic in nature providing a balance in its focus on social, economic, cultural, environmental, and political issues (Williams, 1988).

Issue of Scarcity of Money

It appears that the development of LCS is a result of the scarcity of money in the global economy. When discussing CED and LCS in particular it is important to have an understanding of what constitutes money. One of the leading writers in this area is Bernard Lietaer, who defines money as "an agreement, within a community, to use something as a medium of exchange" (Lietaer, 1996, p.16). What this means is that an agreement can accomplished formally or informally, freely or coerced, consciously or unconsciously. The community where this agreement is valid can be either globally or locally. The notion of money as a medium of exchange represents one of the two key-functions besides money being a standard of measurement (Lietaer, 1998a).

An additional feature of the current currency system and money is that it is typically attached to a nation or state. Since 1972, with the abolishment of the backing of the dollar with gold, money is created out of nothing. Money created out of nothing is defined as fiat money, which means that money gets produced through bank-debts and against payment of interest (Lietaer, 1996; Lietaer, 1998a).

The result is that these national currencies are based on the principle of scarcity. The job of the central banks in countries is to create and maintain this scarcity. Although the reality is that "we can produce more than enough food to feed everybody and there is definitely enough work for everybody in the world, but there is clearly not enough money to pay for it all" (Van Gelder, 1997, p.34).

In examining these described features of money, Lietaer (1996) argues, that some of the unintended effects of this system of money is unemployment in the information age, breakdown of communities and a whole range of ecological issues. In this context Lietaer describes this picture. "Money is like an iron ring we put through our nose. It is now leading us wherever it wants. We just forgot that we are the ones who designed it" (Van Gelder, 1997, p.34). He argues further that now is the time to find out which direction we want to go and "then design a money system that gets us there" (Van Gelder, 1997, p.34). Therefore his forecast is that "local currencies will be a major tool for social design in the 21st century" to combat these effects (Van Gelder, 1997, p.35). It is important that these LCS have a certain role of being complimentary and not replacing the existing currency system. Using Lietaer's words, LCS "are again mushrooming all over the world in an impressive diversity and increasing sophistication" (Lietaer, 1998a, p.12).

Brief History of Local Currency Systems (LCS)

Historically the notion of Local Currencies or barter is not new. Before money was introduced bartering was a common practice. Barter is "defined as the process by which there is a direct exchange of goods and services without money changing hands" (Williams, 1996a, p.85). The limitation of the simple barter system practiced throughout history is, that the individual was required to find the exact person who needed what one

offered. Over time trading became more complicated and money got introduced and national currencies developed as a medium of exchange.

As described above, over years the people in their community lost control over the national currency and money became scarce. As a result of this phenomenon, LCS developed. LCS were regarded as an improvement in comparison to the original barter systems, because local currency script or barter unit was introduced to function as the unit of exchange. Therefore one only needs to find someone who wants "to exchange goods or services for barter units or local currency" (Solomon, 1996, p.37).

Lietaer states that local currency systems "seem to appear with a curious regularity—the 1830s, 1890s, and the 1930s—coinciding roughly with the bottom of the long-term cycle called Kondratieff wave"(Lietaer, 1998a, p.11). In more recent history one can find barter in form of LCS in the 1930's spreading throughout Europe, including Germany, Austria and Switzerland. This development was a product of the Great Depression at the time. The mentioned Kondratieff Wave was intervals of about fifty to sixty years resulting from the 'fundamental shifts in technology'. "We have seen the 'water technology' of the 1830s be followed by the steam engine in the 1880s, the internal combustion engine in the 1930s, and the microchip in the 1980s" (Lietaer, 1998a, p.16). Although Lietaer argues that the current economic cycle is slightly different to the past ones, "the information age is creating a situation without historical precedent: jobless growth, or economic production growth, accompanied by worsening individual conditions. The scales of ecological and community breakdown are similarly without historical precedent" (Lietaer, 1998a, p.16).

Therefore, Lietaer (1998a) sees a future for LCS and believes that they are "the

beginning of a significant new long-term trend" (p.16). Several LCS emerged in the 1980s, as a result of economic recession with the trend continuing into the 1990s. In the 1980's LETS was introduced in Canada spreading into Australia, New Zealand, Great Britain, and non-English speaking countries. In the beginning of 1990's Ithaca Hours started in Ithaca, New York spreading over North America. The Bow Chinook Barter Community, LCS chosen in this study, is modeled after the Ithaca Hour system. This LCS began in 1995.

Structural Social Work Theory and its Relation to LCS

Local Currency Systems are not commonly cited in the social work literature, however this thesis examines a LCS, the BCBC, from a social work perspective utilizing the structural social work theory as the underlying theory. Therefore, it is important to explain in this section what this theory is about and its connection to the chosen research topic.

Structural theory is part of the radical movement in social work, and was first introduced in Canada in the mid 1970's by Maurice Moreau at the School of Social Work at Carleton University (Mullaly, 1997). Mullay makes the distinction between conventional social work and progressive social work. Conventional social work derived from the Charity Organizational Society movement, which began 1877 in the United States. The Charity Organizational Society movement was run by members of the higher socio-economic status to basically control the poor. "The explanation for poverty was one of character and moral deficiency on the part of the poor, and the solution was to reform the individual" (Mullaly, 1997, p.24). Out of this movement one of the primary intervention tool developed, casework with individuals and families that focuses on "coping,

adjustment, and restoration of the poor rather than a change of social conditions"(Mullaly, 1997, p.24).

The progressive perspective is rooted in the Settlement House movement, which started in England in1884. The Settlement House movement believed that poor people are the victims of our unjust society, and that the capitalistic society causes poverty. The goal was to change society rather than the individual. Out of this method another social work intervention tool developed encompassing the self-help model of community organization, community development and social action (Mullaly, 1997).

In Canada since the 1940's the conventional social work approach was dominated by social work interventions, which intended either "to help people cope with or adjust to existing institutions, or to modify existing policies in a limited fashion" (Mullaly, 1997, p.24). However, in recent years the progressive view has general prominence and started to challenge the status quo. The two primary values of social work humanitarianism and egalitarianism are in congruence with the goal of this progressive perspective, but, as Mullaly argues, are in contradiction with the values of the capitalistic state we live under.

Egalitarianism is based on social equity defined as "that every person is of intrinsic worth and should therefore be entitled to equal civil, political, social, and economic rights, responsibilities, and treatment" (Mullaly, 1997, p.27). Humanitarianism is the correlate to social equity. Without social equity, humanitarianism cannot be achieved.

To achieve both, egalitarianism and humanitarianism, a collectivist spirit needs to be created. The two goals of structural social work, which are: (1) to alleviate the negative effects on people of an exploitative and alienating social order and (2) to transform the conditions and social structures that cause these negative effects (Mullaly, 1997, p.133)

outline how these two basic values can be achieved. This means that it is important as a social work intervention to help people but also to focus on structural changes as a long-term goal.

Throughout my education on the structural social work theory I was searching for practical implications of that theory and especially the implementations of the two mentioned goals. I chose BCBC, being a LCS, as my research topic, because it seems to be a practical implication for structural social work theory. The reason is that BCBC is a community development project that emphasizes on helping people socially and economically, but also is an alternative to the current capitalistic economic system. This reflects the two goals of structural social work theory to help people in the present, but also work towards long-term structural changes.

Secondly, the decision to choose a qualitative research approach was also influenced by structural social work theory, because of the notion of not being an expert in bartering but listening to individuals' experiences. This approach is very similar to the dialogical relationship between social worker and service user as described by Mullaly (1997): "a relationship based on horizontal exchange rather than vertical imposition" (p.180).

Presentation of Thesis

In chapter two an overview of the relevant literature is provided. The review includes an examination of CED approaches, structural social work and progressive CED literature, the phenomenon of scarcity of money, the history of LCS, and different case studies in the area of LCS.

In chapter three the methodology used in this study is described. Included in this

description is an overview of the qualitative design and specific qualitative methods used in the study. Secondly, I describe the Bow Chinook Barter Community and how I gained entry to this community. This is followed by a description of the data collection methods utilized. The steps of data analysis and strategies of trustworthiness are then presented. Discussion dealing with ethical issues and methodological limitations conclude the chapter.

In chapter four the major results are presented. The findings are divided into seven different sections. The first section describes the process of people becoming involved, followed by the section presenting reasons for people joining BCBC. The third section describes perceived purposes of the Bow Chinook Barter Community. This is followed by three sections, including benefits, barriers, and problems associated with BCBC. Finally, areas of improvements for BCBC are identified and presented.

In the final chapter a brief summary of major findings of the study are presented. This is followed by a discussion of the strengths and weakness of this study and of the biases of the researcher. Implications for the relevance to the social work profession are described. The chapter concludes with the identification of future areas for research.

CHAPTER TWO: LITERATURE REVIEW

Introduction

The literature review was done primarily before the implementation of the study. The reasons for this process included: to get an understanding of previous research conducted in this field, and secondly to explore potential research topics. The review was updated during the analysis of the data. The first section of this chapter provides the reader with an examination of CED literature focusing on different approaches to CED. The second section examines the history of the LCS. The final section reviews case studies in the area of LCS. The rationale for the literature review topics is the importance to place BCBC, a LCS, into its theoretical (CED literature) and historical context (history of LCS), and research studies examining LCS.

Approaches to CED

The mission statement of BCBC identifies a clear connection of BCBC to the wider theoretical spectrum of CED and therefore can be defined as a CED project. It states that BCBC is "a grassroots initiative that brings together local talents and resources to strengthen our local economy and build community" (Bow Chinook Barter Bulletin, Sept-Oct 1998).

CED, as mentioned, is presently a very popular word, used by the government, by the business community and different community development organizations. However, there appears to be differences possessed by these players in relation to the goal of CED. When examining CED projects one must be careful, as the term CED is understood differently by different people depending on their motives and ideology. In this thesis I utilize Fontan's classification of progressive and liberal approach of CED, and combining

it with Boothroyd's and Davis' distinctions of CED including cEd, Ced, and ceD.

Liberal Approach of CED:

cEd is identified by Boothroyd and Davis as the "growth promotion approach" (Boothroyd & Davis, 1993, p.233). The main principle underlying this approach is economic growth (Perry, Lewis, and Fontan, 1993). Therefore, one can define it as the business sector stream of CED with attention to small business development and entrepreneurship (Clague, 1989), and is guided by the following assumptions.

The first assumption is that economic development is counted solely on monetary transactions, which means that any voluntary work or bartering does not account in economic terms. Secondly, increased employment is viewed as prosperity for the community, because of the increased tax-based and property values. Thirdly, the goal is to attract outside business into the community to increase exports. Fourthly, the understanding is that the market should regulate itself with the assumption that the benefits resulting from increased employment will trickle down (Boothroyd & Davis, 1993).

cEd as described above falls under the 'liberal approach' of CED as classified by Perry, Lewis and Fontan (1993). Liberalism, as Fontan (1993) states, focuses on "the idea that a community is a homogeneous whole where the wealth generated by some has a ripple effect on all of the people and institutions in the community" (p.6). Therefore, in communities this liberal approach would aim at economic development of the private sector with the notion in mind to create jobs which then benefit through "new jobs, higher incomes, and improved housing conditions" (Fontan 1993, p.6).

The cEd approach "has managed to retain its place as the dominant form of CED

in Canada..." (Boothroyd & Davis, 1993, p.233). The reason for that is that the current ideology in our society is identified as liberalism or neo-conservatism that fits perfectly with the cEd approach. This liberal approach fits ideally into the economic beliefs of liberalism including free market, competitive capitalism and private ownership (Mullaly, 1997).

Progressive Approach of CED:

The progressive approach of CED includes the two classifications by Boothroyd and Davis, ceD and Ced. ceD is, the 'structural change approach' (Boothroyd &Davis, 1993, p.233). The focus is on "the quality of economy, rather than the quantity of growth..."(Boothroyd & Davis, 1993, p.233). Therefore communities have the goal to get control over their economy back and eliminate their dependency on outside forces. There are a series of underlying assumptions related to this approach.

First, "the local economy extends beyond the market place transactions" by including the non-cash economy (Boothroyd & Davis 1993, p.235), which could include volunteerism in general, babysitting coops, community gardens, and local currencies. Secondly, "the primary purpose of CED is to increase local control so as to provide stability in the short and long term" (Boothroyd & Davis, 1993, p. 235). This is done through the encouragement of local entrepreneurs, consumer co-ops, or community loan funds. This is also known as sustainable development a term used in the context of CED. Thirdly, "monetary flow into and through the community should be stabilized through local and diversified ownership, local resource control, diversification of export and import replacement" (Boothroyd & Davis, 1993, p.235). This means to encourage the consumer to buy locally, which would substitute imports. Finally, the market should not be

left alone in regulating itself (Boothroyd & Davis, 1993), because of its devastating effects. This includes encouraging small locally owned business development, 'co-management' between community's and government's control over resources such as in community land trusts and co-op housing.

The third approach by Boothroyd and Davis is Ced, or the 'communalization approach', which "goes beyond concerns with economic growth and stability to considerations of how wealth (broadly defined) is used and distributed" (Boothroyd & Davis, 1993, p.235). This approach works towards providing access to all necessary services in life such as health services and financial means. This form of CED also focuses on participation of community members around decisions in their lives (Boothroyd & Davis, 1993).

The assumptions from which this approach operates are first, that "CED is to increase community solidarity, distributive justice, and broadly defined quality of life" (Boothroyd & Davis, 1993, p.236). Secondly, "economic institutions should organize to promote cooperation rather than competition" (Boothroyd & Davis, 1993, p.236). This can be achieved through the implementation of co-ops, land trusts, and community development corporations. And thirdly, participation of all community members in regards to economic decisions should be the empowerment goal (Boothroyd & Davis, 1993). This can be achieved when "working through local and senior governments to eliminate marginalization or exploitation of particular people within the community" (Boothroyd & Davis, 1993, p.236).

The last two approaches, Ced and ceD, are in combination, very similar to the 'progressive perspective' identified by Perry, Lewis and Fontan (1993). In order to reach

the disadvantaged, marginalized and oppressed population, CED approaches should focus on greater access to wealth and increased participation (Fontan, 1993). Fontan classifies this concept as Progressive Community Economic Development, which "offers a development model where the notion of social solidarity, individual and collective empowerment and actual control over local resources and their development are at the heart of the desired change [...] " (Fontan, 1993, p.7).

Clague uses the terminology of 'the social change stream of CED' instead of progressive perspective, defining the social change stream of CED as a more holistic approach that focuses on social, cultural, environmental, as well as economic development (Williams, 1988). Swack and Mason (1987) support this view by defining CED as an "effective and unique strategy for dealing with the problems of poor people, powerless people, and underdeveloped communities" (p. 327), with the goal to change the current structure of the community. The progressive approach is therefore more community empowerment oriented instead of solely focusing on business and employment development (Perry, Lewis & Fontan, 1993). It is a clear combination of social and economic objectives.

Williams argues that there is a close connection between the social change stream CED and community development from the 1960's and 1970's as a result of the common goal of social change (Williams, 1988). The difference is that CED "has inserted 'economic' between 'community' and 'development', based on the experience, sometimes harsh, that popular support for social justice cannot thrive without dollars" (Williams, 1988, p.49).

The ideological context of these last two approaches contradicts the liberal

capitalistic view of our society. Instead, the values are very much in line with the social democratic paradigm. Under this paradigm the economic belief is, as outlined by Mullaly (1997), "public control of the means of production and distribution" and "equitable distribution of income and opportunities" (p.74). The political beliefs of this paradigm are "participatory decision making in all areas of life" (Mullaly, 1997, p.75). This includes the economic sphere with the ideal that capitalism will be transformed into social democracy. As a consequence, politics and economics have a close relationship and thus need to be dealt with simultaneous in order to make changes in the social sphere of people's lives.

History of Local Currency Systems

Local Currencies in the 1930's

One type of project that is part of CED is a Local Currency System (LCS). When studying a current phenomenon, such as LCS, it is always important to put it into the historical context. The prototypes of current LCS were started in the 1930's in Western Europe including Germany, Austria and Switzerland (Lietaer, 1998a).

In Schwankirchen, Bavaria Germany, in the 1930's a small business owner, Hebecker, of an almost bankrupt coal mine decided to "pay his workers in coal instead of Reichsmark" (Lietaer, 1998a, p.10). The reason for this stemmed from the fact that the Reichsmark at this time was experiencing tremendous inflation. Therefore, Hebecker developed a local scrip 'wara', which was backed up by coal. Workers were paid in this local currency. This local currency scrip had a monthly negative interest charge called 'demurrage' applied to it.

The concept of demurrage is "a time-related charge on outstanding balances of a currency"(Transaction Net, 1998). The rationale for this charge is based on the belief that

people would not hoard their money but rather spend it, because no interest would accumulate by saving this currency. The founder of this concept was Silvio Gesell, who "developed the theory that money is like a public service (like public transportation), and therefore a charge is justified" (Transaction Net, 1998). Therefore the concept of demurrage encouraged the spending of the 'wara', because people would be penalized if they did not spend it.

Food and local services were paid with this local currency 'wara'. The project was a success, and in 1931 the Freiwirtschaft (free economy) movement spread throughout Germany. At one time, it involved more than 2,000 corporations. Unfortunately in 1931, the German Central Bank prohibited the entire experiment, because the Bank held the monopoly in issuing currencies (Lietaer, 1998a).

In Austria, in 1932, the mayor of the town Worgl "decided to do something about the 35 percent unemployment" (Lietaer, 1998a, p.10). As a solution, the town council issued 32,000 Schilling worth of 'stamp scrip' (Weston, 1997). These 'scrip' were only valid if they were stamped monthly in the town hall and their value depreciated monthly by one percent ". The depreciation not only encouraged rapid circulation, but also payment of taxes, past, current and upcoming. These taxes were used to provide social and public service" (Weston, 1997, p.1).

The success was so tremendous that within two years Worgl reached full employment. The reason for this success was that "the velocity of circulation of the Worgl money was about 14 times higher than normal Schilling" (Lietaer, 1998a, p11). Therefore, Lietaer (1998) argues that approximately 14 times more jobs were created (p.11). This can be explained by using the simple multiplier effect by Savdie and Cohen-Mitchell (1997), as

described in the following section of this thesis. All businesses in Worgl accepted this new currency and wages were paid between fifty to seventy percent in this new currency. In addition, exchange into national currency was possible with two percent deduction in value. This exchange into national currency encouraged business with the outside market (Weston, 1997).

The idea spread and 200 other communities in Austria decided to implement the practice. But again the Central Bank stopped further development by threatening legal actions. Lietaer (1998b) argues that "the experiments were blocked not because they were unsuccessful but because they were remarkably successful that they were perceived as threatening to centralized decision-making and the central bank's monopoly on issuing currency" (p.3).

From the successes in Worgl (Weston 1997) it became apparent that three conditions are necessary for a LCS to be successful. First, the local government must accept payments in this local currency, and use this local currency in return to make their own local payments. Secondly, this local currency needs to be able to be exchanged into national currency, with a discount of face value. Finally, an automatic depreciation must be built in to prevent hoarding of local currencies. This means that local currency scrips lose its face value by a certain percentage each month.

The experiment of Worgl was tried in North America, after Irving Fisher, a professor from Yale University published articles about the Worgl case in the 1930's. In the United States 400 cities and thousands of communities followed the practice. The systems were abolished, when President Roosevelt made LCS illegal, after he was advised by a Harvard Professor, that "the system would work but it would imply strongly

decentralized decision making" (Lietaer, 1998a). The democratization of the economy was seen a threat. In Canada, the province of Alberta issued a provincial depreciating currency in the mid-1930' called Prosperity Certificate. The central government stopped this project, because they were afraid it would be too successful (Weston, 1997).

These three examples proved that LCS worked as long as it was correctly implemented and operated. The only surviving example from that time is the WIR (Wirtschaftsring) economic circle cooperation in Switzerland. WIR was founded by Werner Zimmerman and Paul Enz, with 15 other cooperators, in Zurich in 1934. The motivation was driven by difficult economic times. The purpose behind WIR centered on the need to combat that crisis with the help of a 'ring exchange system', which was modeled after a Scandinavian and Baltic organization, an exchange and clearing organization.

WIR is the first syllable for Wirtschaftsring (business circle) and is the German word for 'we' which one can interpret as community. "This contains the Swiss ideal to hold together and together as a community protect the interest of the individual (from a speech by Werner Zimmermann, Fall Conference 1954)" (Defila, 1994, p.1).

Recent History and Description of LCS in North America

In the beginning of the 1980's the concept of LETS was first introduced by Michael Linton, a Canadian. At that time, he was self-employed, but found himself in the situation of having problems selling his services. This was the result of the lack of money within the community he lived caused by the economic recession (Williams, 1995). Out of this desperation he developed the concept of LETS in his home-town of Courtney, in British Columbia, Canada. Since then his idea has spread worldwide. Williams, in his

literature, provides statistics from 1994, in which 164 LETS existed in Australia, 54 in New Zealand, 350 in the United Kingdom, 10 in the United States and 10 in Canada (Williams, 1996b, p.2). But the LETS notion expanded into non English speaking countries such as Denmark, Finland, France, Germany, Holland, Norway, Spain, Sweden and Switzerland (Williams, 1997). This system used a debit and credit system using the phone and computer as tools (Witt & Glover, 1998).

Williams (1997) describes LETS as a locally created not for profit enterprise. The primary function of LETS is "to enable people to trade goods and services with each other where national currency is in short supply" (p.1). This derived from the underlying premises that in contemporary society one can find many people who have needs and wants, and many others who would like to work but this demand and supply cannot be matched (Solomon, 1996). The introduction of a local currency solves this problem of supply and demand, by matching those individuals and providing them with a means of exchange, a local currency.

Every month a newsletter gets distributed publishing the goods and services offered and requested by the members. The price gets negotiated between the buyer and seller. The seller gets a credit on his or her account, the buyer a debit. What this means is that when a transaction is completed it gets reported to a central administrative office of a particular LETS. In the end of each month this central office will send out statements to each member.

The role of the central office can be viewed as similar to a bank. But there are two major differences. One is that the banking secrecy does not apply, because transaction records are open to any member. Secondly, no interest gets charged on debts (Offe &

Heinze, 1992). The reasoning behind no interest charges is that this is the primary underlying principle that allows this system to function. Williams (1997) states that "debt within the system is actively encouraged, because it lets the local economy move" (p.2). It also seems to "represent a commitment to put energy back into the system at some time in the future" (ibid, p.2).

In comparing LETS to the LCS in the 1930's, the major difference seems to be that LETS operates with the principle of no interest where as in the 1930's there was an automatic depreciation factor or demurrage factor within the system. Therefore Weston (1997) argues that the weakness of LETS are threefold. First, trading is limited to the members of this system. Secondly, exchange of LETS local currency into national currency is not possible. Therefore it prevents the encouragement of outside trade. Finally, it encourages hoarding of local currency, because no depreciation factor is incorporated (Weston, 1997). However, the missing demurrage factor within the LETS system can be seen as encouraging for people to participate. Negative interest rates may be viewed as if one loses money.

In the mid 1980's, the E.F.Schumacher Society was approached by Frank Tortoriello, the owner of a popular deli in Great Barrington, Massachusetts to get a loan from the micro-credit program. The loan was meant to help with the moving expenses to a new location. The suggestion of the Schumacher Society was to use a 'scrip' for a self-financing approach instead of giving a loan. Therefore, in 1989, this Deli started issuing Deli-Dollars, a transferable and dated note. Deli-Dollars were sold for eight dollars each and marked "redeemable for meals up to a value of ten dollars" (Swann & Witt, 1995). These notes were sold within one month and were able to be redeemed in the new

location. The local customers bought $5.000 worth of Deli Dollars which financed the move (Swann & Witt , 1995).

The development of LETS and Deli-Dollars laid the groundwork for the development of Ithaca Hours. In 1991 Paul Glover, after hearing about the successes of these two LCS, implemented this new program called Ithaca Hours in his hometown Ithaca, New York. His intention was to develop a new system that eliminated some of the limitations of LETS, using a paper currency or 'scrip'. The scrip called Ithaca Hours is worth ten dollars and can buy anything from food, construction work, health care to handicrafts (Swann & Witt, 1995).

Since the beginning Ithaca Hours was quite successful within the community. Membership rose from 80 in 1991 to 800 individuals and 200 businesses in 1994 (Solomon, 1996). The program today has 1,500 listings and $62,000worth of scrip in circulation (Witt & Glover, 1999; Glover, 1997). The practice utilizing the system spread over North America. There are currently 47 systems in the United States and nine systems in Canada (Transaction Net, 1999). One of them is the Bow Chinook Barter System in Calgary.

Ithaca Hours "represent a flexible system of bartering" (Solomon, 1996, p.43), using local currency 'scrip' as a supplement to the national currency. Therefore Ithaca hours are similar to LETS. The only difference is that there is no need for a central office keeping track of all the transactions. One Ithaca Hour possesses the equivalent value of ten American dollars.

It is interesting to point out that the set hourly wage of ten American dollars supports the premise that "one person's time is worth just as much as another's" (Solomon,

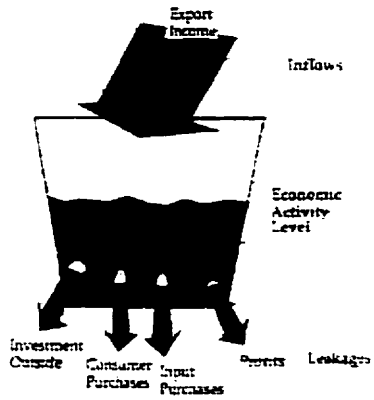
1996, p.44). The replacement of LETS credit with a set hourly wage possesses the potential to improve the social equity impact of this system, because it presumes that each individual's time is valued equally. However a limitation is that individuals still can charge two hours for one hour of work. Therefore there is no immunity against undervaluing one's time (Solomon, 1996). The limitations of this system are similar to the ones of LETS, except that everyone in the community can use the local currency 'scrip' (Weston, 1997).

LCS Objectives

There are three objectives LETS attempts to achieve. These include: economic benefits, social equity, and community building impacts. Ithaca Hours' objectives are never stated clearly but are probably along the same lines, because of its similar operation to LETS. Therefore, the literature review, which follows, is mainly based on LETS research.

The goal of economic benefit is to "rebuild 'localized' economies which are more inter-linked and less-reliant on external goods and services" (Williams, 1997, p.3). The reason for this objective is that economies are becoming more open, therefore have problem with "negative impact of externally controlled investments on local economies" (Williams, 1996a, p.87). The result is that local areas lose control over their economy. To gain a better understanding of this, the analogy of a 'rusty bucket' is often used to describe this notion.

Figure 1: Analogy of the 'rusty bucket'



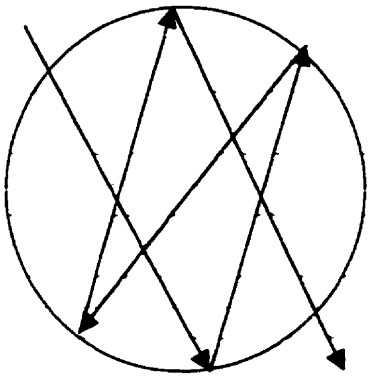
Source: Fairbairn, Bold, Fulton, Ketilson & Ish (1991), p.49.

As seen in the picture above the level of water represents the level of economic activity. Earnings from export increase the water level, but it is also very vulnerable to the economic cycle such as prize fluctuations. The leakage in the bucket represent the money that leaves the community through consumer purchase of goods and services outside the community, outside investments, and profit of non-local companies only to mention a few. Therefore the goal is trying to plug the leakage to gain control back through cooperatives (Fairbairn, Bold, Fulton, Ketilson & Ish, 1991). When looking at this analogy of the rusty bucket the question that arises is what part can LETS play.

Local currency systems through the introduction of a local currency encourage individuals to buy locally with the result that money stays within the community. Savdie and Cohen-Mitchel (1997) argue that one of the objectives of a Local Currency is "to boost the impact of money by recycling and reusing it within a defined region" (p.19). The figure below shows how that 'simple multiplier effect' impacts the behavior of national currency compared to local currency.

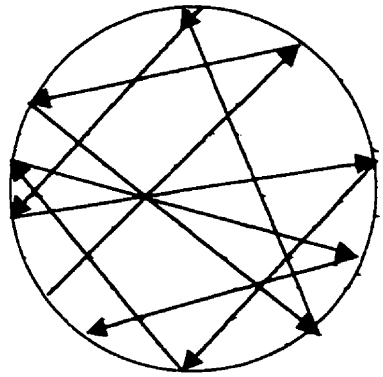
Figure 2: 'Simple multiplier effect'

CAN $ 1 issued by bank



CAN $ 1 leaves to ?

LOCAL CURRENCY $1 issued by community



LOCAL CURRENCY $ 1 never leaves community

Source: Revised from Savdie & Cohen-Mitchell, 1997, p.19

Therefore LETS can be seen as gaining greater control over finances and economic affairs by facilitating exchanges within the community with the intention "to provide a buffer against external economic change" (Williams, 1996a, p.88) through a parallel economy (LETS). The local currency is seen as a complement and not a replacement of the national currency.

The second objective is community building. This is identified as a method to develop a greater sense of community within a geographic area and create social networks for people who participate. The word community was first used in the English language in 1283. "It is etymologically derived from the Old French and Late Latin, where it referred to a group of monks who owned, operated, and lived from the fruits of their monastery. In other words, community referred to the material organization of a self-contained economic entity"(Lietaer, 1998a, p.13).

Social Equity Benefit is the last objective. This objective strives to help those excluded from employment to participate in productive activity, use or extend their skills, and improve their self-esteem. LETS is seen as a vehicle to encourage the participation of unemployed people in informal work so as to reduce social inequalities. However, even in the informal economy social inequalities are reinforced. As Williams found in one of his case studies, people participating in LETS get paid depending to their societal status (Williams, 1996b).

Case Studies of LETS

The only academic scholarly research found was on the Local Exchange and Trading System. The literature review specifically examines five case studies conducted in the United Kingdom, Australia, and New Zealand. For the framework of this thesis I rely on two authors, C.C. Williams and G. Seyfang who are scholarly researchers in this area. Each case study is summarized and the results are critically examined. Finally connections are made to my study.

The New Barter Economy: An Appraisal of the Local Exchange and Trading System (LETS) by Williams (1996a)

Williams (1996a) in his article ' The New Barter Economy: An Appraisal of the Local Exchange and Trading System (LETS)' provides a case study on Totness LETS in the United Kingdom. He attempts to fill the gap in the literature by examining to what extent LETS does meet its objectives. Therefore he examined LETS in terms of their economic, social equity and community building impact objectives. In order to answer this question he developed and distributed a survey to all 250 members of Totness LETS in February 1995. To have a better understanding of this number, it is the equivalent of 6%

of the overall population. His response rate was 25.2 percent (Williams, 1996a, p. 90).

Looking at the objectives independently, the economic benefit does not seem to be major. "Totness LETS has created new economic opportunities broadly equivalent to 0.9 jobs", although one can point out that 37.9 percent of the work conducted through LETS would not have been conducted without the LETS (Williams, 1996a, p.92). These results require further exploration, in my opinion, to move away from this macro-economic measurement and find out what 37.9 percent of additional work means to people. In order to discover this area more qualitative measures are needed.

The attainment of the social equity objective was examined through analyzing the membership and the "level and nature of their participation and remuneration" (Williams, 1996a, p.92). Totness LETS, as Williams concluded from his findings, seems to have a higher proportion of lower income households. Sixty two percent of members are living in a households with an annual income (before tax) of under 10,000 British pounds (Williams, 1996a, p.93). This number stays in comparison to the general population of the geographical area Totnes LETS serves with 21 percent of households with a yearly income of below 6,500 British pounds (Williams, 1996a, p.93). In this case study the members of the lower socioeconomic status earned more per transaction than those members belonging to the higher socioeconomic status. Therefore Williams argues that "Totness LETS appears to have socially re-distributive impacts and provides the poor and unemployed with a means by which they can ameliorate their circumstances"(Williams, 1996a, p.95). But it is important to note that Williams also found that lower income people receive a lower wage for their working hour and lower prize for goods sold.

The community building impact was analyzed through examining who is joining,

and member's perception of the social network improvement. His findings were that 73 percent of Totness LETS moved to Totness within the last 8 years and experienced an increase of social network relationships. This ranges from having people to call on (69%), having friends (40%), and development of deeper friendship (8%) (Williams, 1996a, p.96).

Williams concludes that LETS met its objectives, the social equity, economic and community building impact. Economically, members increased their economic activities. Socially, members connected with other people and built community. The objective of the social equity impact has not been fully achieved, because the hourly wage of lower income members was still lower in comparison to higher income earners. Therefore the time spend working was not valued equally.

Trading Favours in Calderdale by Williams (1995)

Williams (1995) conducted a second case study with Calderdale's LETS in October 1994. This study involved a mail-out survey to all the 120 members with a response rate of 38 percent (Williams, 1995, p.214). The purpose of the study was to examine the amount and nature of trading transactions in relation to members socioeconomic status (Williams, 1995). Similar to Totness, Williams found that in Calderdale the majority of members were from the "poorer sections of the community" (Williams, 1995, p.214). His figures relating to income "negate the popular prejudice that LETS schemes are playthings for the bored middle class" (Williams, 1995, p.214). Williams found that 77 percent of the members joined for personal economic reasons, but 70 percent joined for economic reason combined with others such as "pursuing ideological ends" or "using their skills or widening their social network", when using direct quotes out of the survey (Williams, 1995, p.214).

His findings regarding to economic impact, as stated above, are in line with the findings in Totness LETS. It can be suggested that the trade amount found is not significant, but "its use-value should not be underestimated"(Williams, 1995, p.215). Williams acknowledges that "to examine purely the quantitative economic impacts of LETS schemes is to do an injustice to their more qualitative social and community building benefit" (Williams, 1995, p.215). Williams states that LETS is a valuable weapon "to overcome problems of social exclusion, poverty and the inability to work" (Williams, 1995, p.215). However, more research, especially qualitative directed at the members of LETS, is needed in this area.

Local Exchange and Trading System: A New Source of Work and Credit for the Poor and Unemployed by Williams (1996b)

Williams (1996b) in his article 'Local Exchange and Trading System: A New Source of Work and Credit for the Poor and Unemployed?' provides a third case study on the Manchester LETS in the United Kingdom. The aim of this study was "to evaluate critically the extent to which local exchange and trading systems (LETS) are a potential source of work and credit for the poor and unemployed" (Williams, 1996b,p.1396). He again used a mail-out survey for his study. It was sent out to the 500 members in June 1995. The response rate was 21.8 percent (Williams, 1996b, p.1403).

The survey focused on three issues. The first focus was membership profile, by getting information on annual income, highest education, employment status or previous occupation if unemployed, family ties, and lengths of residence in the city. The second issue concentrated on trading over the past year, focusing on total value of goods and services bought and sold, number of transaction and satisfaction level of goods and

services offered. The last section was an initial exploration of the meaning of the LETS activity to the members. This was done by asking members a series of questions including: (1) why they joined; (2) how they had heard about it; (3) whether LETS had helped them to develop a wider social network; and (4) whether LETS improved their material standard of living and enabled them to use their skills which they otherwise wouldn't have done (Williams, 1996b, p.1403). Williams acknowledges that "the meanings which members attach to their activities" (Williams, 1996b, p.1403), was under-emphasized and needs to be explored further.

Similar to the previous reviewed studies, the membership of Manchester is also skewed towards low-income households. In support of the findings of Calderdale, 81.5 percent responded with economic reasons for joining with the majority from low-income households.

Other findings are similar with the two other studies. Williams found again that, although trading amounts are low, it helped people from lower income households to "improve their material standard of living" (Williams, 1996b, p.1405). He also found that unemployed and low-income households receive lower rates per hour and lower prizes for their goods. His argument is that formal sector values, which contribute to social inequalities, are being transferred to LETS by valuing skills of higher income people. In the area of social network building, the majority of members also claimed to have found people who they can call on, secondly they found friends, and a small number found deeper friendship.

A new finding that emerged was that LETS seems to appeal to the unemployed one can refer to as the 'disenfranchised middle class', and does not appeal to all of the

unemployed people. The 'disenfranchised middle class' was defined by Williams as "the unemployed who are a product of the decline in the middle class of jobs as the labor force has increasingly polarized between low-wage and high-wage jobs" (Williams, 1996b, p.1410). Williams argues that "LETS requires some degree of self-confidence that one has something to offer" (Williams, 1996b, p.1410). Therefore, Williams sees a need to bring a wider spectrum of unemployed into LETS.

Local Exchange and Trading Systems (LETS) in Australia: A New Tool for Community Development by Williams (1997)

Williams continued his studies on LETS systems by conducting research in Australia. He published an article in 1997 titled 'Local Exchange and Trading Systems (LETS) in Australia: A New Tool for Community Development'. The rationale for conducting this research was limited research, identified by Williams, "on the nature and extent of such systems", and "any critical analysis of whether they are achieving their stated objectives" (Williams, 1997, p.2).

In his study in April 1995, Williams sent out 164 questionnaires to all LETS in Australia to collect empirical evidence on the growth of LETS, the nature and extent of development and major problems in their operation. His response rate was 34.8 percent with 57 returned questionnaires (Williams, 1997, p.2).

The focus of this study was on receiving information from the founders and their perceptions. His major finding was that founders ranked community building as the primary impact (69%). Economic impact, which was defined as "to rebuild 'localized' economies that are more inter-linked and less reliant on external goods and services" emerged as the second major result (42.9%). Finally, social equity with the goal "to help

those excluded from employment to participate in productive activity, use or extent their skills, and improve their self-esteem and quality of life was on third rank (28.6%) (Williams, 1997, p.3).

In comparison to other studies there is a discrepancy between the reason for joining. Members identified joining mainly for economic reason as their first criteria, whereas the main reasons for founding LETS was mainly to achieve the community building goal.

Williams also found that the younger the LETS, there was a greater emphasis on social equity impacts as the primary underlying goal. This emphasis, according to Williams, tends to appeal more to the unemployed and lower-income people compared to older and more established LETS. Under the notion of social equity "73.9 percent of LETS believe that they are effective in helping the poor get-by" (Williams, 1997,p.6). This statement rises a number of issues. With only asking the founders there is no way to conclude that LETS achieves the social equity objective. Secondly, the phrase 'the poor get-by' needs further explanation to draw any conclusion from this result.

The findings relating to the member profile were that 38.3 percent of the coordinators identified 'greens' and 'alternatives', 31,9 percent 'low-income' people, 27.7 percent those active within the community, and 23.4 percent varied people as their members (Williams, 1997, p.6). There was no further explanation about these categories of members.

Local Currencies and Community Development: An Evaluation of Green Dollar Exchanges in New Zealand by Williams (1996c)

Williams (1996c) in his article 'Local Currencies and Community Development:

An Evaluation of Green Dollar Exchanges in New Zealand' provides a report of his study of all Green Dollar Exchange Systems in New Zealand. Green Dollar Exchange Systems is a different name for LETS and operates under the same principles. William sent postal questionnaires to all the 57 coordinators of Green Dollar Exchange Systems across New Zealand in April 1995. The response rate was 29.8 percent.

The focus of this study was to "evaluate the extent to which local currencies are a new tool for promoting community development" (Williams, 1996c, p.319). Seventy eight percent of the coordinators cited the social equity impact as an objective, 'to help those excluded from employment to participate in productive activity, use or extend their skills and improve their self-esteem and quality of life' (Williams, 1996c, p.320). Coordinators estimated that 39 percent of their members are not employed, which is higher compared to the overall population, although no coordinator targets the poor explicitly. Seventy three percent of the coordinators "believed that they are effective in helping the poor get by" (Williams, 1996c, p.324).

The second objective the economic impact 'to rebuild 'localised' economies, which are more inter-linked and less reliant on external goods and services' was checked off by 50 percent of the coordinators (Williams, 1996c, p.320). The economic impact is estimated to be 0.13 percent of the New Zealand's GDP produced by the Green Dollar Exchange Systems (Williams, 1996c, p.322). Williams found that that the average amount of trade per member increases with the size of the membership.

The last objective, community building impact 'to develop a greater sense of community' was cited by 21 percent of the coordinators. Eighty percent of these coordinators "thought that they had successfully constructed social networks"(Williams,

1996c, p.324). Again, the larger the membership size the likelier the coordinators thought it was successful.

The study also examined the barriers to development of the Green Dollar Exchange Systems by identifying the needed changes for further development. These barriers were divided into internal and external barriers. Internal barriers were identified as barriers in the internal operating environment. These included finding members (27%), receiving funding (27%), encouraging people to trade (20%), setting up administrative procedures (20%), encouraging a wider array of members to trade (53%), people leaving with debt (33%), the narrow range of goods and services offered (33%), inadequate software package (13%), and the growths of Kiwi dollars rather than green dollars in exchanges between members (Williams, 1996c, p.325). The answer to the question about external barrier was primarily governmental policy (53%). The social security legislation was seen as hindering, because it does not clearly state that the money earned through Green Dollar by the unemployed does not reduce their benefits. This provides fear among the unemployed. The solution would be to enshrine this guideline in the legislation as done in Australia.

Examining Local Currency Systems: A Social Audit Approach by Seyfang (1997)

The next case study reviewed was conducted by Seyfang in 1994. The information used in this literature review derives from her article titled 'Examining Local Currency Systems: A Social Audit Approach' published in 1997. Seyfang uses a combination of quantitative and qualitative measures. Her qualitative data was acquired through structured interviews of two coordinators and four other members. She used indicators to guide her interviews in the area of social and economic benefits, and indicators of

experience of community. These indicators were based on the previous studies conducted by Williams. Quantitative data was collected through a member survey.

Seyfang found that "DissLETS was clearly seen as being operated by and for middle class 'greens', there was little unemployment among members" (Seyfang, 1997, p.9). This result was in contrast to the reviewed studies conducted by Williams, which found that members of LETS in the United Kingdom are primarily from the lower socioeconomic class.

The economic benefits were described by all six interviewees as "LETS provides new opportunities to be economically active" (Seyfang, 1997, p.14). They added that most of the trade conducted would not have been conducted otherwise. LETS also helped people to use skills they would not have been able to in the formal economy. Seyfang also points out that "there was a great appreciation of the socially equitable benefits of LETS in terms of building confidence and self-esteem, and offering training opportunities to the unemployed, but again there were few examples of these potentials being realized" (Seyfang, 1997, p.14).

The social and community benefits are described as being very significant. DissLETS held monthly potlucks for members to attend. Participants answered the question 'Why is LETS important to them', with that they see a strong commitment of LETS for egalitarian social and economic development.

KwinLETS: Working Towards a Sustainable Future by Seyfang (1998)

The last case study, which I reviewed after data collection and analysis, was conducted by Seyfang in 1996. Seyfang did a postal survey of the KwinLets (King's Lynn and West Norfolk LETS) in the United Kingdom. She sent surveys to all members, the

size of the membership was not stated, with a response rate of 64 percent. Seyfang remarks that this response rate is much higher than most other studies conducted on LETS.

The purpose of the study was to provide feedback to KwinLETS to improve their operation, and secondly, to provide evidence to Local Authorities that LETS is a viable organization that should be supported. Finally, it was part of Seyfang's studies as a student. The goal was to find the strengths and weaknesses of LETS. The findings included the growth and development of KwinLETS, membership profile, trading patterns, benefits and problems reported by members.

In examining the growth and development of KwinLETS, 65 percent of the respondents answered that they heard through 'word to mouth' about LETS. Other ways that individuals became aware were through the local newspaper (29%), leaflets or posters (5%) and radio (1%) (Seyfang, 1998, p.3). The major reason for joining was economic reasons (60%). In this study economic reasons referred to "saving money and helping them to get by on a low income" (Seyfang, 1998, p.4). Social or community reasons were mentioned by 40 percent, and environmental reasons were last with 13 percent (Seyfang, 1998, p.4). Respondents stated common characteristics of members, which included members being social and community minded (stated by 35 %), less money oriented than usual (stated by 35%), wanting to help others (stated by 29%), and having a low income (stated by 24%) (Seyfang, 1998, p.5).

Membership profile was the second area Seyfang examined. Most members were in the age-bracket between 40 to 59 with the average of 48 being one year older compared to the local average (Seyfang, 1998, p.5). The average household income was a third less

than the average household income of this region. This mean that LETS attracts people from lower income class. KwinLETS members also differentiate from the local population in relation to the employment status. More members are unemployed, more members have part-time work, more members are self-employed, more members are permanently sick, less members are retired than the local average.

The trading patterns showed that the average amount of trading transactions was 13 times a year. But 31 percent of all the members did not do any trading at all over the year. The trading accounts show also that people rather hoard money instead of spending it (Seyfang, 1998, p.10).

Members reported a number of benefits including economic, community, social justice, and environmental benefit. In the economic benefit area, 53 percent of the members reported that "KwinLETS was a new source of work and income" (Seyfang, 1998, p.11). Sixty percent of the low-income members stated that they acquired new work opportunities through their participation. Seventy three percent reported that participation helped them to get goods and services that they otherwise would not be able to afford. Forty two percent stated that their quality of life has improved since participating. (Seyfang, 1998, p.12)

The community benefits, which was defined as meeting people and making new friends, were reported by 72 percent of the respondents. Being part of a community was encouraged by KwinLETS was agreed by 40 percent of the participants. Community building was encouraged through social gatherings and trading meetings. Seyfang also found that KwinLETS encourages more social justice and fairness. Social justice in this context was in relation to wage imbalance in the labor market. Seventy five percent felt

that this system is based on a fairer principle that the conventional economy, because the Hourly rate is suggested to be a set rate independent from the type of work. Therefore "everyone's skill are equally valuable" (Seyfang, 1998, p.13). Thirty three percent stated that their skills were higher valued in LETS than in the conventional economy.

The last benefit mentioned was environmental. Environmental benefit in this context refers to when people buy second hand or recycled goods (mentioned by 45%), or reduce consumption through sharing goods among members (mentioned by 25%). In addition, 52 percent reported that they buy locally. Overall 78 percent of the respondents said that "LETS was an example of a greener economy" (Seyfang, 1998, p.14).

Participants also reported problems they experienced with LETS. These included problems with the communication among members, especially when entries in the directory are out of date or people do not do what they claim to do in their entries. Secondly, the size of the KwinLETS is too small as 27 percent of the respondents claimed. This results in a problem of demand and supply, which means that not enough services are offered and some member's skill are never wanted or utilized. Also 41 percent felt that more basic goods and services are needed. Thirdly, KwinLETS is a system that is geographically wide spread. Therefore transportation was one concern mentioned. The fourth problematic area is lack of time. "It takes more effort than cash, but there is the benefit of personal involvement" as Seyfang quoted one housewife (Seyfang, 1998, p.16).

Summary of the Reviewed Case Studies

Seyfang and Williams are two very active researchers in this area of LETS. Williams' research covers LETS in the United Kingdom, Australia, and New Zealand. All the reviewed studies are solely quantitative by nature producing numerical data about the

objectives of LETS and their achievement. It seems that in Williams's studies the social equity, community building, and economic benefit objectives were achieved by the different LETS. But he also found areas of improvements including public policy that supports the use of local currency by not deducting local currency earnings from social benefit receiver's monthly benefits.

Seyfang's research was conducted in the United Kingdom. She based her research on indicators derived from previous studies by Williams. Her studies were primarily quantitative in nature, with the exception of the social audit research, which combined quantitative and qualitative measures. Economic, social and community building impacts were described as significant. The KwinLETS study provided thorough quantitative findings about the strengths and areas of improvements of LETS.

Limitations of the Previous Research

The main limitations within the reviewed literature are the lack of Canadian based research done on a local currency system based on the Hour-System, and secondly, the lack of research, which explores the participant's experience. Most studies reviewed relied primarily on quantitative measures thus not capturing the perceptions of the members' experiences.

Research Question

This research examined a Canadian hourly based system, the Bow Chinook Barter Community (BCBC), modeled after the Ithaca Hour system, of Ithaca New York. I decided to choose a LCS to enhance the literature on LCS from a social work perspective. I utilized a qualitative research approach to explore the experiences of members'

participation with a LCS. Therefore, the research question is: What is the nature of members' experiences participating in the Bow Chinook Barter Community?

CHAPTER THREE: METHODOLOGY

Introduction

The literature review clearly identifies that studies completed in the area of Local Currency Systems (LCS) are very scarce. Most studies are quantitative in nature focusing on such as average amounts of trade or additional monthly incomes. Both, the scarcity of research material and the quantitative nature of the existing studies are the reasons for choosing a qualitative research approach. Therefore this study adds a different focus to the existing research by allowing members to describe in-depth the nature of their experiences in participating in the Bow Chinook Barter Community, a LCS.

A qualitative research approach attaches meaning to the experience. As Rubin and Rubin (1995) point out qualitative research is more about "seeing meaning in context" (p.32). Qualitative research focuses on "getting closer to the data" and "the concept of experience" (Chadwick, Bahr & Albrecht, 1984, p.206). Therefore qualitative research is "any kind of research that produces findings not arrived by means of statistical procedures or other means of quantification "(Strauss & Corbin, 1990).

Patton (1990) identifies characteristics that are important in qualitative studies. Qualitative research is classified as a naturalistic inquiry. This means "that the researcher does not attempt to manipulate the research setting" (Patton, 1990, p.39). Therefore the phenomenon gets studied how it naturally occurs. One is open to the outcome of the study without having predetermined constraints on the study.

A second important characteristic of a qualitative study is the holistic perspective. This means that the phenomenon in its complex system has to be understood, instead of picking it apart (Patton, 1990). By conducting research from a holistic perspective the

researcher needs to have direct contact with the people of the phenomenon being studied. The researcher must become familiar with people's lives so that they can understand their experiences. In my case I became a member of the barter community myself, attending meetings, potlucks, and trading on a couple occasions.

I chose phenomenology as a guiding framework of my qualitative research study. "Phenomenology is the systematic attempt to uncover and describe the structures, the internal meaning structures, of lived experiences"(Van Manen, 1990, p.10). In this study the lived experience is the participation of members in the Bow Chinook Barter Community. The central question of a phenomenological study focuses on "what is the structure and essence of experience of this phenomenon for those people"(Patton, 1990, p.69). Merleau-Ponty (1962) defines phenomenology as "the study of essences" (p.vii). This entails, as Patton (1990) writes, that "there is an essence or essences to shared experiences (p.70), which means that "these essences are the core meanings mutually understood through a phenomenon commonly experienced" (p.70). A phenomenological study describes, "how it is that they experience what they experience" (Patton, 1990, p.71). An important aspect in doing a phenomenological study is to be aware of one's own preconceived notions, so that those do not interfere with the findings. The term used in phenomenology is 'bracketing' which describes "how one must take hold of the phenomenon and then place outside of it one's knowledge about the phenomenon" (Van Manen, 1990, p.46).

Description of the Setting (Bow Chinook Barter Community)

The chosen LCS for my study was the Bow Chinook Barter Community (BCBC), a hourly based system modeled after the Ithaca Hour System and located in Calgary. It is

one of the projects run by the Arusha Center, located in the Kensington area. BCBC possesses a three and a half year history of existence. BCBC started when the Arusha Center lost its funding from the Canadian International Development Agency in April 1995. A need was identified by the Board to educate the community of Calgary about local alternative economic solutions to the global economy. The barter system was one of the ideas that emerged (Bow Chinook Barter Bulletin, Mar-Apr 1996).

It took Arusha six months of preparation and planning to start BCBC. This preparation process included meeting with the Hour system in Nelson, B.C., talking with Paul Glover, the founder of the Hour system in Ithaca, New York, networking within the community of Calgary, and engaging in public forums. The decision was made to model BCBC after the Ithaca Hour system, an hourly based system. Finally on November 15, 1995 the first BCBC potluck with 38 attendees was held. Today, the membership of BCBC is approximately 270 people (Bow Chinook Barter Bulletin, Mar-Apr 1996).

According to the mission statement printed in every bi-monthly newsletter, "the Bow Chinook Barter Community is a grass roots initiative that brings together local talents and resources to strengthen our local economy and build community" (Bow Chinook Barter Bulletin, Sept-Oct 1998).

BCBC's Operation

Members of BCBC advertise their goods and services they want to purchase or have for sale in the Barter Bulletin. Trading transactions take place either through their ads in the Bulletin or on the monthly potlucks held to stimulate trade. A typical trading transaction looks as follows:

1. list goods you can trade

2. list skills you can trade
3. mail or drop off sign up form to the Bow Chinook Barter Community
4. Call someone to offer or request goods or services
5. Ask about their credential or experience
6. Negotiate trade. Seek full value, but be flexible
7. Make any agreement specific and clear. Repeat it aloud. Put it into writing if necessary
8. Give good service

(Bow Chinook Barter Bulletin, Sept-Oct 1998)

As a medium of exchange members use local paper currency Hours.(see Appendix C for an example of Hours). The value of Hours correlates with the national currency. One Hour is the equivalent of 10 Canadian dollars. The idea is that through this local currency the value created through trading stays within this local region of Calgary. Revenue Canada acknowledges the existence of bartering and "takes the view that barter transactions are within the purview of the Income Tax Act. Therefore Hours are handled "on the same basis as if cash was the consideration" (Revenue Canada Taxation, 1982, p.1).

As of April 1998, the annual membership fee was twelve Canadian dollars for joining the BCBC, which means one dollar per month to have one ad in the bi-monthly bulletin. For the initial membership fee of 12 dollars each new member receives four Hours to enable them to start trading. The membership must be renewed once a year by paying additional twelve dollars. With these twelve dollars one receives two Hours and one's advertisement will continue to appear in six consecutive issues of the Bow Chinook Barter Bulletin. (Grandinetti, 1996). Therefore, Hours come into the circulation with each new member singing up. Additional Hours enter the circulation through loans and grants provided to non-profit organizations.

Besides the Bulletin being a place to offer and request goods and services, the

monthly potluck is also a trading place. The potluck is a time and place where one can meet other people associated with BCBC, and make connections in regards to trading or friendship. During this event each member possesses one vote and can directly be involved in setting the direction for BCBC including decisions on issues around grants or loans to small local businesses or community organizations (Sarah Kerr, presentation on BCBC, March 1998).

BCBC is officially a project of Arusha and therefore ultimately reports to the Arusha Board of Directors. Most policy and administrative decision are made by the steering committee, an elected body by the members of BCBC, and comprised of the two coordinators and elected volunteers. These elections are held every two years at the monthly potluck. The two part-time coordinators implement the decisions made at the potlucks or the steering committee (Bow Chinook Barter Bulletin, Sept-Oct, 1996).

BCBC's Pparticipants

BCBC has approximately 270 *listed members* (members who are signed up paying for their advertisement in the bulletin). There are three categories of members, including individual, business or entrepreneur, and community group members. The only information known about these members is their names, addresses, and phone-numbers. There is currently no information about their socioeconomic status and gender.

A recent new renewal policy was implemented in April 1998 produced an updated membership database, because renewal of membership will now be enforced which means that those individuals who do not pay the annual fee will be deleted from the list. This renewal process insures that ads listed in the bulletin are current (Conversation with Sarah Kerr, March 31, 1998).

BCBC also has *non-member participants*, who are bartering using hours without having an ad in the Bulletin, because anybody who has Hours can use them. For example employees of Sunnyside market get paid partial in Hours and can use these Hours.

Gaining Entry

Initial Contact

The process of gaining entry to BCBC began in January 1998. During my field placement (January 1998- April 1998) with the Calgary Mennonite Center for Newcomers, I was involved with the Calgary Works program, an employment program that assist newcomers to Canada in finding employment. This project is a partnership program of the BCBC. One of my learning activities, together with another MSW student, was to conduct a year-end evaluation of Calgary Works focusing on the barter component of this program.

Prior to this evaluation, I started to attend the BCBC steering committee meetings with the Calgary Works coordinator to get a better understanding of BCBC. I signed up for the evaluation sub-committee, which also became part of my field placement. This evaluation-subcommittee met weekly to plan an evaluation primarily to secure funding from the United Way for three consecutive years starting November 1998. The committee consisted of the two coordinators of BCBC (staff), one volunteer and myself as the field placement student. I offered my thesis to be part of the evaluation, after my field placement ended, which was accepted by the committee members.

The evaluation conducted by BCBC had two components encompassing a quantitative and a qualitative component. The quantitative part was comprised of a member survey sent out to all members. The qualitative part was my thesis research. The

outcome of this evaluation was used to give feedback their funders as well as a basis for future planning for BCBC.

Collaborative Research

Through my participation in the evaluation subcommittee I started to build rapport and trust, and developed a collaborative relationship with its members, which continued during my thesis research in the summer and fall. It was planned to have the evaluation sub-committee guide the planning and analysis of my research, but because of other commitments this was not possible. Therefore, I was primarily in contact with one of the coordinators. She provided me with a list of possible interviewees and assisted me in the development of the interview questions. Before conducting the first interview I checked with the coordinator whether the chosen questions were appropriate with the purposes of the evaluation.

Sampling Procedure

Qualitative research approach calls for purposeful sampling. The goal was to select "information-rich cases for the study in depth. Information-rich cases are those from which one can learn a great deal about issues of central importance to the purpose of the research" (Patton, 1990, p. 169). Two chosen strategies of purposeful sampling were criterion and intensity sampling.

Criterion Sampling

Criterion sampling procedure is defined as sampling by certain criteria to make sure that important predetermined criteria are met (Creswell, 1998, Patton, 1990). My criteria included:

- Participants needed to be a member of BCBC for at least one year to ensure

some experience in bartering;

- Participants needed to be registered and active trading members;
- Participants needed to be able to articulate their experience;
- Participants needed to be non-business member.

The population I chose my sample from was registered members of BCBC who listed ads in the bi-monthly bulletin. From the registered members the following were excluded:

- Business-owners
- Community organizations and groups
- Calgary Works members (some of the Calgary Works participants have their own ad who then are included)

Intensity Sampling

Intensity sampling was my second sampling strategy to get participants who were able to give me a rich description of their participation. Therefore I chose individuals who were highly involved in the BCBC. The sampling selection was assisted by one of the coordinators, who knew a majority of the members and provided me with a list of people believed to knowledgeable about BCBC. Because I focused on information rich cases my sample was not representative of the membership as a whole but rather skewed towards very active members with two coordinators and three steering committee members out of the seven members I interviewed. I called each individual person from the provided list asking if they would like or be willing to participate. The content of the informed consent form was used to provide brief information about the study over the phone.

Seven individuals agreed to participate in the study. I used the concept of

redundancy to determine when I had enough information. According to Coleman and Unrau (1996) this concept is "in essence, the data becomes repetitive and further analysis only confirms the grounds that you have already covered" (p.106). After initially coding five interviewees I saw the same categories emerge. I conducted two more interviews to ensure that I had enough information. Lincoln and Guba (1985) state that

> in purposeful sampling the size of the sample is determined by informational considerations. If the purpose is to maximize information, the sampling is determined when no new information is forthcoming, from new sample units: thus redundancy is the primary concern (p.202)

Description of the Interviewees

During my research I collected demographic information about the interviewees of my study. At the end of each interview I asked each participant question about their age, education, employment, time of involvement in BCBC, specific role(s) in BCBC including volunteering, what and how much one barters.

I interviewed 7 participants including two of the coordinators of the system. The sample consisted of primarily women as only one male participated. This gender unbalance represents one of the limitations of the study. The age ranged from 26 years to 34 years. Their education ranged from two with a high-school education and five with a university education and one person with a Master degree. Two of the participants were self-employed having a home-business and the rest were employed.

Six of the seven people were involved since the beginning of BCBC. Two of these six were involved in establishing BCBC. One interviewee was only a member for 9 months. The type of participation varied from simply bartering to sitting on different committees. Five interviewees were members of the steering committee. Only one of the

interviewees did not serve in a volunteer capacity. The dominance of steering committee members happened, because of my selection criterion of having knowledgeable participants.

Data Collection

I used two data collection methods. These were in-depth interviewing and participant observation. According to Creswell (1998) phenomenological studies tend to utilize primarily interviews as their sole data collection method, but I decided to combine it with a second method, participant observation to get a richness of the data (Patton, 1990).

In-depths Interviews

The primary data collection method used was in-depth interviews. Kahn and Cannell (1957) describe in-depth interviewing as "a conversation with a purpose" (p.149). Interviews are used to find something out about people's lives, which cannot be observed. Interviews enabled me to collect data through people's stories about their experience with bartering, their view on bartering and their meaning attached to participating in the Bow Chinook Barter Community. It allowed me to "enter into the person's perspective" (Patton, 1990, p.278).

I chose a general interview guide (Patton, 1990) also called semi-structured interview guide (Creswell, 1998). Patton (1990) describes a general interview guide as providing "topics or subjects areas within which the interviewee is free to explore, probe, and ask question that will elucidate and illuminate that particular subject" (p. 283). This type of interview allowed me to ensure that some topics are covered but still left enough flexibility to keep room for unexpected concepts to arise.

I conducted 7 interviews ranging from 30 minutes to one hour duration each. Four interviews were held at the interviewees' homes. Interviews with the two coordinators took place at the BCBC office. One interviewee was interviewed over the phone using a speakerphone to enable recording. All interviewees were audio-taped and transcribed verbatim. Throughout the interviewing process my initial interview guide was revised, because new categories emerged which became questions in the following interviews. I finished the interview process, when I realized that a redundancy of data occurred (Lincoln & Guba, 1985).

Participant Observation

My second data collection method was participant observation of the monthly potlucks. This method was chosen to give me additional information about data derived from the individual interviews (Creswell, 1998). According to Marshall and Rossman (1995) observation is:

> First hand involvement in the social world chosen for that study. Immersion in the setting allows researcher to hear, see and begin to experience reality as the participants do. Ideally, the researcher spends a considerable amount of time in the setting, learning about daily life (p.79).

I chose to observe the monthly potluck because it was the only activity of the participation in the BCBC that was directly observable, because the individual barter transactions are non observable.

I was able to observe three monthly potlucks. My role during this observation was participatory, because of the nature of a potluck. During my participation during these potlucks I gathered field notes. These field notes include description including physical setting and activities, and reflective notes capturing my own reaction (Creswell, 1998).

Data Analysis Methods

Data analysis means "bringing order, structure, and meaning to the mass of collected data" (Marshall & Rossman, 1995, p.111). Throughout the process of analysis data is reduced to 'manageable chunks' (Marshall & Rossman, 1995). The purpose is to let patterns and themes emerge from data through a systematic process (Coleman & Unrau, 1996). This systematic process in qualitative analysis is called inductive analysis, which means according to Patton (1990), "that the patterns, themes, and categories of analysis come from the data; they emerge out of the data rather than being imposed on them prior to the data collection and analysis" (p.390).

Journaling

During the entire research process I kept a detailed journal, which included information about my insights, questions, self-analysis, impressions about emerging patterns, and biases. Lincoln and Guba (1985) describe journaling as "kind of a diary, in which the investigator on a daily basis, or as needed, records a variety of information about self and method" (p.327). This process of journaling was done to provide an audit trail to enhance the trustworthiness of this study. Journaling also decreased the possibility that personal bias influences the analytical process (Coleman & Unrau, 1996).

I kept a journal in which I recorded my reactions, feelings and general comments after each interview and participant observation. Secondly I kept track of the research process including meetings with evaluation-member and my supervisor. And finally during the data analysis, I captured any ideas and questions that evolved around emerging categories and themes.

Transcribing

My data analysis occurred simultaneously with the data collection in order to guide the questions used in future interviews. To establish an initial framework for the analysis I transcribed all interviews verbatim including non-verbal interactions such as pauses and laughter. This procedure was chosen to get as much meaning out of the context of the interview as possible. In the effort to become familiar with the content I transcribed the interviews myself. Safety was assured by storing the tapes and the transcripts at my home at a secure place. Confidentiality was assured by not including any identifying information in the transcribed material, as well as participants observation notes (Coleman & Unrau, 1996). After having transcribed the interviews I started with the coding procedures and analysis utilizing first, second, and third level coding process (Coleman & Unrau, 1996).

First Level Coding

As soon as the first interview was transcribed, first level coding began. First level coding incorporates 'identifying meaning units' and fitting these meaning units into categories (Coleman & Unrau, 1996). I identified meaning units by 'classifying and collapsing data (Coleman & Unrau, 1996). After having identified meaning units I decided whether units were similar or different and developed categories from there. Every meaning unit that did not fit into the initial categories was labeled miscellaneous. Throughout the process, after five interviewees were initially coded, two additional categories emerged from the data, which were two benefits, environmental benefits and enhancement of quality of life. I included them in my interview guide as questions for the last two interviewees.

Second Level Coding

After I completed first level coding I went one step further to second level coding. At this level the analysis process was moved to a more abstract level by interpreting the meaning of the categories emerged from the data during the first-level process. After I identified all emerging categories I started to retrieve meaning units into categories by cutting and pasting these meaning units, which were the quotes from each individual transcript that supported my categories. This process allowed me to look at the meaning of those units in the context of the categories rather than in the context of the individual interview (Coleman & Unrau, 1996).

I examined the relationships among categories. As part of this process I examined the differences and similarities of categories with the goal "to integrate the categories into themes and sub-themes based on their properties" (Coleman & Unrau, 1996, p.108).

Third Level Coding

The process of first and second level coding often happens simultaneously. The third step of analysis moved the process to bringing meaning to the data. In order to bring meaning to the information I started to interpret the data by looking at relationships between the major themes. To guide this process I drew cluster diagrams to make relationships more visible.

Strategies of Trustworthiness

To ensure soundness of my study I used the trustworthiness framework developed by Lincoln and Guba (1985). Having chosen a qualitative research approach I established trustworthiness through demonstrating credibility, transferability, dependability and confirmability using Lincoln and Guba's alternative terms (Creswell, 1998; Marshall &

Rossman, 1995; Krefting, 1990).

Credibility

Credibility in qualitative studies is evaluated on how well one describes and interprets people's experience (Krefting, 1990; Marshall & Rossman, 1995). This means how well "people who are also share that experience would immediately recognize the description" (Krefting, 1990, p.216). To achieve this stage, a researcher needs to submerge oneself into the setting to be able to identify and verify reoccurring categories and themes (Krefting, 1990).

The first strategy utilized was *prolonged engagement* using Lincoln and Guba's (1985) term. Spending an extended period of time with the participants enabled me to establish a closeness and provide a detailed thick description of the data collected. My time spend in the field was over one year.

A second strategy, identified as *reflexivity*, "refers to assessment of the influence of the investigator's own background perception and interest on the qualitative research process" (Krefting, 1990, p.218). My bias was captured through writing field notes, also called conceptual baggage. Conceptual baggage, defined by Kirby & McKenna (1989) is "a record of thoughts and ideas about the research question at the beginning and throughout the research process. It is a process by which you can state your personal assumptions about the topic and the research process" (p.32). Therefore, these field notes besides containing the daily schedule, logistic of the study, and methodology, focused on my feelings, ideas and thoughts around the research. This process helped to "become aware of biases and preconceived assumptions" (Krefting, 1990, p.218).

A third strategy used was *triangulation*, "enhancing the quality of the research" (Krefting, 1990, p.219), by ensuring that all aspects of the phenomenon have been investigated. I combined in-depth interviews and participant observation "to provide corroborating evidence" (Creswell, 1998, p.202).

A fourth strategy was *member check*, which ensured that the researcher translates and integrates the participants' viewpoint. It is "a technique that consists of continually testing with informants the researcher's data, analytical categories, interpretations and conclusions " (Krefting, 1990, p.219). In my study I provided the interviewees with the findings of the study to get feedback on the accuracy of information and identification of gaps in the information.

A fifth strategy used was *peer examination*. This strategy "involves the researchers discussing the research process and findings with impartial colleagues who have experience with qualitative methods" (Krefting, 1990, p.220). A committee member checked through the first interview providing independent first level coding. This is also defined as triangulation of analyst, which means asking other people "to utilize and categories your data to provide evidence that your categories scheme is useful and appropriate" (Coleman & Unrau, 1996, p.99).

Transferability

Transferability is not a major priority in qualitative research. One can even argue that research is always non-transferable due to the changes in environmental factors that influence each particular setting. In order to ensure that readers can decide whether it is transferable to another setting, *rich and thick description* (Creswell, 1998) is needed.

Dense background information is provided in relation to the participant's demographics and a description of the Bow Chinook Barter Community itself.

Transferability can also be examined within the study. This means the "representativeness of the informants for that particular group" (Krefting, 1990, p.220). This type of sample is referred to as nominated sample, which entails that a long time member, in my case one of the coordinators and founding member of BCBC, help identify a list of members that are typical for the membership (Field & Morse, 1985). My sample included steering committee members, members who are attending and not attending the monthly potluck, and members who are also volunteer within the community.

Dependability

The uniqueness of qualitative research designs expects variability instead of consistency. Therefore consistency gets measured in terms of dependability. To ensure dependability I provided a *detailed description* of the data collections methods and data analysis techniques used. An *audit-trail*, detailed journal, provided the possibility to follow the research. *Triangulation* of in-depth interviews and participants observation helped to ensure that captured relevant information. *Peer examination*, the collaborative working relationship with the evaluation-subcommittee, also kept me online with the adequacy of my findings.

Confirmability

Lincoln and Guba (1985) suggest that confirmability is fulfilled when credibility and transferability is achieved. This was ensured through *triangulation* and *reflexive analysis* as described in credibility. In addition I kept an *audit-trail*, which is the major

strategy, for possible external reviewers by writing a detailed journal and analytical memos.

Ethical Issues

Throughout the study I attended to a number of ethical issues. According to Patton (1990):

> Qualitative methods are highly personal and interpersonal, because naturalistic inquiry takes the researcher into the real world where people live and work, and because in-depth interviewing opens up what is inside people-qualitative inquiry may be more intrusive and involve greater reactivity than surveys, tests, and other quantitative approaches (p.356)

The ethics review committee approved my proposal of this study prior to the first observation and interview. This process ensured that participants were protected from possible harm. The following issues were covered, including confidentiality, access to data, and informed consent. Punch (1994) stated that "in essence, most concern is resolves around issues of harm, consent, deception, privacy, and confidentiality of data" (p.89).

To ensure *confidentiality* I used synonymous names during my interviews to have unidentifiable tapes. I also was not able to include information about items traded, because of the small size of BCBC individuals would be identifiable. This was done to ensure that the person interviewed did not fear of any repercussion due to her or his opinion raised in the interview.

Informed consent was assured through signing a form, which provided the information about the study. This process was in place to make sure that the participation was voluntary and understood. Participants could resign from the study at any time. The signing of consent forms was only possible for the interviews. The participant observation of the potluck could not be handled with signing of consent forms. The reason is the drop-

in and open nature of these potlucks. Therefore, I made a small presentation at each potluck providing information about the research and the observation.

The only people, who were planned to have *access to the data*, were the members of the evaluation committee, identified as co-researchers, and myself. Because the small size of the barter community these members are probably able to identify the interviewee. Each interviewee was made aware of this situation as outlined in the signed consent form.

The data collected in form of tapes, transcripts, field notes and journals were stored at my home at a locked up place to ensure the protection of the participants. My personal copy of tapes and transcripts will be destroyed after 5 years. Another copy of the tapes and transcripts will not be destroyed, but will be kept in the office of BCBC for future reference. This was also outlined in the signed consent form.

Methodological Limitations of the Study

One of the limitations was the unbalanced nature of my sample in relation to gender. I interviewed six women and one male. Therefore this study is not able to make any comparative analysis based on gender. I also was not able to make any analysis based on social economic class or race, because no information was available pertaining to these issues.

The exclusion of the Calgary Works participants was chosen because of an incomplete list of its members. I was not able to capture the numbers of members involved. In addition, this project was under review in the beginning of my research process and might have not been in existence during the process of my study. Although the inclusion of these members would have diminished the limitations in regards to race and class, I believed that Calgary Works, due to the several issues around bartering as a

newcomer and being a pilot project, required a separate evaluation

One of my sample criteria was to attract interviewees who are able to articulate their participation well. By choosing this criterion I was aware that the study and my sample was skewed towards members who are very active in BCBC. Therefore my sample does not represent the membership population as a whole.

I chose a qualitative research approach, which intended not to be generalized to other systems. The thick and detailed description of the findings made it possible for the reader to decide whether it is transferable to other settings.

CHAPTER FOUR: RESULTS

Introduction

The study examined the experiences of members participating in the Bow Chinook Barter Community. This chapter presents the major results that emerged from the data. The first section describes the processes of how individuals became members of the BCBC. The following section explores the reasons for becoming involved in the BCBC. The third section describes the participants' views pertaining to the purpose and objectives of BCBC. The fourth section describes the benefits of BCBC to individuals and the community as a whole. The next section focuses on the barriers members' face in relation to their participation. The fifth section examines the identified problems of BCBC. The last section describes participants' ideas how to improve BCBC.

Process of Becoming a Member of the BCBC

This section describes how individuals became involved in the BCBC. Based on the commentary provided it appears that participants became involved in two distinct ways. The first one was through work, and the second way was through contact with another individual.

Work

Two of the participants were involved in CED projects throughout their work and became involved with BCBC through this mechanism. The following statements describe how individuals became involved through their professional work.

> Well, it was through my work at the (name of the organization), because I'd been looking at economic development as area I guess of work in, because of my work in Forest Lawn, and (name) at the time. She used to work at (name of the organization). And then sort of by, I don't know if it it's serendipity or what that

> is. But I heard that (name) was putting on a public meeting about a barter system. So I jumped on that.
>
> I found out about it probably through (name), like I can't even remember. So, through my work and her involvement. .... And just having the bulletins around the office, starting to read the bulletin probably got me more tangibly interested, I guess, being able to see exactly what people are offering and how I might be able to fit into that system.... And then I also participated in Calgary works Project.

One interviewee became involved through volunteer-work, "Well, I was on the board of the Arusha Centre".... "I was invited to the organizational community meeting that first started in, I guess fall '96. So I volunteered joining the steering committee".

Through another Individual

The second way individuals became involved was by hearing about BCBC from another individual. Four interviewees became involved " probably just through word of mouth", or " heard about it from a friend". It seems that this process of becoming involved was based on an existing social connection to a member of BCBC as the two following statements revealed:

> I just sort of heard through the great vine that it had started up, and I knew, I think I knew (name), because she lived in the same neighborhood, just from talking to people. And a lot of the people that were part of, with some exception, were from that neighborhood.
>
> I was really involved with the LETS system there. And had seen how successful it was and came back here and saw that Calgary didn't have one. So I was interested in starting one and run into (name) who would also have the same experience from Nelson. And she called a meeting and I went to the first meeting and that's the way it started.

Reason for Becoming Involved

Although the interviewees were not directly asked why they became involved in BCBC, throughout the interviews economic reasons surfaced as a primary factor for individuals joining BCBC. Economic reasons are divided into individual and societal.

Individual Economic Reasons

All interviewees stated clearly how much they benefit materially from participating in BCBC. The following quotes illustrate how the participants benefited:

> I bought a massage...And I have to say the big benefit for me was, because I probably would feel that's something a bit too decadent for me to go out and spend 35 bucks.... I also buy eggs from (name), very regularly. I've probably bought eight cartons of eggs from her now...I just like my eggs.

> I've gotten things that I normally wouldn't have gotten, if I hadn't been able to barter. I've gotten lots of stuff....I've got a case of wine...I've got a bicycle...I bartered for dog-food and veterinary services, clothing, furniture.

> The best one (barter transaction) I did was having those pictures taken. I think she takes half Hours now. So it cost me 17 Hours which would be about 170 bucks. ...I got bikes tuned-up, and my trees pruned, and landscaping advice. Stuff that I would never, like I would never be able to hirer a landscaper.

Societal Economic Reasons

Four of the participants viewed participating in BCBC as a way to create an alternative to the consumer orientation of our society and the global market. One interviewee describes her participation as "making a point with [her] consumer dollars", with the consequence that " money stays, like profit doesn't go out of the community. ".

Another participant in commenting stated that

> We are a very consumer oriented city...We have big houses here I find, and having nice fitness-club-memberships and nice travel. I find Calgary is very much based on that and that's probably an other reason why I connect with Bow Chinook very well, because a lot of people I've known for a long time are really becoming pretty consumer oriented and it is not me. I don't like the spirit of it and I don't really feel that's all that fulfilling.

In line with this feeling of anti-consumerism is the following statement of another individual, who saw BCBC as "a way that communities and individuals can react to the problems that the global economy, the capitalist global economy creates". Two other

interviewees shared this feeling of not liking the consumer orientation of society and stated their reasons for joining BCBC as wanting to create a sustainable economic system, an alternative to existing global economy:

> A barter community is a constructive project that makes options rather than solely being critical of the existing system and that's really important. So it was because it's an alternative to the global economy that appealed to me.
>
> One of the biggest benefit or the biggest reason I'm involved is, because I believe in what it's doing in terms of the larger political economy. I really feel like what we're doing here is starting to develop the seeds for a more sustainable economic system.

Purpose of BCBC

In response to the question what is the purpose of BCBC, the following emerged as the primary purposes. Interviewees identified the purpose of BCBC as changing the view of the general population on economic development, and also three distinct objectives including individual economic, local economic, and community building impact.

Changing the View of Economic Development

Two of the respondents maintained that a purpose of BCBC was to educate or show people that there is an alternative to the predominant global capitalistic market and its negative effects. One of these participants stated that changing the way people see money and economic development is done through demonstrating and sharing "knowledge about sustainable societies and local economic development and the capacities that that has".

Another participant described that participation in BCBC can educate people and raise consciousness about money and the economic system:

> The main strengths in BCBC I think is, that there are short term gains for people to be involved in BCBC, that lead to long term changes in consciousness of

> people....To ensure that people are getting what they want out of the system so that they can enjoy the benefits of an alternative that may cause them to reflect a little bit more on the way money works; on the way economies work.

When looking at the achievement of that goal of changing the view on economic development, one of the coordinators pointed out that "With some people it's been a revelation. I think it's changed them entirely. They view the economy in a totally different way than they ever have before".

Individual Economic Impact

One of the objectives identified was the individual economic impact of BCBC. Six of the seven interviewed described individual economic benefits. One individual defined individual economic effects as " to help people use their skills to meet their needs".

Two other interviewees identified this objective:

> I think it would be to help individuals and families and communities economically.

> I think it's to make services and goods available to people, who don't necessarily have the income to go out and get them and it just sort of narrows the gap. It allows people that have smaller incomes to be able to still get the things they want and need.

In commenting on the achievement of this objective one respondent remarked:

> I think that for some people that's been very well realized. For lots of people it is. They got a bit and they traded a bit and they've definitely improved their quality of life. And they've had access to services they could otherwise not afford.

This individual in citing an example stated that

> For some people it's been very successful and I think particular of a woman named (name) who has done tons of trading in the system. Gotten access to all sort of things, she would never been able to afford and been really creative about how she used it. And has used it really to replace cash in her life or to compliment her cash income. So I think that's been very well realized.

One of the interviewee replaced cash in her life.

> The fridge that was in the place (her apartment) didn't work properly and the landlord said that if I found a replacement, he'd deduct the amount from my rent. I saw an ad in the Bulletin offering some appliances for sale. I paid 20 Hours for the fridge and received the equivalent $200 discount on my rent.

This success story of benefiting through participating personally was supported by one of the interviewees. "Absolutely, I've gotten things that I normally wouldn't have gotten if I hadn't been able to barter. Definitely, I've gotten lots of stuff".

The comments about the achievement of individual economic benefit were not all positive. Participation does not mean always success for every member of the system. One interviewee pointed out that " for the most part we're still trying to get people what they need. You know, the first step there, just to make the system operate".

Local Economic Impact

Five interviewees maintained that another objective is to positively impact the local economy. This means that the operation of BCBC intends to "to support locally owned businesses". In this context BCBC was defined by one of the interviewees as "a community economic initiative". Another interviewee supporting that BCBC's objective is "to help [...] communities economically, to help local businesses, to help new businesses, I would think, entrepreneurial start-up".

Two other interviewees used similar statements supporting this objective:

> I think it's to develop the local economy. And I think it's to bring it back from this really global perspective that we've got in the world right now. Everything's got to be internationally and broad based. Things are coming from half way across the world.

> Ultimately, so that the local economy is stronger. That people reduce their shopping at chain stores, and take it on themselves to strengthen their communities and their local businesses.

Although two respondents mentioned the importance of local economic development, only one of the participants pointed out some limitations in regards to the achievement of this objective.

> Whether or not we've been successful supporting small locally owned businesses. I don't know. It's been harder to get a critical mass business involved. The number of businesses that are involved like it a lot. Some have not quite been developed to figure out how to use it. So it hasn't been effective for them.

Community Building Impact

Five interviewees described community building as an objective. In defining this objective one of the coordinator's stated "to encourage and develop community support and network".

The word "community building" was often used directly in the interview process. "Well, I guess including in that is the whole community building thing. Like trying to find a way to foster community". Another interviewee repeatedly pointed out the importance of " a sense of community". One interviewee described it as "trying to kind of get back to where people would help each other out more". Overall it can be said that "it's also a community development initiative"

Two participants believed that this objective was being achieved.

> Well, I think that we have met our objectives in that I think we've proven that this is a community economic development initiative as well as a community development initiative which is the thing we say it is.

> The community support network part of it. ...I think, again it's challenging to do in a big city where people are really busy, but there are definitely pockets of networking now that have developed that didn't exist before. And those are quite strong and quite solid. So, in that way too that's been quite successful.

Another respondent commented

> Although in a way it's so formalized it almost prevents that from happening. Like

> in the old days, people would just take care of each other. Or they would do things for each other but no one kept track. Where as this is very formal.

Benefits

One of the questions posed to the participants was how one benefits personally or views the community as a whole as benefiting from BCBC's existence. The responses varied, but all interviewees described benefits they either experienced personally or believed that the community as a collective experienced. These positive impacts included individual economic, community economic and environmental benefits. Individuals also mentioned benefits in relation to BCBC being an alternative approach to economic development, and benefits through the community building impact. Another emerging benefit cited was that individuals viewed participation in BCBC as life enhancing, both socially and economically. The attendance of the monthly potluck was also perceived as being beneficial. Finally, respondents identified potential benefits of BCBC.

Individual Economic Benefits

The major individual economic benefits cited by respondents included increased purchasing power, saving money, and meeting needs. Although all interviewees shared the experience of material economic benefits, the meaning of the economic benefits for the individual members seemed to differ. Two of the interviewees clearly stated that they do not use BCBC to provide basic needs in their lives. "For me it's not so much covering the basics, it's increasing disposable income".

Another participant stated:

> I'm not an economic situation where it's making a difference to my basic survival level. ... It's not that I'm putting food on the table with it, because I don't need the Hours to do that, but I'm getting access to things that are different in the way that I couldn't get access to it, if I didn't have the system. ... So for me it's adding

other magic special things that I just wouldn't have, wouldn't have available otherwise.

One other interviewee was trying to meet basic needs, but experienced problems with this challenge. The following statement captures the experience:

> I don't think there've been really that many economic benefits for me. Because it has been on a really small scale and I haven't used Barter Hours that much for things that I really need, which is more my financial concern at the moment. You know it's not the extra that is more important. It has been kind of nice to get the extras, but that's not an economic benefit to me, it's more of a personal benefit.

Increased Purchasing Power. Four individuals stated that through their participation in BCBC they were able to purchase more:

> Just being able to get things and services that you necessarily wouldn't be able to afford otherwise, and it doesn't mean that you're forsaking your mortgage.
>
> It provides me with a currency to buy things for myself.
>
> I've gotten things that I normally wouldn't have gotten, if I hadn't been able to barter....Just generally speaking, just be able to get things without putting out money, that's the benefit right there. That's really the benefit.
>
> Like I said increasing disposable income. Somebody in another system was saying how if their wallet is empty with cash, but they have some Hours in it, they feel their wallet is not empty. That feeling for sure, I mean I don't always have cash in my wallet, but I always have some Hours in my wallet.

Another economic benefit for three respondents centered on receiving a higher income:

> Well, I get 1% of my pay in Hours. I've been able to afford things that I can't afford otherwise. That's pure, in pure economic sense. And I have more disposable income.
>
> Well, I get paid more. Part of my Salary is in Hours. Not a huge amount, but it increases the amount of money I have, that definitely...It definitely increases the sort of flow of cash through my life.

Another interviewee experienced economic benefits because she was paid a higher

hourly rate, because one Hour is the equivalence of ten dollars:

> It provided a benefit to me, because it provided me with more income than I normally receive as a baby-sitter.

Saving Money. Besides having enhanced purchasing power two participants mentioned that using barter Hours actually saved them money.

> I probably would have bought them at a higher prize and not with barter money. So they're more than half prize, the eggs. So basically through the sweat-labor that I put in to sell other things I get essentially free eggs.

> I think there is an economic benefit to getting things locally. Might not be right up front, but a lot of times it's cheaper to get things locally. The Community Shared Agriculture share that I got, and shared it with (name), actually cost us $100 and we had between the two of us more than we could eat during the growing season.

Meeting Needs. One interviewee described how she was able to meet her needs through participating in BCBC. The following describe how she found work and a place to live.

> My economic benefit. Well, it gives me access to some work opportunity I might not otherwise have. When I wanted to do gardening and get garden produce, people referred me to (name1) and (name2). They were doing a Community Shared Agricultural Garden and wanted help. I agreed to work at the garden on a regular basis in return for a garden share. In the fall, I was looking to move, so I asked around BCBC to find a place. (Name1) and his wife were moving out, so I moved in. I even had the bonus of harvesting the garden that (name1) planted. The fridge that was in that place didn't work properly and the landlord said if I would find a replacement, he'd deduct the amount from my rent. I saw an ad in the Bulletin offering some appliances for sale, including a fridge. I called to find out more and talked to (name3). I arranged to look at the fridge, which was in good condition and asked (name3). if he would agree to take full Hours in payment. He agreed, and it worked out well. I paid 20 Hours for the fridge and received the equivalent $200 discount in my rent.

Community Economic Benefits

Four interviewees identified how the community benefits from an economic perspective. One of the respondents remarked

> It's kind of about local trade and dollars staying within our city and our communities. First of all it helps us avoid going to places like Wal-Mart, which we know that are probably not that great for a sustainable society.

Along similar lines another interviewee stated:

> This is just another opportunity that I can buy locally and know that my money is going to support somebody who lives in the city rather than lives God knows where or you know. And it's a product you know is not made in a sweat-shop.

Two interviewees pointed out that through using Hours they were able to support local businesses:

> It also makes it easier for me to support small businesses, because I might not be able to buy as much there if I couldn't use my Hours.

> A lot of times it's an economic benefit for those businesses. It's really great because I buy what I can at Sunnyside Market, so that I can spend my Hours.

Environmental Benefits

During discussions relating to the benefits of BCBC, four of the research participants identified the following environmental benefits including BCBC a tool for recycling, reduction of pollution, and environmental education.

Recycling. Three of the seven interviewees viewed recycling as one environmental benefit. Recycling in the context of BCBC was identified as using less resources. One participant stated that BCBC " provides an avenue for people to trade things that otherwise might go into the garbage". Another interviewee described the recycling benefit as "it is an environmental thing when you kind of take care of resources you have that are local, and that you share those resources". Finally another respondent remarked that it is "more efficient to barter, I think, than it is often to earn and then to spend, to earn hard currency and then to spend" explaining that "it just seem like it to me that less resources are wasted, if it's a direct exchange. It just seems to me, if there are less links in a chain it

must be more efficient".

Therefore as another interviewee stated " it recycles a lot". One interviewee gave an example how BCBC is a tool for recycling "I like that fact that I can recycle the egg-container more easily. I just give them back".

Pollution-Reduction Two of the interviewees mentioned that by participating in the BCBC they believe that the pollution of the environment is decreased, because a local economy has less transportation of goods.

> To get things local is good. So if we could produce more locally or consume it more locally, then, you know, there's not the transportation part to the environment. .... I much rather have a local farmer using pesticides than one across the globe. Because, if a local farmer is using pesticides, then at least I can be aware of, and if there is any problem, he knows who is eating his food, the people around him.

> In general local economies are having less impact on the world. The local currency is used in businesses that are based here in Calgary. Profits aren't leaving. Multinational companies that are getting products produced elsewhere and shipping them around the world to get them here aren't participating in the local economy. Not to say, there are not lots of imports that are sold at the stores that are participating at the Bow Chinook, but the impact is less. The economics of the local currency has less of an environmental impact, because these businesses are based here.

Environmental Education. Two interviewees identified BCBC as a tool for environmental education to members and the broader community. One of the interviewees identified the Bulletin as a vehicle for education:

> The BCBC Bulletin is a vehicle printing 8500 copies that goes to 100 sites every two months. Is a vehicle to promote environmental events, whether it's the state of the city report that sustainable Calgary released or speakers like O.Mayers that are coming to talk about social political issues here in Alberta. The Barter Bulletin is a way to promote environmental issues and to get the word out to people about that. [And also] promoting the businesses that have less of an impact on the environment.

The second individual viewed the monthly potluck as an ideal place to share

environmental issues with others:

> Potlucks have also been used as an avenue to kind of open up some discussion about sustainable development.... And I mean even one night or a couple nights (name) brought up the opportunity to go for wind-power through MX. I think he had just put a sheet up where you sign in your name tags and call these guys. And I did, otherwise I wouldn't have found out about that... And as soon as I can go on wind power with MX, because they are looking in doing it some time this summer, I will. Otherwise I wouldn't maybe, not have found out about it. So I guess the avenue of communicating some of these things and feel supportive.

One of the coordinators gave a brief summary of environmental supporting services offered through the BCBC:

> People getting group rides out to the mountain to go skiing. To be able to get your bike fixed for Hours. There is a community car ownership like a car co-op that is getting started. Many of those people are involved in the barter system and they connected through the barter system. So, options for environmental projects are promoted by this community network that exists. People are able to buy composters and then you get to know the person who makes those composters and then connect to other organic producers or whatever.

Alternative Approach to Economic Development

Six of the seven interviewees identified BCBC as being part of an alternative approach to economic development. By being an alternative approach they maintained that BCBC challenges the dominant values of the community and opens up minds to new alternative concepts on an individual and societal level.

Two of the six interviewees stated clearly that BCBC is an alternative development approach:

> It provides an option and an alternative that have the potential to be more sustainable. That there is a different way of doing things out there, that is way more efficient than the way we are used to doing things now. And it's worth putting a lot of time and energy into it, because of what it offers in the longer term and the bigger picture.
>
> I guess the biggest thing, especially in Calgary, it hopefully will create that kind of space for people to offer an alternate approach to development that everything

> doesn't have to be economically driven only. I'm just thinking that we have an alternative approach to how our societies could be developed and I think that globalization is a very economic thing, but definitely has a lot, I mean you can see it overtaking political systems. It's bigger than our political systems. Maybe that's a counter balance, a very small counter balance that could gain a lot of momentum in different pockets. And those different pockets linking together I believe, if we would do that could be powerful. So just an alternative voice.
>
> It is sort of a parallel kind of economy.

Four respondents believed that BCBC *challenges the dominant values* of the community.

> It's a benefit to Calgary to have their part of corporate mentality that seems to be prevalent in this city challenged a bit.
>
> It doesn't quite fit in Calgary. Probably it has a tradition of being red-neck, very conservative, and very traditional. And this is none of that.
>
> To have a voice for options for people that do not want to work in the oil patch and think actually driving my car less as suppose to not driving only my car but work for so that everybody else drive their car more and pull more oil out of native land....I think BCBC is an example of an option as an alternative to that.
>
> And I think it creates a space where inadvertently there comes out some questioning about where are we going with all this consumer stuff. You know, what's it giving to us.

Two participants contended that BCBC *opens up minds to new alternative concepts*. The following statements describe how people experienced the opening up of minds.

> I think it kind of gets people thinking too, but it benefits the community that there is not only one way to do things. And as far as I'm concerned diversity is always a benefit. If you don't feel so constrained. Like I have to do this because I have to have money to do this. It just opens up your mind and lets you think maybe there are other ways to do things. And also when you are bartering, because bartering fosters a personal experience, it makes you think too there are other things besides just money, when you're working with people that there have other values.
>
> It makes people think. Like I go up to people and people would say so what do you do or that sort of thing. And I might say I'm involved in the barter community.

> And they say in a what? And so I have to explain to them what the Bow Chinook Barter Community is, what it does and how it works. And then a lot of my friends go away and think about that. And they come back and have a few more questions, you know, because it is intriguing to a lot of people to see someone who doesn't do things the conventional way. It makes people think.....it's intriguing to a lot of people to see someone who doesn't do things the conventional way...I think my involvement in the barter community has given me an other opportunity to sort of challenge people's thinking in a lot of ways.

Community Building

All interviewees mentioned either the words community building or remarks in connection with community building as a positive impact of the BCBC. The following are statements participants used to identify community building.

> Being involved in a strong sort of grass roots community where people are helping each other, that's a huge benefit as well.

> The community development part is just the connecting people together and trying to build social support...It is a way of connecting people in a more positive way. It's not paying anybody's rent so they still need to be connected to other systems perhaps. But they might build a relationship with someone who can get them access to a reasonable prized place.

> I really like that community building side of it, just getting to know people through it, that social aspect.

> Mostly through the community building thing. Like I do feel, even if it is formal and you're exchanging Hours, somehow it's more, you just feel more of a personal relationship than if you just walk into a store and give them cash.

General community building is separated into informal and formal community building.

Informal Community Building. The benefits experienced from the informal community building impact were shared among six of the seven participants. This included building social connections among people through simple interaction in their barter transaction or potluck attendance, meeting people, getting to know people, and the

development of relationships.

One interviewee pointed out that a certain personality is required to enjoy social get-togethers such as the potluck:

> For me personally there aren't a lot of social benefits, because, as I said earlier, I don't really involve myself heavily in the community. I'm pretty reclusive. I tend to get just involved in my own little life here with my husband and my child. And, so I'm not a real extrovert. I'm not real out there being involved socially in it. I probably should. It's probably part laziness and part just being egocentric. I'm not a real social person. Although people that hear this might disagree, because when I'm out in a social setting I'm very like that. But I don't put myself in social settings frequently. I'm more of a homebody. I've gone to a couple of potlucks, but I've found that I'd rather be at home having dinner with my family.

Four interviewees experienced ***meeting people*** through their participation in the BCBC.

> It helps people to meet people too.
>
> It is an avenue to getting to meet people.
>
> It's just that the contact we make with other people that are willing to make a difference in other people's lives.
>
> I am very happy to be a member of the Bow Chinook Barter community. I have met so many people through it and I can trade goods and services knowing the people that I'm dealing with.

Meeting people seems to be the first step. The next step was identified as ***getting to know people***. Three interviewees shared the view that " the barter system is mostly a benefit getting to know people better". The following are statements by different participants supporting that view.

> Bartering allows a venue, an opportunity to get to know people that you might know but not be acquainted with or not have a chance to know.
>
> Oh, there are lots of people that I wouldn't ever have had the opportunity to know, who I do now, because of the barter community.

> I've gotten to know other people that are involved in it from, that I've might have known through work. I've gotten to know them a lot better and I really appreciate that.

> Getting to actually know people that you normally don't have time to, that you know of them, you say hi on the street, but get to know them personally, you get to know their...personal belongings. You get to know a person a little bit and the barter community facilitated that, because I wouldn't be able to just go and help that person move.

Getting to know people sometimes leads to *developing relationships.* Five interviewees experienced the development of some sort of relationship while participating.

> Well, I met a lot of really neat people and developed some relationships with people that I'm very happy I did.

> I think some individual relations can develop. Like with this person I do. I'm still friends with her and still do little bit of things. And it's still kind of formal but it's not as formal as it was at first.

A couple of the interviewees mentioned that their social lives increased because of their participation in BCBC:

> The number it has added to my social circle and my community is quite large and I've gotten to know quite a few people very well through this. And developed new friendships and encouraged people I knew to join and then gotten to know them better, because of their involvement in the system. So, there is definitely a social effect for me.

> I guess, it extended my circle of friends, because there is a lot of people that I kind of knew or know of, that I have gotten to know through the barter system. So that's probably the big thing, the difference between everybody's busy lives and things.

> A lot of it, I think, has to do with the interaction with people in the community. I'm not so isolated here in Calgary now that I'm part of the barter community. There are a lot of people in the barter community I consider friends.

The meeting of people, getting to know people and developing relationships leads to the development of a social network. Two of the interviewees describe how the network emerged for them:

> I think having more people around, being less isolated and having more of a sense of community. It provides more security over the long-term kind of thing. You know, if I'm not bringing in a lot of income at this time or whatever, and if I was hanging around people from the barter community, maybe they'll pass my name on to somebody who has some work for me, or they'll find some way to help me to cut down my costs or something like that. It's just another bit of safety net. I mean that's what any community is, if it's an effective sense of community there.
>
> (Name1) has been great. If I need to get a ride to the potlucks or other functions she'll often pick me up. (Name1) isn't the only one who helps me around though. (name2) and (name3) often help me to get from place to place and move things that need a vehicle, and (name4) has agreed to give me rides to relatives places in exchange for Hours.
>
> I guess there's a form of I think of support network through it, because you want to support each other and at the same time you know you're doing something good for yourself.

Formal Community Building. According to the respondents, community building is encouraged through existing structures of our society including existing community organizations, groups or associations that attract more people helping them to build social connections. One of the coordinators and one other interviewee mentioned the importance of the involvement of community associations:

> And now as staff, I work with other community organizations and groups who might find the barter system valuable for their clients. So we're trying to promote the system to other groups, community associations, all sorts of different kinds of groups.
>
> And for a community association to bring people into the building, to make the community association a central meeting place for people, like convention, gatherings, and just fun you know.... Inglewood is very active in the community. The community association pays them in Hours when they do volunteer work. But then they could let their kids join hockey or swim lesson or whatever. It's a way for people to get the stuff they need that enhances their lives without having to have any cash, because disposable income is really hard to come by. So you can get your kid in dance lessons, or brownies, or swimming, or art. ...And I think if they can use bartering to get that, it's not gonna take away from their utility payment or their rent payment.

Quality of Life Benefits

In response to the question about personal benefits six interviewees mentioned that participation enhanced their quality of life, which impacts on the economic, psychological, and physiological well being of a person. In essence it appears that these participants are indeed benefiting from their involvement in BCBC.

Economic. Four interviewees stated that participating in BCBC enhanced their lives because it provided the opportunity to purchase luxury items. The following statements illustrate how people's lives were enhanced.

> Like I get the things I want that gonna enhance my life, like house cleaning, massages, reflexology...I got my bike tuned up, and my trees pruned and landscaping advice. Stuff that I would never, like I would never be able to higher a landscaper ever.

> Getting some of the things we would like, but cannot afford. So it's more some luxury items like getting massages.

> A queen size futon sofa bed that pulls out. I would never go out and buy that, but it's something I need, but I would have gone without it. But I bartered (type of product) for that. ....This book, this portfolio, this beautiful leather portfolio I keep my photographs in was a barter thing with (name). I think I paid him in cash for the material, because it was quite expensive, and then I paid him Hours for his labour. Like I would not go out and pay $180 for that in the store. There is no way. But you know that you can barter or pay Hours to somebody to give you a beautiful thing like that, it's awesome.... But the other little things are luxuries that portfolio, framing, wine and worms. They are all these items that are, you know, nice to have.

Psychological. Two interviewees mentioned psychological well being through bringing entertainment into their lives.

> So it just, I mean, it enhances my life. It's fun, I meet people it's very social and I get the things I would never buy.

> But the most fun ones I bought was three purple satin pants suites with large belly bottoms and big wide arms and silver glitter all around the sleeves and neck, and purple Rod Stewart wings that matched them. And they're kind of crazy things,

> they're totally crazy, but I would have never bought them with cash, because cash is too hard to come by to spend it on things like that... They actually have brought quite an enormous amount of entertainment into my life....They were Halloween Costumes, and birthday party costumes. And they're just crazy things that I wouldn't have, if I didn't have, if I hadn't purchased them with Hours. ... Because there are definitely things that come through the system that you can't get in other ways.

Physiological. Six interviewees who mentioned life-enhancing benefits made some remarks with respect to experienced health benefits. Three of these six were able to afford *health services* not covered under health care.

> I've had some health benefits, that I wouldn't have otherwise being able to afford. Like I had Ch., I have (name of disease) and Ch. is actually the only thing that has ever worked. And I've felt excellent, the best I've ever felt for six month. But I would have never been able to afford it have he not taken Hours, because it's really expensive.

Two of these interviewees talked about their massages they were able to receive, because they could use their Hours for that particular service.

> I bought a massage. That was very nice. And I have to say the big benefit for me was, because I'm probably a bit a martyr, I probably would feel that's something a bit too decadent for me to go out and spend 35 bucks on. But if it's something I put a little bit of extra sweat-labor into, so then I got it basically for half prize I think it was. And so for me it was justifiable.

> I got massages for a while because of back pain and things like that, that I wouldn't be able to afford otherwise. So that's kind of the typical thing, I think, is getting things that we wouldn't sort of what we think as of luxuries, and wouldn't be able to afford normally.

Healthy Foods. Three interviewees were able to buy organic food to increase health benefits. Interviewees were able to buy at local health food stores like the Sunnyside Market located in Kensington, because these stores accepted partial Hours. The following statement explains why people are able to purchase food their although it is more expensive than in other stores.

I buy what I can at Sunnyside Market so that I spend my Hours.

I shop at Sunnyside Market, which accepts 20% Hours and they're an organic Health-Food store, great locally owned business but the food is more expensive than shopping at Safeway. Once I bring that price down 20% it's more tolerable to shop there. So that gets me healthier food, organic food, and local food that I wouldn't have access to, or that I wouldn't be able to buy as much of otherwise. So it definitely improves my life economically that way.

Another interviewee explained what she used to do in order to buying organic food.

I would go into Earth Harvest, they used to sell all their day old produce for complete Barter-Hours, like 100% Barter-Hours. So I would go and buy all this beautiful organic produce with my Hours. I normally wouldn't be able to afford it, but having the Hours enabled me to get better food. Better quality food.

Another interviewee purchased some of her produce directly from a farm:

A lot of times it's cheaper to get things locally. The Community Shared Agriculture share that I got, and shared it with (name) actually cost us $100 and we had between the two of us more than we could eat during growing season.

Potluck Attendance

Four interviewees experienced economic and social benefits from attending the monthly potluck.

Economic. Three interviewees maintained that potlucks provided opportunities to trade.

But at this barter fair so many people have been buying my things and I was trading with other people, so it was much more fluent transfer of wealth.

I'll get things at the potluck and whatever people are bringing to sell. And that's probably the easiest place for transaction with individuals, potlucks seems to be the easiest thing to trade goods...At times when I'm more involved in the barter community I make an effort to go to the potlucks. Again it gives me a chance to visit with some of the other people who are more actively involved in the barter community and find out what they're up to and see what they're offering and that sort of thing. For example I'll go to the potluck and (name) would be there and I chat with her she'll have some job there or she'll find out if I can come and rake

> her leaves. She needs somebody to rake her leaves in the fall. Or things like that. So you make your connections. It gives a chance to cross path you might not otherwise have.
>
> The thing I have bartered the most probably has been the one thing I didn't put into the bulletin, and that's (type of product). I sold it two or three times at the potlucks and I brought about seven, eight, eight kind of lunch bags you know probably about four cups worth of (type of product) and sold those for a half Hour plus a toonie. And I pretty much sold out all of those times and so that was good.... I like seeing what people are trading and I like having the chance to trade myself through it. I don't think I would have sold very much (type of product), if it wasn't for people being able to just see it there. They're not going to make the effort to go across town to get my bag of (type of product).

In my observations I captured the economic benefit of the monthly potluck, which seemed to be an avenue to make one's goods and services available to others. Participants came in and set up their goods to sell on tables such as rhubarb, chocolate syrup, cake-mix, jam, apples, corn, and switch plates. Others announced what they were selling and people possessed the opportunity to connect right away. Products which were offered included computers to buy, lawnmower and hedges to rent, and updates on upcoming garage sales.

In addition, each participant wore a nametag during the potluck, which outlined the goods and services one offered or being sought. The coordinator explained that the nametags have two functions, to show the needs and wants but also to help new people to decide what they can offer. During the meal conversations centered around people telling what they are selling or what they are looking to buy. The potluck was a place where people could exchange information around economic opportunities.

Social. Three interviewees viewed potlucks as a place for building social connections among people.

> Like I got more in touch and more connected when I went to the potlucks than

> now when I don't. I mean I still have the steering committee, which connects me and I still barter but not through the potlucks. I miss that social connection. And I think that is very important.
>
> Well it's pretty much comprise in that last word of the name, is the community. Sense of community in being part of a group. You know, having the potlucks and that sort of thing just gives us the chance to get to know each other. Know what our talents are and share our talents.
>
> I guess that's it and just seeing the different kind of people that are coming to the potlucks and just the feeling of knowing that people are getting the community support....It's the best food. And I like the food, because it's people around the room that made it. Sort of bringing it and sharing things that they know about through their recipes with other people.

During my observations, I also perceived that the monthly potluck was an avenue for building social connection. Every potluck began with a round of introductions, where people stated their names, what they do, and what they were offering in the barter bulletin. One of the coordinators of BCBC made a point at each potluck to introduce herself or himself to new participants to make them feel welcome. One of the venues used to build social connections was through food. Food seemed to be a great way to initiate conversation. In all cases, the exchange of recipes was used as a vehicle to start to communicate with other participants

Potential Benefits

Individuals expressed two potential benefits associated with BCBC. These potential benefits were not personally experienced by the individuals but perceived as a potential benefit and believed other members of BCBC might experience. One identified benefit was the believed notion that participating in BCBC involved no risk to entrepreneur. The second was centered on possible benefits for marginalized people.

No Risk to be an Entrepreneur. Three individuals viewed BCBC as a tool to

encourage small business development. It became obvious that interviewees viewed participating in BCBC as an avenue to explore or start a new business with limited financial risk:

> Like everyone kind of wants to be an entrepreneur on some level. And it's an opportunity to do that without you know having to take the risk of giving up your job to do that.
>
> Giving people the opportunity to explore their passion and turn their passion into something that they can make with some money. I think that's been really beneficial.
>
> It feels to me a little bit like that it sort of creates a space, a safe space, for people to springboard their creativity and to see where it takes them. Its safety in terms of money outlaid. There doesn't have to be a lot and maybe if you need some things maybe you know like a massage table, I think there is somebody who makes massage tables in the barter community. So it can ease your financial load that might have limited you going into business....And I thought this was a good avenue to sort of test the waters in a safe way without huge investment.

One of the interviewees wondered about the overall potential and numbers of people that were impacted by BCBC and started a business on their own.

> I don't know, if we looked at that, like how many people have we given a jumpstart to, or an idea about maybe starting their own business and becoming, doing their own thing.

Marginalized. Two individuals saw a potential in BCBC to help marginalized people, both socially and economically. Through participating in BCBC they believed that marginalized members could increase the social network and find employment.

> So it's not paying anybody's rent so they still need to be connected to other systems perhaps. But they might build a relationship with someone who can get them access to a reasonable prized place...And I'm thinking of one person where that happened. Because we generally get the jobs through people we know. So this is a way of connecting people in a more positive way.
>
> That there might be people who might be looking for employment, but are using bartering for that networking or social building. And I'm hoping that it would attract people that are new to the city and looking for a way to also meet people

and network for jobs, but meet people on a personal level.

One interviewee pointed out that one important issue about being marginalized is the isolation in our society:

> Like I think that people. If you could reduce isolation among people and get them more connected with other human being and build up a social support then people would do much better than when they are connected to 50 million social work types. They would be far, in my opinion, far better off, if the lady next door comes over and has tea with them, or would offer to take their kids once in a while. Or if they could use the laundry facilities and they didn't have to take the bus and drag three kids, and all that stuff. So I see this as a way of connecting people.

This individual gave an example how she believes bartering helps individuals in getting to know people in one's own neighborhood.

> Well, I think because, if I know my neighbor is offering sowing, then maybe I can use the sowing as a bridge to get to know her, you know. Then you would start building a relationship that way. I know all the people in my immediate area, but I don't know the people that are two blocks down. But if I find out that Mary who lives two blocks down is offering babysitting then I get to know her. It gives you sort of a vehicle to get to know people. Whereas kind of in everyday life we don't have opportunities or excuses to get to know people so we can still remain anonymous. Which is O.K., if that's what you want. But if that's not what you want, then this is really living it. So I think that's how it's a community building initiative.

Although it was perceived as being beneficial to marginalized people it is not easy to get people involved as one of the respondents remarked:

> I see it as an economic development initiative that would work very well for marginalized people, which is who I work with....but selling it to them is a bit of a struggle.

Barriers

I also asked questions about barriers faced while participating in BCBC. Barriers, in the context of this study, are something that hinders a member to fully participate in the Bow Chinook Barter Community. In response to this question of what kind of barriers

participants faced six interviewees identified three types of barriers including personality of people, time, and language.

Personality

Two of these six identified certain personality traits that could hinder one's participation.

> Well, I think that you can't be a shy person in the barter community. Like you have to be able to pick up the phone and ask and take a chance that the other person does not barter anymore.

> Well, it's difficult to participate if you don't know the people, if you have trouble getting to know the people in the community. Because it's hard to feel comfortable calling them up and asking, either if they want your services or having a service you can use.

Non-flexibility in regards to services one offers was also seen as a barrier. Essentially one needs to initiate trading and cannot wait until someone calls:

> Or that people do not want whatever it is you are offering anymore, then and you have to decide that you have to find something else to offer. Because, I mean a lot of people say they never get phoned. I mean you have to initiate. You have to say I can offer you this, or in the request section do you need this I have this, because when I'm taking the time to do that it's been very, very satisfactory. Like I've gotten all the things that I wanted and got rid of other stuff.

Time

Five interviewees mentioned having time as necessary to participate, for trading with individuals or attending the monthly potlucks. One of the coordinators stated:

> So it takes a bit of time commitment. Well, it's different than trading a currency. You can't just walk into Wal-Mart put it on your interact card and walk out again and be done in ten minutes. It takes more time and it takes more deliberate dedication to it.

The following statement supports the coordinator's opinion:

> People have to know how much time's gonna take. Like it's not really free money, because it takes time. It's like any kind of work it takes time out of your day.

Another interviewee admitted that one of the services she offered was too time consuming to continue.

> Some of it like the (name of product), part of the reason that I'm not doing it as much anymore, because it is pretty labor intensive. So I have to decide, if I'm going to do that, if it's worth the effort.

Because members of BCBC often have full-time jobs and do bartering as an additional economic activity, it makes it even harder for them to find the necessary time to participate. One of the coordinators described that problem as follows.

> Because it's an informal economy people are less reliable in general, because they're making the bulk of their income doing something else. So lots of people do their barter activities after hours, and for that reason are harder to get a hold off or they are unable to do work or their schedule are less flexible.

Not only the trading transaction itself takes time but also going to the monthly potlucks.

> I really like the potlucks. I haven't been going for the past two or three month just because I think of other things that have been pulling me down.
>
> I think I went to all at first. But later on I got busier and generally it conflicts with my schedule.

In general, other commitments and conflict with the demands on individual's time lead to the following:

> I don't have a lot of time for social stuff, which is really unfortunate, because I really miss going. But it's too hard. Well the only way we could do it, either we get a baby sitter here or we both take the kids and then it's almost like...because we can't talk to anybody. I miss that social connection. I got more in touch and more connected, when I went to the potlucks than now when I don't.

Language.

Two of the interviewees perceived English as a second language as a barrier for clear communication.

> It's not going to work for new Canadians, who won't speak a certain level of English or haven't their certain basic needs met.
>
> Or sometimes people do not speak the English language at all.
>
> Or someone picks up the phone only speak Ukrainian and they can't communicate.

A certain level of English seems to be necessary to participate. One interviewee summarized the issue as follows.

> Although I think that you know there is probably some consensus that there is definitely some barriers to that dialogue, especially when there is folks coming from Calgary Works where English is a second language. So, unfortunately we don't have the capacities to speak as in many other languages as we should, and English for other people has been a barrier. So that's a limitation in the dialogues.

Operational Problems

Participants during the course of the interviews also identified problems associated with the operation of BCBC. Problems in this context are directly related to the operation of the system. All seven interviewees identified problems in connection with bulletin-advertisements, spending and earning Hours, communication or meeting basic needs.

Bulletin-Ads

Five interviewees experienced problems with the trading experience through Bulletin advertisements. Two participants expressed their frustration about wrong phone-numbers and non-current ads in the Bulletin.

> The only thing I would have a complaint with is that there are ads that have been in there since the dawn of time, and they're not current anymore. I think in the beginning they might have done that to just sort of keep the paper beat up that they would run adds, older adds to just sort of keep it full. But I've gone through

> and there has been some phone numbers that have been changed. That has probably changed. This was a while ago.
>
> The phone number is wrong. The phone number is wrong in the bulletin. That's a problem.

One of the coordinators reinforced the problem through her experience as a staff member.

> From being staff I know that there are people, who have frustrations, because they join up and then they phone a few people, and the few people who they phone aren't offering what they offered anymore or don't really understand or have moved or changed phone number.

One interviewee declared the problem around non-current ads in bulletin or wrong phone-numbers as identified above as " normal system problems".

> I think it's sort of normal system problems. Like sometimes you phone somebody and they're not offering the services anymore or whatever. I don't see it being any different as when I use the Bargain Finder. You know people move. People stop doing whatever it is they were doing. I know that this annoys some people, but there isn't much I don't think we can do about that. Or I don't know if we can do anything more than we already did. Not, not really. I mean to me the barter system is, you get exactly what you give.

One of the interviewees talked about having some trouble getting trades through their advertisements in the bulletin.

> I haven't had any success. I haven't had any calls from things that I've had in the paper. It's been the stuff at the potluck. ... So I guess just limited trade through the paper.

Hours

Three interviewees experienced problems with earning and spending Hours, either having too many Hours and not knowing what to do with them, or not having enough Hours to do trading.

Two of the interviewees shared their experience with earning and spending Hours:

> Well, just sometimes there is a problem with people wanting to barter but not being able to get the Hours. Like I had someone I was doing babysitting for and she wanted to pay me in Hours, but she couldn't earn the Hours, so she had to pay me in cash instead.
>
> Like for myself I have about 30 Hours in my wallet you know. I can't spend them, because I can earn them faster than I could spend them....There're lots of places where you can spend partial Hours but then my challenge is to earn enough dollars to go with it.
>
> One of the coordinators summarized the issue as follows:
>
> A paper currency is an accounting challenge. The system in itself is a mental challenge to understand...businesses or individuals either by definition they either don't have enough Hours, or they have too many. They don't have an opportunity to spend them or they can't earn enough. So those are the challenges for everybody, just like in the money system.

Communication

Two people experienced problems in their barter transactions because of problems with communication, which lead to the impression that people are unreliable.

> I found people often unreliable. Often people get involved and don't realize what responsibility it can be. Like there was one person I phoned months ahead to talk with a carpenter about something. And she agreed to do something. And then when I phoned her at the time we agreed on, she said she couldn't do it.... People are not being clear about what they're doing....The same thing with her (someone else) not being clear about what she can do. She also, she had a computer I could use, and I asked if she had graphics and she said no but we're gonna get some, but she never did get the graphics program. So that kind of thing.

Another interviewee agreed with this view by commenting that "if the person misrepresents in some ways and is not a very good communicator and don't tell them they can't do the job exactly or whatever".

Basic Needs

Three interviewees identified the problem that the services offered in the BCBC do not cover basic needs.

> But I wonder about the economic benefits for the essentials, providing the essentials of life, rent, food. I think it's probably fairly limited at this point. That's a very superficial impression.
>
> Like bartering doesn't gonna get me, you know, milk and bread necessarily or you know get my basic needs met.
>
> I don't think there've been really that many economic benefits for me. Because it has been on a really small scale and I haven't used barter Hours that much for things that I really need, which is more my financial concern at that moment. You know, it's not the extra that is more important. It has been kind of nice to get the extras, but that's not an economic benefit to me, it's more of a personal benefit.

Although the barter community does not provide basic needs directly, the following interviewee points out provides an avenue to get connected to people.

> We are still not meeting people's basic needs. But I think it has been good. So it's not paying anybody's rent so they still need to be connected to other systems perhaps. But they might build a relationship with someone, who can get them access to a reasonable prized place...And I'm thinking of one person, where that happened. Because we generally get the jobs through people we know. So this is a way of connecting people in a more positive way.

One of the interviewees who pointed out that basic needs are not being met wonders about the future potential of the Barter Community.

> But you know some things, like I wonder if we could ever do something about those hard fast needs of people in our community that aren't achieving it through the mainstream economic system, like housing and food....I mean especially in Calgary right now. I mean look at the homeless situation and the affordable housing crunch and the way that's dragging people down. I wonder if barter could

> ever be taken in that area, like is it something that, can affordable housing become a barter item.

Improvements

All interviewees possessed ideas on how to combat the problems previously described. The problems with respect to wrong phone-numbers and non-current ads were already known to the steering committee of the BCBC and tackled through the implementation of a new registration procedure. This procedure demands that each member must renew his or her membership in April of each year, which means that ads are not running longer than one year. Before this new renewal procedure, ads could have been in the newsletter since beginning of the barter community, which is three years ago.

The second problem mentioned, poor communication was identified as a result of not understanding what bartering entails. This issue could be resolved with more education. The third problem was earning and spending Hours. The size of BCBC was seen as a cause for this. "Until the system is bigger there are challenges both in earning and in spending". One interviewee also predicted the size of the barter community as a possible reason for the problem with earning and spending Hours.

> I wouldn't say it's gotten off the ground, because people generally have too many Hours or they don't have any. That just might be a function of the size that there isn't enough people to make exchanges happen

The fourth problem stressed that basic needs are not being met by the BCBC. Two interviewees saw the solution in offering more services especially those who accept more percentages of Hours.

> Well, have more people offering more goods and services.

> Well, if we're be able to get either more people in the community, who are accepting 75% or 100% payment in Hours.

Education

In response to communication problems, five interviewees mentioned the need to educate members about the concept and process of bartering and to promote bartering in the wider community

> I think the biggest problem is just understanding it. Like probably a lot of these problems I had, if people understood the system better then, they probably weren't out to get me or anything. People often don't know how to go about it, how to market and stuff like that.

> To get sort of the basic philosophy across to people.

Two of the three were cautious about not only recruiting members, but also educating them about how bartering works. As one of them expressed:

> There is always kind of this balance to achieve between you want to get new members, but you want to get good members. Good members in a sense, who understands bartering. And not just recruit them, but make sure they really understand.

The goal of education was identified by one of the interviewees as:

> It (bartering) needs to be more integrated into people's lives. So that they're not bartering when they remember, but it's more organized that makes it more real for people so that people will look at me and say what is in it for me you know.

Another interviewee viewed educating members as a challenging task:

> I guess sometimes the difficulty of getting people understand the differences, the different type of currency you're using and the concept of sort of morality behind the currency.

Two interviewees mentioned the importance of promotion in the wider community.

> I think it's just a matter of people learning about it. It's just a matter of people catching on, and for them (BCBC) keeping promoting it.

> Have the Bulletin distributed more widely. Have more copies of the Bulletin printed.

System-Size

Interviewees identified the size of BCBC as one area to be improved. System size includes membership size, staff-size and community outreach.

Membership Size. Five interviewees shared the view that the membership "is too small. There's not enough members, businesses or individuals", with the solution in mind of "just more growth, like the number of the people in the system". One of the coordinators also commented that "the membership is the biggest obstacle right now. And the membership is growing slowly, because it takes people, like I say, four times, four exposures to learn about it".

> Increasing the membership " would solve so many issues, so many problems. It will increase advertising in the bulletin.... More members will allow us to give out more loans and grants in Hours, because it will be more Hours in circulation.

> The only way it could be really improved that I can think off right now... just by growing. By getting more members and having more money to higher staff.

> Getting volunteers on board to help recruit people.

Not all five interviewees agreed that increasing the numbers is the solution. Two interviewees shared their concern around member's understanding about bartering in general.

> It would be better if we 'd had 70 members who are very active, who barter a lot and we built from there, rather than having 300 who only barter occasionally or whatever.... To be deeper.

> I don't care how few members we have as long as they're all good. To provide more education to people when they sign on to make that they're gonna be good members.

Staff-Size. Four interviewees saw a need for increasing the number of staff working for BCBC.

> I think it would be great when the capacities are there. I mean obviously there is limited staff and limited volunteers.
>
> I think we need, need more bodies.
>
> So, of course, my inclination is just get more money and higher more people. And you know be bigger. I think the being bigger is the biggest part. Have more staff, who is available. Volunteers can do a lot, but they're not in the office 9-5, which staff can be.
>
> Having more money to hirer staff as suppose.

Two of the interviewees shared their vision about how BCBC would look with more money and staff.

> If there could be long-term funding and more staff, they could do a lot of cool things....Say, you have ten outreach workers, who are assigned to specific communities with community associations and businesses, recruiting people, training people, helping people access services, helping people understand the benefits of the barter community and building those connections.
>
> Six more staff, and a large office and ten computers, you know... I think Calgary is really open to what we're offering. We get lots of media coverage. We get lots of support from the City, from businesses. So, the more we grow the more impact will be, the more goods and services there are....We will have more people offering more goods and services, have the Bulletin distributed more widely, have more copies of the Bulletin printed, and have more staff who are available. Volunteers can do a lot, but they're not in the office 9-5, which staff can be. And in terms of making connections with other community organizations. I think there is lots of potential there. So to develop more barter systems in other communities....And that's sort of my dream that each community would have its own functioning barter system. And they could be coordinated with in those communities.

Outreach into the Community. Three of the interviewees maintained that there is a need for working with smaller sub-communities within Calgary to better the social

connections among members and with it, the operation of bartering. Two interviewees pointed out the need for social connection for successful bartering.

> At the start, I found it difficult because I couldn't always get to potlucks. I had my membership and ads in the Bulletin, but I didn't really start to get active until I got to know some of the active members.

> I don't have an inherent connection with lots of the people that go to Bow Chinook, except for the potluck I meet them at.

Two of the interviewees believed in the possibility to involve communities within Calgary and contact community associations.

> But I think, if we could expand it to community based, different pockets in different communities, you probably get more interest and more turn-out and more connection with the neighbors that we live around and then more inherent exchange would happen.

> Maybe a little bit more systematic way of encouraging communities.

This view was reinforced by one of the coordinator:

> And in terms of making connections with other community organizations. I think there is lots of potential there. So, to develop more barter systems in other communities. We're involved with the M.O. community Association right now. I had a workshop with them a few days ago. And they are really interested in starting their own little system as a subset of using our skills and our structure, but based in their community.... And that is sort of my dream that each community would have its own functioning barter system. And they could be coordinated within those communities, because realistically all people I trade with live within 15 minutes blocks of me. You know I don't trade very far. And I think that's most people's experience that they prefer to within.

Summary

This chapter presented the major findings of the study. Participants shared how they became involved in BCBC, which was through work or through another individual. Respondents identified two primary reasons for being attracted to BCBC. First, individuals perceived economic gains as a result of their participation. The second reason

centered on ideology. Individuals joined because they wanted to make a statement in relation to what type of economic development they wished to support.

This ideological reason became more obvious when the participants were asked about the purpose and objectives of BCBC. The overall goal was identified as changing the view on economic development by providing an alternative perspective. The three underlying objectives advanced by the study's participants included helping people economically, supporting the local economy and building community.

These three objectives were also reflected in the experiences individuals shared about the benefits they receive while participating. These benefits included positive impacts on the individual's monetary situation, community economy, environment, benefits through being an alternative approach to economic development, building community, life enhancing benefits, and benefits attending the monthly potlucks. Two perceived potential benefits were identified and described. According to the respondents, BCBC provides a safe place to explore one's own business, and secondly BCBC possesses the ability to support marginalized people.

Limitations of BCBC included the existence of barriers, which preclude individual's ability to fully participate. A series of internal problems were put forth as factors limiting the effectiveness of BCBC. Identified barriers included the lack of time to participate in a meaningful manner and not having an outgoing personality which is required in a system such as BCBC.

Problems impacting the internal functioning of BCBC included errors in Bulletin-ads, difficulties earning and spending Hours, miscommunication during trading transactions, and the issue that BCBC does not provide basic needs. Two strategies

designed to improve the limitation presented included enhanced education of members and an increase in the number of participants. Two methods were put forth as mechanisms to increase the size of BCBC. These included enhanced outreach into the communities of Calgary and increasing the membership and staff.

CHAPTER FIVE: DISCUSSION AND CONCLUSION

Introduction

The purpose of this study was to explore the experiences of members participating in the Bow Chinook Barter Community in Calgary, Canada. By choosing a CED project, a Local Currency System, this research stood in context of the new focus of community development, which stresses economic development.

The study, guided by a phenomenological framework, described the experiences of seven members with BCBC. The specific purpose was to identify the perceived purpose and objectives of BCBC, process and reasons for becoming involved, the benefits, barriers, problems and suggestions for improvement. Primary data collection methods included in-depth interviewing and participant observation of monthly potlucks. The significance of this study was twofold. It enhanced first the practice, and secondly the knowledge of CED, LCS and social work.

Academically, this study contributed first to the existing CED literature by choosing a LCS, a CED project, and secondly to the LCS research literature by choosing a Canadian Hourly based system utilizing qualitative research methods. Finally, the social work knowledge on community development was enhanced, by choosing a CED project, which added an economic focus. Practically, this study provided feedback to BCBC's and contributed to the future planning of BCBC. Secondly, it gave an example for a new social work intervention tool that targets the community as a whole

This chapter first summarizes the major findings. Secondly, a discussion of the strengths and limitations of the study and biases of the researcher are presented. In the following section the implications for social work practice including LCS and its place in

social work, and LCS as a social work intervention are examined. Finally, in the last section future research areas are identified.

Discussion

The major findings of the study are grouped into three primary areas, individual impact, community impact, and areas of improvements. The results dealing with the individual and community impact include economic, social, and quality of life improvement. The areas of improvement are divided into two areas, education and system size.

Individual Impact

Individuals stated economic and social impacts as objectives of BCBC and also provided personal examples describing those impacts. In addition respondents referred to these impacts as improving their quality of life socially and economically. The mentioning that the quality of life improved while participating shows the importance of the benefits individuals personally experienced.

Economic. Other researchers identified economic reasons as the primary motivator for joining a LCS. In some studies it was deemed a high motivation factor for signing up (Seyfang, 1998; Williams, 1996a; Williams, 1996b), in others it was mentioned with other reasons (Williams, 1995). In this study economic reasons were not directly mentioned but indirectly through provided examples on how respondents benefited economically through their participation.

The importance of the economic impact of BCBC emerged because respondents mentioned it as one of the objectives and benefits of BCBC. The official definition of this objective, provided by one of the coordinators, is 'to help people use their skills to meet

their needs'. I think individuals did not directly answer how they think this objective is being achieved, because the fulfillment of this objective is still in process.

All interviewees experienced economic benefits through their participation. Basically as one interviewee said 'I've gotten things I normally wouldn't have gotten if I hadn't been able to barter'. The study of Seyfang supports this finding, with 73 percent of respondents in her questionnaire answering 'yes' that KwinLETS helped to afford goods and services they could not afford otherwise (Seyfang, 1998, p.11). Other studies conducted by Williams provided numbers in relation to monthly average trade. In Calderdale LETS, United Kingdom, only 0.5 percent to 1.5 percent of the member's gross income was received through bartering (Williams, 1995, p.215). In Totness LETS, United Kingdom, the new economic opportunities created by LETS were calculated as being 0.9 jobs (Williams, 1996a, p.92). Therefore, it can be suggested that the trade amount found is not significant. But Williams (1995) argues that "its use-value should not be underestimated" and acknowledges that "to examine purely the quantitative economic impacts of LETS schemes is to do an injustice to their more qualitative social and community building benefits" (p.215). I agree with his statement but would include that a qualitative method also is a useful tool to evaluate the economic impact by examining the meaning for individuals of additional income. The personal statements collected through this study showing that bartering allows people to purchase goods and services they otherwise would not be able to, brings meaning to those couple of dollars per month that an individual increases his or her purchasing power.

It is also important to point out that the statement 'I could afford things I otherwise would not be able to have gotten' possessed a different meaning to individuals

depending on their economic needs. Some respondents identified themselves as using bartering to meet needs beyond their basic needs, others stated that they were trying to meet basic needs through bartering. For people whose basic needs are met, bartering means getting additional things one can classify as luxury items. For people who need to cover basics, it seems that it was difficult to cover those, because Canadian dollars are still needed to make purchases in stores who accept partial Hours.

Social. Individuals stated that they benefited socially from participating, describing that they met people, got to know people and developed relationships with people they traded with. Seyfang (1998) found similar results. In her study 72 percent responded that KwinLETS is a useful way to meet people and make new friends. Williams (1996a) reported that 69 percent of respondents perceived bartering as to help them develop a network of people, 40 percent perceived bartering helped them get new friends. In a second study his findings were similar, as a majority of people developed a wider network of people (Williams, 1996b). These social benefits impacted individuals and the community, because of the individual's interconnectedness with the community as a whole.

Quality of Life. Respondents mentioned improvement in their quality of life in relation to economic and social benefits they experienced while participating. Some of the individuals did not see that BCBC achieved an economic impact all the time and for all people. But it was obvious that the meaning for people to have additional economic means, through additional purchasing power, was an improvement in their quality of life. Individuals were able to afford goods or services that enhanced their lives, which ranged from simple house cleaning to health services not covered under health care.

The social impact also appeared to improve the member's quality of life. Bartering was viewed as a tool to meet new people, because it provided the opportunity to meet people one otherwise wouldn't be able to meet. Meeting people was considered to be a method of bringing fun into one's life. Seyfang (1998) in her study also found that 42 percent of the survey respondents answered that participation improved their quality of life (p.11).

Community Impact

Respondents mentioned the economic and social impacts of BCBC on the community as a whole. These impacts were mentioned as a reason for joining, as one of the objectives of BCBC, and as one of the experienced benefits. Respondents referred to these community impacts as improving their quality of life economically, environmentally and socially.

Economic. The motivation for joining in order to support an alternative economic system that benefits the community economically was clearly stated by the majority of interviewees. Findings from two other studies conducted by Seyfang (1998) and Williams (1996b) are in contrast to my findings. In both studies the major reason for joining was an individual economic reason. The community economic impact such as environmental reasons to support a green economy was mentioned only by 13 percent by Seyfang (1998, p.4) and only 16.6 percent by Williams (1996b, p.1404). Although Seyfang (1998) pointed out that economic reasons could be divided into individual economic reasons and community economic reasons, she did not differentiate between these selections in her study. The reason for the difference in findings is the result of my sample, which was primarily highly involved individuals, who were also members of the steering committee.

Impact on the local economy was also a major objective stated by individuals, which supports the motivation for people to become part of BCBC. Because people viewed BCBC's goal as 'to support locally owed businesses' and 'to develop a local economy', this may be a major factor in their decision to join.

The local economic impact was viewed by individuals as challenging the corporate and consumer-oriented society of Calgary by being an alternative approach of society, 'a different way of doing things', a 'sort of parallel kind of economy'. The operation was described as 'it's kind of about local trade and dollars staying within our city and communities'. This means, taking Savdie and Cohen-Mitchell's 'simple multiplier effect' as described in the literature review, more local businesses are staying within the community creating local jobs.

Participants stated the environmental impact of BCBC as part of the alternative approach. One of Seyfang's (1998) studies captured also environmental benefits. In her survey, 78 percent saw LETS as an example for a green economy, because people bought second-hand or recycled goods, reduced their consumption through car pooling, repaired products instead of buying new ones, and bought locally. These findings are in support of the statements made by the individuals of BCBC. Individuals mentioned that through BCBC goods get recycled, people get group rides out to the mountain, get their bikes fixed, find out about environmental friendly products, and buy locally. The consequences of these environmental benefits are that a community's resources are protected, because of reuse, and local businesses are supported when members chose locally produced goods.

Social. Individuals mentioned social impact as a benefit experienced and as one of the objectives of BCBC. There was no mentioning of social reasons for joining BCBC.

The majority of respondents joined to support an alternative economy. This result is in contrast to other studies, which found that community reasons were the second most frequent reasons for joining (Seyfang, 1998; Williams, 1996b).

Although the social impact was not directly mentioned as a reason for joining, it played an important role in respondent's experience of being a member. Respondents mentioned the term community building often in connection around the social impact of BCBC. Individuals stated that they met people, got to know people and developed relationships with people they bartered with. This is consistent with the research conducted by Williams (1996a) and Seyfang (1998). Both studies revealed that bartering encourages people to meet people and make friends.

The meaning for participants in this study became clearer when people described, in their experience, benefits in relation to making social connections or building community. Individuals described how the community building part helped them to get connected to other people and to become less isolated. Participation in BCBC also provided them with a greater sense of security.

Areas of Improvements

The two main areas of improvement identified were increasing the size of the system and fostering education of new members. These areas emerged from the stated operational problems and barriers faced by members. Problems and barriers faced included problems with spending and earning Hours, services not covering basics, communication, and time commitment.

Size of the System. Individuals mentioned that they experienced problems with spending or earning Hours, and services that were offered did not cover their basics. In

both cases the size of BCBC was viewed as a barrier that resulted in these problems. Studies in this area showed that the size of a LCS was an issue, and the amount of trading increases with the size of the membership, because more goods and services are offered (Seyfang, 1998; Williams, 1996c; 1996a; 1995; 1997). Seyfang (1998) also found that 41 percent in her study complained about not having enough goods and services to cover basic needs. Therefore 27 percent thought the barter system would be more successful if more members would be part of it (p.15).

Increasing the size of BCBC was suggested in two ways. One was through an increase of the membership and staff. These strategies are related, because more staff enables more effective promotion of BCBC, hopefully leading to an increase in the membership. A second way mentioned was to expand into smaller communities, with the focus on the existing community associations, within Calgary and develop sub-barter systems operated by the Bow Chinook Barter Community. This is in line with the research conducted by Seyfang (1998), which suggested that the development of clusters around the region would foster healthy trading within the area.

Education. Respondents mentioned issues about people failing to understand the whole concept of bartering which results in miscommunication and people not realizing how much time consuming bartering is. Education about the barter system was seen as one way to improve trading among members. Seyfang (1998) in her study also found that members complained about the problem of miscommunication in a barter transaction, which can leave members dissatisfied with bartering.

Strengths, Limitations, and Biases

Strengths

The significance of this study lays first in the academic and practical implications for CED, LCS and social work. There are several areas in academic literature and practice in CED and LCS this study enhances. First, this study is the first to examine an hourly based system modeled after the Ithaca Hours. Secondly, it provides a Canadian context, because most literature on studies completed is based in the United Kingdom, Australia and New Zealand. Thirdly, this study is the first study on a LCS that utilizes a qualitative research approach focusing solely on the experience on members. Fourthly, this study is the first study completed on the BCBC providing practical implications for the future planning of the BCBC and feedback to funders to secure future funding.

This study also enhanced the existing social work knowledge and practice. First, the study contributed to the existing knowledge on Community Development (CD) by choosing a CD project with an economic focus. Secondly, it provided a different perspective on CD practice by choosing a project that targets the community as a whole instead of one specific target group. This is discussed further in a later section.

Limitations

It is necessary to acknowledge the limitations of this study, because of the influence of limitations on the research process and outcome. First, the time spent in the research setting while collecting data was only six months. This was not enough to get an overall understanding about bartering. Limited time did not permit me to spend more time in the setting.

Secondly, the outlined collaborative research process did not work out as it was

initially planned. The plan was to meet with evaluation committee members on a regular basis to report back and receive feedback. My study was meant to be an addition to the quantitative survey to be used for feedback to the United Way of Calgary, the current funder of BCBC. Several issues emerged that hindered that process. One of those was that the United Way granted two additional years of funding without the completion of the evaluation. This resulted in a decreased urgency for the evaluation. For me personally my research took longer than expected, which contributed that the regular meetings of the evaluation committee discontinued. Therefore, the collaborative research component only took place in the beginning of the research when developing the research question and interview guide, to make sure they were in congruence with the evaluation goal.

The third limitation derived from my chosen sample. The majority of participants in this study were steering committee members, who do not reflect the general membership. Therefore the results associated with this study cannot be generalized to the membership as a whole.

Biases

The primary bias prevalent during this study is the perceived notion that BCBC is a solution to help marginalized people. This bias derived from my growing up and education as a structural social work practitioner. I was brought up in a middle class family in Germany. I was educated at a very young age by my parents about the injustices created by society. I was never satisfied with this situation, and was searching for solutions to change it.

This search continued through my studies to become a social worker. I was educated as a social worker in the structural social work theory. Therefore, the temptation

to draw conclusions on how marginalized people would benefit from participation was an ongoing issue during the research process, although it was not the focus of my study. Secondly, I did not have any socioeconomic data of the participants that allowed that conclusion. I was aware of my bias and reduced the influence through keeping a journal during the analysis process, so that I only drew conclusions based on the experiences of participants.

Implications for Social Work Practice

LCS and Community Development

Community development (CD) practice, a social work intervention, focuses primarily on social empowerment and community building. Community Economic Development practice, a new focus of CD includes an additional component of economic development. Williams (1988) argues that the difference between community development of the 1960's and 1970's and progressive CED is that CED "has inserted 'economic' between 'community' and 'development', based on the experience, sometimes harsh, that popular support for social justice cannot thrive without dollars" (p.49).

I define CED, after reviewing the literature, as an approach that (1) helps to empower people; (2) helps to make people and their community economically self-sufficient; and (3) builds community socially. Therefore, a Local Currency System (LCS) is a form of CED, because a LCS, as shown in this study (1) empowers people by acknowledging and valuing their skill; (2) provides people with additional economic means and a space to try being an entrepreneur with little risk involved, which means a step towards higher self-sufficiency; (3) makes the local economy be more self-sufficient by providing a boost, because local currencies do not leave the community; (4)builds

community through getting to know neighbors and people from the community at large through trading transactions and attendance of potlucks.

My personal definition, as stated above, is similar to the one used by Eric Shragge (1997), who defines CED as follows:

> (1) it is an integrated approach to development, encompassing social, cultural, and economic goals; (2) it is not for profit and that which is produced is for the community; (3) it has a belief in the capacity of people to manage their own affairs; (4) the community is in control of the developmental process; (5) democratic process are maximized in internal decision making; (6) innovative approaches are used in redefining and working towards alternative solutions to economic and social problems (p.13)

LCS as a Social Work Intervention

I described above that LCS are part of CED. It is now necessary to illustrate the relationship between LCS and CED with structural social work to make the argument that a LCS is a structural social work intervention.

The heart of structural social work theory is the two goals defined by Mullaly (1997):

> "(1) to alleviate the negative effects on people of an exploitative and alienating social order and (2) to transform the conditions and social structures that cause these negative effects" (p.133)

This means that it is important to help people in the present but also focus on structural change in the long run. The progressive CED approach, as classified by Fontan (1993), offers "a development model where the notion of solidarity, individuality and collective empowerment and actual control over local resources and their development are at the heart of the desired change" (p.7), with the focus on greater equal access of wealth and increased participation. Comparing this definition of progressive CED with the two

goals of structural social work theory, one can see that progressive CED entails the goal for structural changes.

Evaluating BCBC, a specific CED project, on the achievement of those two goals I found that BCBC seems to have met both goals of structural social work. This argument is based on the conclusion that people received immediate satisfaction economically and socially by (1) being empowered because their skills are acknowledged and valued; (2) having additional economic resources and a space to try being an entrepreneur with little risk involved, which means a step towards higher self-sufficiency, and (3) building a social network through getting to know neighbours and people from the community at large through trading transactions and attendance of potlucks. This is reflected in the achievement of the first goal of structural social work.

Secondly, participants also mentioned a notion of future implications through their participation. BCBC was seen as an alternative approach to development, stimulating the local economy and decreasing the effects of the current global market. Therefore it can be argued that LCS work towards the second goal of structural social work, the social transformation of society. This argument is based on that through the introduction of LCS communities gain greater control over finances and economic affairs by facilitating exchanges within the community with the intention "to provide a buffer against external economic change" (Williams, 1996a, p.88). Therefore, although as pointed out LCS are only complimentary to the existing capitalistic system, it can be argued that LCS are working towards the abolishment of the negative effects of the global market.

One component of BCBC that makes it a unique intervention compared to other social work interventions, which are usually targeting a certain identified client group, is

that BCBC, as LCS, does not have a specific target population. BCBC, therefore, could be a community development project involving the community as a whole, but specifically benefiting people who are marginalized. Utilizing this community development approach means a greater emphasis in the thinking process of the social work profession toward holistic approaches of community development. This includes moving away from target programs on individuals as a reaction to problems of the society as whole to inclusive projects that target the society as whole who suffer from that problem.

The reason for choosing the service user group as the society or community as a whole is because of the impacts of globalization and economic injustice affecting the community or society as a whole. The positive side effect is that this intervention strategy should not have any stigma attached, because not one single group is identified as a problem group. I believe that interventions that target the community as a whole have greater potential for success, because individual groups do not get singled out and pathologized. This process is more holistic and collective in nature by incorporating several areas of the community.

However, this may not always be the case. Due to being an alternative economic approach it is often viewed as run by 'granolas' and 'green people'. Williams (1997) in his study in Australia received information on the characteristic of member profile. He found that 38, 3 percent identified themselves as 'green' and 'alternative', 31, 9 percent low-income people.

The focus on solely 'alternative' oriented members does not have to happen with every local currency system. One of the coordinators of the Bow Chinook Barter Community (BCBC), during a conversation, acknowledges this problem. She feels that in

BCBC, there is an ideological gap between the founding members and the general membership population. The majority of members does not sign up to support an alternative economic system, but rather want to have economic gains through their participation. Therefore BCBC is an avenue to educate individuals about alternative economics through participation. Some people might become interested in an alternative lifestyle after time and some might never be, but this is not the focus of this strategy. However, my observation during the monthly potluck strengthened the argument that the majority of members participating in the potluck are more 'alternative' in their thinking.

Future Research

There are several areas that derived from completing this study, which warrant the need for future research. Looking at the LCS historically one can see that the successful ones in the 1930's in Europe all had a 'demurrage' applied to their local currency script. The current LCS like LETS, Ithaca and the BCBC all operate without the demurrage. One concern mentioned by the interviewees was that some experienced problems with earning and spending Hours. In this context it would be interesting to do a study focusing on how people earn and spend their Hours. In the same vein finding out how their spending habit would be different, if a negative demurrage is attached, represents another area of a study.

A second area of future research would be a sole focus on marginalized people, including unemployed and underemployed members and their experiences in participating in a LCS, because of lack of research in this area.

A third area of research would be to look at the involvement community associations and how clustering of bartering enhances the participation and the impact on the individual and community as a whole. The reason for this research topic is that it

became evident that individuals saw community building as an important part of BCBC, but also mentioned the necessity of moving into smaller neighborhoods, because the size of the city is so large.

A fourth area would be to focus on the business community of Calgary and examine how they benefit from participating in BCBC. This study excluded this group, but it would be of importance to capture the impact of BCBC as a whole to make a study on how businesses experience their participation.

A fifth area would be to examine the participatory element of BCBC, especially after the transition from a community grassroots to becoming a more formal organization with staff and how this development impacts the participatory nature of BCBC. Collectively these areas of future research would contribute to an understanding of LCS's and in particular BCBC.

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APPENDIX A: Interview Guide

1. How did you become involved in BCBC?
2. Please describe your participation/involvement in BCBC?
3. What do you feel is the purpose/objective of BCBC?
4. To what extent have they been realized in your opinion?
5. Can you describe to me one barter transaction you did?
6. Please share with me how you personally benefit from participating?
7. What are the economic benefits/effects for you personally?
8. What are the social benefits/effects personally?
9. **Do you see any community building effect? If yes, can you give me an example from your personal experience?**
10. Do you experience any other benefits/effects personally you haven't mentioned yet?
11. **Has your quality of life improved since you have joined BCBC?**
12. Tell me please how you think the community benefits from BCBC?
13. **Do you see any environmental benefits? If yes, can you please give me an example**
14. **Can you summaries the major benefits that are for you personally?**
15. Have you personally experienced any problems with BCBC?
16. Can you think of any potential problems or potential problematic areas for people participating in BCBC?
17. **Can you identify any barriers that hinder your full participation?**
18. **Can you identify any barriers that hinder other people's full participation?**
19. Tell me in what way BCBC can be improved

20. Is there anything you want to add in regards to your experience participating in BCBC? Something I have not touched?

In the end of interview I will ask some demographics of the interviewee.

1. Age
2. Education
3. Employment
4. Time of involvement in BCBC
5. Specific role(s) in BCBC: what do you barter?

   How much do you barter?

   Do you volunteer?

- The questions in **bold** were added to the interview guide for interview six and seven

APPENDIX B: Informed Consent Form

Research Project Title: "Members' Experience participating in the Bow Chinook Barter Community (BCBC)"

Investigators: Uta Berthold, BSW (MSW-Student)

Co-Researchers: Sarah Kerr, Gerald Wheatley, Barbara Matheson (members of the BCBC evaluation subcommitee)

This consent form, a copy of which has been given to you, is part of the process of informed consent. It should give you the basic idea of what the research is about and what your participation will involve. If you would like more detail about something mentioned here, or information not included here, please check. Please take time to read this form carefully and to understand any accompanying information.

1. Purpose of the study:
The purpose of this study is to examine the nature of members' experience participating in the Bow Chinook Barter Community. The result of this study will be used as part of an evaluation process, which currently takes place within the Bow Chinook Barter Community.

2. Participants, Procedures and Your Participation:
You will be asked to be willing to participate in an approximately *one hour interview* process. In addition follow-up phone calls in case of clarifications are needed.

3. Research Design:
I will use in-depth interviews of members and observation of the monthly potluck to get an answer to the research question stated above. The research is collaborative in nature. Which means that *the members of the evaluation sub-committee, two staff and one volunteer have access to the transcribed interviews and notes of the observation.*

4. Risks/Costs/Benefits:
This research does not pose risks to anyone who will be participating in the research. The only costs to you are the time that it will take in order to complete the interview (appr. one hour) and maybe some follow up phone-calls. The benefit will be primarily to the Bow Chinook Barter Community due to being part of the current evaluation, which inherently will come back to you as the participant.

5. Your Choice:
Your choice of participating in the research has no effect on your participation in BCBC. *You can withdraw at any time.*

6. Confidentiality:
For the interview you will be asked to give a synonymous name to protect you from being

identifiable. The interviews will be transcribed excluding any identifiable information and will be stored on one of my disks and hard drive. A hard copy will be printed and the members of the evaluation sub-committee of BCBC will also have access to this data. Both are stored at a locked up place at my home. *A copy of the transcripts and tapes will be kept by in the BCBC office for future reference.*

7. Further Information:
Your participation is completed within 1-2hours of interview time with possible follow up phone call. If you have any further questions, please do not hesitate to contact me.

Your signature on this form indicates that you have understood to your satisfaction the information regarding participation in the research project, and agree to participate as a subject. In no way does this waive your legal rights nor release the investigators, sponsors, or involved institutions from their legal and professional responsibilities. You are free to withdraw from the study at any time. Your continued participation should be as informed as your initial consent, so you should fell free to ask for clarification or new information throughout your participation. If you have further questions concerning matters related to this research, please contact:

Uta Berthold, (403) 284-0191

If you have any questions concerning your participation in this project, you may also contact my supervisor, Prof. M. Wilson at (403)-220-5942, or the office of the Vice-President (Research) and ask for Karen McDermid, (403) 220-3381.

_____ _____

Participant Date

_____ _____

Investigator/ Witness (optional) Date

- A copy of this form has been given to you for your record and reference.
- If you would like to have a copy of the findings of this research, please provide your mailing address:

APPENDIX C: Sample of Bow Chinook Barter Hours

APPENDIX D: BCBC's Mission Statement and Statement of Principles

MISSION STATEMENT

The Bow Chinook Barter Community is a grassroots initiative that brings together local talents and resources to strengthen our local economy and build community

STATEMENT OF PRINCIPLES

Building a healthy community means incorporating social, economic and environmental principles in an ethical, inclusive and sustainable manner.

We believe:

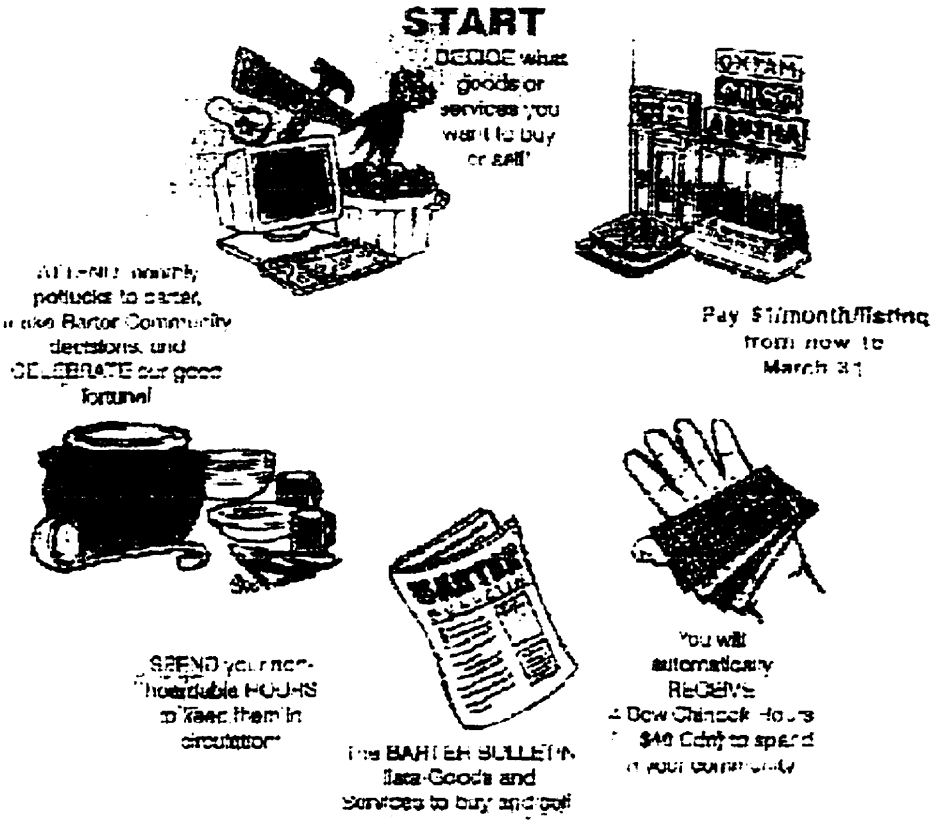
- in the skills, talents and capabilities of all people
- in encouraging a culture of generosity
- in a democratic process which is fair and accessible
- in promoting alternatives to the global economy that provide equal opportunity for economic participation
- in producing and consuming locally, to promote both local accountability and global health
- in celebrating local culture and honouring diversity

The Bow Chinook Barter Community is a *community*, and we trust people to act with integrity, respect and honesty in all transactions.

(Bow Chinook Barter Bulletin, Sept-Oct 1998)

APPENDIX D: How the Barter Community works

How the Barter Community works:



(Bow Chinook Barter Bulletin, Sept-Oct 1998)