

Reclaiming Economics

A Cooperative Inquiry



PARTNERS
Training
for
Transformation



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The task of the educator is to represent to the people in a challenging way the issues they have raised in a confused manner.

—Mao Zedong

Poetry is the art of giving tongue to other people's silence.

—Seamus Heaney

A Word to the Reader

Reclaiming Economics: A Cooperative Inquiry was experienced by those involved in it as an exciting, stimulating, challenging and intriguing project, and we hope that this document will give you some sense of the experience.

As well as describing how the inquiry unfolded, this document includes reflections which will give you insight into our thinking, ideas and assumptions. It also includes the resources that were designed and used during the inquiry, and something on the research themes that the inquirers explored.

A Note on the Authors

Community Action Network (CAN) was founded in 1987 by a group of people who saw the need to provide a more integrated process of development for those active in community work. The organization began offering specialized training and organizational support to community groups. Over the years CAN has expanded to meet the needs of community, voluntary and statutory organizations working in the areas of social justice and equality – locally, regionally and nationally.

PARTNERS: Training for Transformation was set up in 1981 by a number of people who had worked in Ireland and overseas. Its aims were to explore the benefits of developing a community education process that would focus primarily on people learning from their own experiences. In pursuing these aims, PARTNERS are strongly influenced by the philosophy of Paolo Freire and by the work of Anne Hope and Sally Timmel.

PARTNERS: Training for Transformation is an independent agency and is a community development project under the Department of Community, Rural and Gaeltacht Affairs's Community Development Programme.

Contents

1: The Story of Reclaiming Economics.....	5
An Idea Is Born	5
Phase 1: Breaking the Ground.....	10
Phase 2: Naming and Addressing the Problems	12
Phase 3: Sharing the Learning.....	16
Background Thinking and Assumptions	19
2: The Inquiry Format.....	28
Phase 1: Breaking The Ground.....	28
Day 1: Creating Positive Group Culture.....	28
Day 2: Money in Our Organizational Lives	31
Day 3: Money in Society	34
Phase 2: Naming And Researching The Problems.....	35
Day 1: Dealing with Specific Problems.....	35
Day 2: Creating and Presenting <i>Codes</i>	37
Day 3: Completing the Codes.....	38
Phase 3: Sharing The Learning.....	39
Day 1: Gathering Material and Preparing Sessions.....	39
Day 2: Presentations from Each Team.....	39
Day 3: Planning Future Work	39
3: Resource Materials	42
Resource 1.1: Attitude Clarification.....	42
Resource 1.2: Attitude Clarification Group Matrix	43
Resource 1.3: The 4 P's.....	44
Resource 1.4: Guided Reflection on Money Script	45
Resource 1.5: Issues for Organizations in the Community Sector.....	47
Resource 1.6: Affirmation	48
Resource 1.7: The 4 P's of Change	49
Resource 1.8: Tree Blobs.....	50
Resource 1.9: The Bead Game	51
Resource 1.10: An Alternative View of the Economic System.....	60
Resource 1.11: Where Is Your Energy?.....	62
Resource 2.2: From <i>The Grapes of Wrath</i>	64
Resource 2.3: Working As a Team – How Will It Be?	65
Resource 2.4: Codes.....	66
Resource 2.5: The Planning Tool.....	67
Resource 3.1: Head, Gut, Hands	68
4: Learning Events	69
Funder-Recipient Relationship.....	69
The Wall and Its Story	83
Where Have All the Apples Gone?.....	92
Appendix A: Introductory Leaflet to Citizen's Income	98

1: The Story of Reclaiming Economics

This chapter describes the origins of the inquiry, how it is structured across three three-day phases, and the background thinking and assumptions that underpin it.

An Idea Is Born

The core ideas around which this project was built were relatively simple ones. Economics dominates peoples' lives and yet it is a subject area about which people feel powerless and paralysed. This powerlessness and paralysis stems in part from the dense, technical and abstract language employed by economists but more especially from the fact that economics is presented as a body of knowledge to be mastered rather than a life's experience to be explored. In the area of community development and education there has been a great emphasis put on the naming and articulation of peoples' lived experiences as the starting point for political, social and cultural action and change. Approaches, processes and tools to achieve this purpose have been designed and used to great effect. But the area of economics has been conspicuous in the absence of attention received from this perspective. The time has come to design approaches and processes which will enable people to 'do' economics from the inside out.

The ideas just outlined now seem obvious to us but art often involves drawing attention to the blindingly obvious, a shock of recognition and wonderment that 'we never noticed that before'. To Peter Dorman must go the credit for having the intuition and ability to show the rest of us what was in front of our eyes. Initially the idea grew through the work of FEASTA and then took a definite shape (in terms of this project) when Peter approached both Community Action Network and Partners (Training for Transformation).

Both organizations committed themselves to discovering and designing ways of facilitating an engagement with economics which began with and honoured peoples' lived experience.

The Golden Rule

Ethicists who have explored different cultural and religious traditions have come to the conclusion that the golden rule has a universal quality. It crops up time and time again in different eras, religions, cultures and locations.

Do unto others as you would wish done unto you.

As we (a group of people with associations with both organizations) delved into what the content and process of this project might be, we quickly rediscovered the wisdom of that ancient adage. We could not do unto others anything that we had not done to ourselves. In others

words whatever processes we might use and whatever content we might explore, we had to try them out on ourselves before trying it on anyone else. Thus we began to explore why we were baffled by economics. We looked at our own 'economic history', our attitudes, beliefs and behaviour. We spoke about our organizations and the role played by economics in how they functioned. We looked further afield to the communities, society and world in which we live. We began to make some discoveries. Money is a good starting point for conversations. We may feel intimidated by economics but we all know (or think we know) what money is. Yet we experienced talk about money as a taboo subject. We saw the need to work at different levels; personal, organizational and societal. Gradually, we were learning and much of this learning can be found in the part of this document which looks at our thinking and assumptions as we began the *Reclaiming Economic Cooperative Inquiry*.

The Circle Widens

We continued our own explorations; designing and using exercises, surfing the Internet for useful materials, reading books and articles, speaking with others who might be interested. We had a sense that it was time to check and see if the exercises we were using and themes uncovered resonated with others. We tried out some of the processes in a range of community and organizational settings with community activists and community development workers. It was like striking oil as ideas, emotions and experiences gushed forth. We were helping people give tongue to their silence. Following this a number of the exercises and processes used were included in *Partners Companion to Training for Transformation*¹. We decided it was time to invite a larger group of people to be part of this project.

An Inquiry Is Born

We were faced with all the usual questions: what exactly are we going to do?, with whom will we do it?, who will do it?, where, when, and how will it be done? And of course, how will we pay for it?

Three people were commissioned by CAN and Partners to do the work: Cecilia Forrestal from CAN, Frank Naughton from Partners and Peter Dorman who had a foot in both organizations. The three of us continued to meet and with support from the two organizations some key decisions were made.

We decided that we were not going to run a course but to invite people to join us in a cooperative inquiry. The cooperative inquiry was to be called *Reclaiming Economics: From Powerless Pawns to Creative Citizens*. Our title clearly indicated our thinking about the need to do economics in a different way and what we hoped the inquiry would achieve. We envisaged three phases to the inquiry, each lasting three days:

¹ Sheehy, Maureen, *Partners Companion Manual to Training for Transformation*, 2001.

Phase	Description
<p>1: Breaking the Ground</p>	<p>This phase was to be <i>divergent</i>. Using participatory processes we had developed over the previous years we would facilitate the group in exploring their experience of economics at the personal, organizational and societal levels. We saw each of these three levels as having four dimensions which needed to be attended to: practical, political, psycho-cultural and philosophical. What did we mean by this? If we take the example of an organization looking at its budget, there are practical issues involved about paying bills, accounting, sourcing funding and so on. There is also a political dimension:</p> <ul style="list-style-type: none"> ■ Who makes decisions about spending? ■ What are the power implications, internal and external, of the organizations financial arrangements? ■ Who benefits and who loses? <p>The psycho-cultural dimension looks at the kind of feelings and attitudes people in the organization have towards money – what meanings are attached to money and financial matters? Finally there are philosophical aspects – what does the way the organization sources and uses its financial resources say about the ideology and core values of the organization?</p>
<p>2: Naming and Researching the Problems</p>	<p>During this phase we envisaged inquirers sifting through and deciding on key issues that they wished to explore in greater depth. We saw this happening in research teams formed around specific themes. The themes or issues people choose had to be generative for them. By that we meant that they had to be issues in which they had an interest in solving or in moving on from. We saw this as a way of grappling with real issues, which (if solved) would change the quality of people’s lives – and not just as a stimulating and interesting intellectual exercise. People would be invited to research issues and share their learning with others.</p>
<p>3: Sharing the Learning</p>	<p>This third phase would be <i>convergent</i>, drawing together the fruits of research. The research teams would share with others what they had discovered about their chosen theme and indicate avenues for action. This would be followed by documentation of the process and dissemination of the resources used and produced during the inquiry.</p>

Gathering Support

If the inquiry was to work we needed inquirers. We decided to approach people within the Community and Voluntary Sector in which we work, particularly people involved in community development/education. We did this for a number of reasons. It is an area we are familiar with and have lots of contacts, and we felt that the theme of economics was neglected in that area. The people we are in touch with have a huge depth of experience and commitment to working for social change. We had piloted material in that area and received a lot of encouragement. We also saw that a focus on a very particular group and their experience can resonate with and have implications for many other groups.

We began phoning people and got a wide range of responses. We asked questions like, what do you do when you hear the word economics? Answers varied: 'I reach for the valium', 'my eyes glaze over', 'I turn off the telly'. We explained what we were trying to do. Most people said, 'This is so important, we all shy away from stuff about economics'. Others said, 'It's really important but I have a lot on at the moment', 'Include me, I'd love to get a handle on some of that stuff', 'I'd be afraid it would be over my head'. For some people it almost seemed like a luxury to take the time to engage in this kind of inquiry. However we got more than enough support and assurances that people would participate to go on.

We needed resources. We approached seven different funding sources. With some, we had preliminary discussions and we submitted applications to others. None would support the project. It was very disappointing. A number of the funders were very encouraging and thought the idea was a great one but they did not have a box we fitted into. 'It's a great idea', we heard 'but it doesn't quite fit in with our criteria'. In a number of cases it seemed as if we were not speaking the same language as the funder. We still cannot figure out if the difficulty lay in our inability to communicate or their inability to understand. A number were interested in the finished product: 'come back when you have it done and then we will be in a better position to consider it' is what we heard. We found that discouraging. It seemed that they were not prepared to support innovation or take a risk. They were only interested in winners. Our plea that resources are needed to get to the stage of a finished product made no impression.

The outcome of all this was that the two organizations agreed to carry the cost of the event. We also decided not to have any residential element as this would prove too costly. We charged the participants in the inquiry a fee of €350 and we also shared with them the efforts we had made about funding.

A Taste of What Was to Come

Encouraged by the positive feedback on our proposal from prospective participants we decided to go ahead with the inquiry. The first step was to organize an information morning for those who were interested so that they might have a taste of what was to come. About eighteen

people attended. We used some of the material we had designed. For example each of the three facilitators told a short story about an economics related issue, one relating to a personal dilemma, another to an organizational problem and a third to a local community issue. We asked group members to respond to the stories by reflecting on their own experiences and seeing if the stories resonated. The stories proved extremely generative and we were again encouraged by the level of energy and engagement with the issues. We worked with people to discover what level, personal, organizational or societal would be interesting for them to explore. The participants seemed to understand and were supportive of what we were trying to do.

An important issue emerged during the information session and re-emerged later in the course of the Inquiry. This was the tension between those who have a clear position on the economy and economics and whose energy is in promoting the answers they have discovered and those who are struggling with their alienation from economics and whose energy is in the questions.

We felt challenged to state what was at the heart of the Inquiry. The Inquiry of its nature, we argued, was for searchers, and we invited those with strong views and with clear answers to suspend their ideological certainties as they engaged with the process. We stressed that the Inquiry was to look at issues or problems which engaged us emotionally, practically and intellectually. In other words these were real issues that we wanted to solve or manage better. However stimulating it might be, we did not see the Inquiry as an intellectual exercise or something which would only be engaged with at a cerebral level.

Gathering the Inquirers

As the recruitment continued we gathered the names of twenty five people who had expressed a strong interest in joining the inquiry. In the end thirteen people participated along with the three facilitators. A number of factors appear to have prevented the others from coming. The time commitment of nine days in already busy schedules proved too big a burden for some. Some potential participants did not receive the support of their organizations because the relevance of the inquiry was questioned or because it was not a priority. The nature of the event, (inquiry rather than a course), was a cause of concern to some. The outcomes seemed uncertain. The Inquiry began around a time of instability and funding reviews in the sector. However many who could not come asked to be kept informed about the process and included in any future event where resources and learning might be shared.

The Inquiry Begins

What follows in this section is an account (from the perspective of the facilitators) of how the Inquiry unfolded. All the exercises and process used by the facilitators and the material developed by the participants during the Inquiry are available in **Section 3: Index of Resource Materials**.

Phase 1: Breaking the Ground

My Money and I

The first module of the inquiry was held in the Partners building in Ranelagh in February 2003. Thirteen people and three facilitators came together. Frank was inspired to open the inquiry using the image of an airplane moving down the runway and taking off. He said that the three facilitators had a lot of experience but they had never flown a craft called *Reclaiming Economics: a Cooperative Inquiry* before. He said we had some idea of how to get it off the ground, but we were unsure about what direction it would take and we really had no idea about how to land it. It was at once exhilarating and frightening. The point was also made that this was a no-frills airline. As we had no funding, the costs of the venture were being borne by the group, in particular, by the hosting organizations. There was a feeling of anticipation in the group and of collective support. We were all in this together and committed to making it work. It was encouraging to hear people say that they had trust in the facilitating team and the organizations behind them. Everyone knew they were going into the unknown, but were happy to do so.

We structured the first module to focus on the personal dimension of economics on the first day, the organizational dimension on the second day and the wider society level on the third day. The overall aim of the module was to evoke and provoke lots of experiences, issues and ideas. Subsequently people would have to make choices about the issue or problem that they wanted to focus on.

We spent most of the first day looking at the role of money in our personal lives by using a variety of exercises. We choose money rather than economics because it was a much more accessible starting point and is something that everyone can relate to in their ordinary lives.

Once opened up, however, the power of this personal experience was astonishing to all of us. Looking at our lives through the experience of money took us to deep and varied places and illustrated how money is such a shaping force. There was a sense of discovering something that is powerful and significant but seldom explored.

Some people were unsure as to how this personal reflection fitted with understanding economics. It was only at the end of the first module that the depth to which this first day's reflection had taken us was seen as helping all of us to engage with the whole concept of economics in a more personal, relevant and holistic way. It also helped build the group by encouraging appropriate sharing of life experiences at an early stage.

Money in and Money Out

The second day was challenging. We invited the group to participate in a series of exercises which involved the mapping of their organizations' relationship with money. The group engaged enthusiastically in exploring their organizations' relationship with money, but gradually a

heaviness entered the room. For some it was difficult because the daily stress and strain of managing on limited resources was clearly emerging in the maps they drew. For others there was the dawning realization that they had little or no involvement in the finances of their organizations. All of that was done or controlled by someone else. We asked the participants to value all that they were experiencing and discovering as they engaged. For example the discovery that one had no knowledge of one's own organization's finances was a crucial piece of information as it opened up other lines of inquiry about whether one valued this function, saw it as the preserve of others, felt incompetent and so on.

In an overall sense a picture emerged of organizations which people experienced as financially fragile and subject to whims of policy makers and funders. The facilitators represented back to the group a model of the world they were describing.

This model showed the community development sector, having evolved from the marginalized, now finding itself in a Janus-like position between the marginalized and the establishment. It looks both ways, and tries to engage with each, often in contradictory ways. For example in order to secure funding and resources from powerful people it has to emphasize the needs and deficiencies of those experiencing marginalization. On the other hand it turns to those experiencing marginalization and assures them of how much they have to offer and how they must take control of their own future. Many in the community development sector find themselves looking for funding from an establishment which, community develop workers believe, is an integral part of the structures which cause marginalization. It is like seeking the resources for the cure from those who caused the illness in the first place. Based on the participants' experiences, the model also suggested that money allocated to the Voluntary and Community Sector is often seen by the powerful as money down the drain. They hold this view because they do not see the sector as wealth-producing but as a drain on wealth. The presentation of this model and the discussion it evoked seemed to help everybody move to a more energized space. It was as if the articulation and visualization of what was being experienced enabled people to have a sense of more control.

A second source of changing the group energy arose out of an exercise which asked people to reflect on times in the past when they, despite great difficulties, succeeded in working for and bringing about change. This remembering of past events completely altered the mood of the group. People became more upbeat, creative and energized and became confident that the funding issues for their organizations could perhaps be addressed through our collective efforts.

The Bigger Picture

The third day focused on economics in the wider world sense. This was done primarily through the use of a simulation exercise called the Bead Game. This proved to be a very useful instrument for the task, not only because it was active and engaging, but because it brought

into the room cultural attitudes and the dynamics of social division and exclusion that result from the way the economy is organized. Within a short sustained period people experienced many of the stresses and strains generated by the current economic system. People experienced a wide range of emotions and feelings, from exclusion to a disregard for others who could not manage to survive in the system.

Furthermore, we saw how one's place in the economic system tended to mould cultural behaviour and attitudes such as individualism, solidarity, self-blame, smugness or suspicion.

An input on the role of debt in the economy followed the simulation. The insights gained from the Bead Game were deepened by the input and the discussion about it.

At this stage people had worked at and reflected on three levels – personal, organizational and wider society. We now asked them to name issues at each level that they would like to explore in the next module. We also asked people to take note of where and around which issues their energy lay.

Substantially, the first module was over. People felt intrigued, engaged and exercised as well as exhausted. We facilitators recognized that, in a sense, this had been the easier part, as it had been more like running a course than what was to come. We were using tried and tested exercises and inputs to lead learning. From here on in, we were hoping to move the responsibility of leadership to the group as a whole: to create researchers out of participants. At this point, however, we could see that that would be a challenge for everyone.

Phase 2: Naming and Addressing the Problems

Thank God for Buns!

The second module was held in the CAN offices near Mountjoy Square. One enormous support for our process during this module was the kitchen in CAN and particularly Martha who filled the table with plates of scones and sandwiches. The homely feeling of that basement kitchen was a real comfort during three challenging days.

Reconnecting and Looking Ahead

We spent some time reconnecting with one another and remembering the first phase of the inquiry. There was a mix of enthusiasm and trepidation in the room. Enthusiasm because the first phase had been such an engaging and challenging experience. Trepidation because there was a sense of a lot of serious and challenging work ahead.

The aim of the three days was to establish research teams around agreed themes relating to economics and to set those teams up to do their research and to present their findings back. The process we proposed looked like this:

- Choose an area (personal, organizational, wider society) about which you have an interest and energy.
- Form a team with others interested in the same broad area.
- From within your selected area choose a specific issue/problem which you would like to research.
- Prepare a code (piece of problem posing material) about this issue.
- Present the code to the rest of the group and facilitate a discussion which will elicit people's thinking, feelings and concerns about this issue.
- Based on the response to the code and your own perception of the issue, set some research questions for your team. In other words, can we find out something which would help the group solve the problem or manage it more creatively?
- Re-engage with the group and share the fruits of your research.

We envisaged this whole process taking up not just the three days, but also the period before the next phase, for research, and the final three days for presentations and evaluation.

It soon became clear to everyone that we had set ourselves a huge if not impossible task. The issue of most concern was the proposal to invite a wide range of people to the third phase so that they might have access to the research findings. The prospect of going so public at that stage was very daunting. There was an overall sense that the project we were engaged in was new and innovative and had sufficient challenges and stresses without adding more. It was decided to leave the public presentations of the whole process until a later date.

Our overall design was strongly influenced by Paolo Freire's psycho-social method and the practical experience of using this approach over many years by Partners (Training for Transformation) and Partners in Faith.²

Modelling the Way

The identification of themes, issues and problems and the preparation of codes was central to the work of the three days. The facilitators used a passage from John Steinbeck's *The Grapes of Wrath* as a code and facilitated a discussion about this. The idea behind this was to model the use of a code and also to help people see the theme or problem which was being presented in the code. In this case the theme was a sense of powerlessness in the face of a nameless system. This was a theme which had emerged in the group on a number of occasions. The group was fortunate in having a number of members who had prior knowledge of Freire's approach and experience and skill in developing codes and problem-posing material.

² For more information about the theory and practice of problem-posing materials and codes, the following are helpful: Freire, P. (1996) *The Pedagogy of the Oppressed* (revised edition) Harmondsworth: Penguin Books, pps. 68-105; Hope, A. and Timmel, S. (1996) *Training for Transformation*. Gweru: Mambo Press, Vol 1, pps 75-120)

What's the Problem and How Can We Represent This in a Code?

People choose an area they were interested in and formed groups. Three groups were formed, personal, organizational and wider society. Having done some team-building work they were invited to identify a problem or theme they wished to work on and then to prepare a code for presentation and processing. The participants were offered resources to help them focus on a specific problem. What was strongly stressed was that the issue they choose should be one in which they had a personal interest. The groups went to work. In the course of their deliberations the wider society group decided to form two groups in order to accommodate different themes they wished to pursue.

The groups worked extremely hard on identifying the problems they wished to address and on developing creative codes for presentation. The first group to present was the personal group but on a theme which had strong societal implications.

Group 1: the Wall

This group had reflected on how differences (sometimes marginal) in economic status can divide neighbouring communities. Their reflection was based on intensely personal experiences arising from regeneration work in Ballymun and Rialto. In both cases there had been serious disagreements about the retention or demolition of walls dividing private and public housing. A scene was set showing two communities, Sunnyland and Shadowland. The code involved a short drama showing a resident of Sunnyland being approached by a representative of Dublin City Council. The official explained that the Council was involved in the redevelopment and regeneration of Shadowland, a neighbouring community, and that there was a plan which would result in the demolition of a wall between both communities. This caused deep distress to the Sunnyland resident. A conversation ensued in which the resident listed all the terrible things that would happen if the wall came down. The official listened sympathetically, frequently nodded in agreement and the drama ended with him saying that he would see if anything could be done to keep the wall up.

In the ensuing discussion the fears of people living on the Sunnyside of the wall were explored and the relationship of this group to the Council. The perception of people on both sides of the wall of each other and the information on which this was based was also discussed. The presenting group recorded the discussion and spoke of their desire to research into the reasons for such divisions and possible solutions.

Group 2: the Dance

The next group looked at organizational issues. They focused on the difficulties for community development organizations in their relationships with funders and funding – a theme which was relevant and generative for all present. They developed a mime where two people danced in a carefree and energetic way around the room. A third character, carrying a clipboard and access to money, entered the scene and called them over. Both dancers went over but one quickly returned to her free and energetic dancing. The other engaged with the person, accepted money, and

gradually, under instructions, moved from a free-flowing dance in to a series of rigid, machine like movements. That was the end of the code.

The ensuing discussion was about how funding can offer a lot of benefits to groups but can also have a deadening and stultifying effect as groups are obliged to conform with funding requirements. People also wondered how long the person dancing freely could continue. The presenting group recorded all the comments, ideas and suggestions of the participants.

Group 3: Whatever Happened to the Harvest?

The third group focused on the issue of financial security in old age. They wondered how people could make provision for their later years in a way that was realistic, offered security and was ethical. They presented a short drama.

A narrator declared that it was autumn. A woman gathered autumn fruit from her trees and brings them a man with whom she discusses her present needs and what she might leave in safekeeping with him for the winter. He puts the fruit in different places and takes some for himself. The narrator announces that it is winter and the woman reappeared looking cold and miserable. She approaches the man with whom she has left the fruits of the harvest and discovers that there is very little there. When questioned he shrugs and says, 'That's that way it goes'. She walked away with slumped shoulders.

The code raised all sorts of questions and feelings about providing for the future, about insecurity, volatility of markets, the desire for ethical approaches to pensions, and feelings of incompetence about money and investments. The groups recorded all comments and suggestions to feed them into their research.

Group 4: Where Are You?

One group found the process particularly hard. They identified themselves as interested in the wider society dimension, but there was great divergence about what exactly they should focus on. Two group members had an interest in the subject of how to make realistic, secure and ethical provision for old age. They decided to form their own group and focus on this. Their code is recorded about. The others struggled to clarify what they were about. There was such a diversity of possibilities that it was hard to focus on one.

In the end, it transpired that they were struggling with the very issue of how we respond to the current economic system. Some members had very clear convictions about the inadequacies of the current economic system and the best alternative to it. Their problem was how to promote the answer. Others had a clear sense that the current economic system was unfair and unjust. They had feelings of anger about it but were not sure or clear about alternatives. They knew what they were against but not clear on what they were for. A third group had a sense of discomfort with the present system but really felt unclear and alienated from it. Part of what they needed was information.

When these positions became evident it seemed that the best service the group could do was to offer these three positions to the larger group and let people choose where they stood. In a very real way the group's own struggle became their code. When people took up positions they explored what it felt

like to be in that position, what was difficult about that position and what was good about it. They also looked at where they wanted to move and what they needed to learn to get there.

The conversation which ensued enabled everyone to explore their position in relation to the economic system in a dialogical and non-judgemental way. There was no need to suggest that any one position was better than the others or that people needed to justify the rightness of their position and the inadequacies of the others. It was simply enough to state one's position and what it was like being there.

There was a great appreciation for the process and learning which had emerged from the presenting group's struggle.

Where Next?

By this stage each group had identified a problem or theme that was generative for them. They had prepared and presented codes that captured the problem. They had used the codes to generate exploration and discussion of the themes among the larger group. The responses from the larger group in the form of comments, observations, feelings, questions, ideas, and suggestions offered lots of avenues for further research. Not only did each presenting group know what they felt and thought about a particular problem, they had now elicited through the codes the feelings and thinking of the whole group. The whole process of doing this had helped people to focus on a specific issue and to explore its problematic dimensions. The challenge now was to search for ways in which these problems might be solved or better managed.

At this stage the groups began asking, 'what kind of research might we engage in that will help us find answers to the problems we have been exploring?' As each group outlined their research focus, members of the other groups offered suggestions, sources, useful contacts and ideas. The groups then made the practical arrangements necessary for them to conduct their research. This was to be carried out in the period before the next phase and the results presented during the final three days of the Inquiry.

By now we were all tired but ultimately satisfied after three days of struggle, creativity, frustration, insight, challenge, fun, solidarity and of course, buns!

Phase 3: Sharing the Learning

In Between

Between the second and third phase each group engaged in a range of research. They sourced and read useful documentation, interviewed people, sent out questionnaires, consulted with people with expertise and surfed the Internet. The facilitators kept up enough contact to know how each group was getting on.

Bringing It All Back Home

Earlier in the process the facilitators had suggested that they would exercise leadership in three ways, giving direction, cooperating and supporting autonomy. We had now reached the phase when the groups were autonomous. The time was theirs and it was for each group to lead the rest of us. When we reconvened, we had three groups intact. They had prepared material for exploration at three levels, personal, organizational and wider society. The second group that had been working on wider society issues was unable to return. Job changes and pressure of work meant that none of that group was in a position to commit to the three days. However articles that they had come across in their research were forwarded to the larger group.

As we checked in with people it became clear that each group would need time to put shape on the material they had gathered and the process they would use. The challenge for each group was to lead the larger group through a process focused on the theme they had chosen. This would involve a short reengagement with the code they had produced, the sharing of their research findings and a subsequent discussion about the action implications of these findings and the group's reflections on them. What follows is a very brief account of each group's work.

Back to the Dance

The group who had looked at organizational issues was the first to present. They had looked at the relationships between funders and funded. They represented their code, the dance, in a slightly altered form and facilitated a discussion about it. They then presented a very comprehensive map of the funder/funded relationship indicating what was experienced as problematic and also pointing towards possibilities for the future. There was a very positive response to their work. People spoke of getting a 'handle on a very complex relationship', of 'seeing possibilities for change' and of identifying pivotal issues. Comments were made about how the work the group had done could help people not just cope with the day-to-day issues of funding but also to engage with it at a structural or systematic level.

The presenting group also spoke to us about their research process, its strengths and limitations.

Any Word on the Harvest?

The second group had worked on the question of financial security in old age. Again they reconnected us with the code they had presented. They then presented a range of findings from their research. At the heart of this was an alternative to existing pension arrangements developed by the New Economics Foundation. This alternative puts an emphasis on modest returns and pension funds being used for infrastructural projects which will benefit the common good. The best tribute that might be paid to this group's work was the level of engagement and excitement that it generated. There was a sense of amazement that pensions could generate such passion. There were

also sobering thoughts when we noted that proposals such as this would meet strenuous opposition from vested interests.

The group also informed us about how they had gone about their research.

Back to the Wall

The third group had worked on the issue of social division brought about by differences in economic status. They had used a code centred on a wall which divided private and public housing. What became apparent from the initial processing of the code was that the wall represented much more than a physical barrier. It also symbolized attitudes, mind-sets and systems. The group had researched the issue by exploring their own experience, interviewing others and gathering documentation. However rather than delivering this as a presentation or input they decided to invite us to go deeper into the issue in a personal way.

They created a wall in the room symbolising the divide between public and private housing. We heard voices from people on both sides of the wall describing their lives, struggles and aspirations. Each of us was asked to take up a position in relation to this dividing wall and to speak from this spot. This proved a very powerful and moving experience as people spoke about things like their background, the discovery that the wall exists, the many other walls that exist and the struggle of trying to bridge divides both internal and external. It brought into sharp focus the way in which economics impacts in an intensely personal way. It showed us the profound influence that economics has on the way our society is shaped.

The day ended with a great sense of appreciation for all the work people had done. There was excitement at all the resources that had been created. The final day was for reflection, evaluation and some planning. We looked at how progress could be made both on developing action on the themes explored, and how the inquiry into economics as a whole could be developed within the sector.

It was agreed to have a recall day, and in the mean time to write up the research findings, and, if there was energy, to continue to inquire into these themes.

Drawing to a Close or Are We Just Beginning?

The writer Aidan Mathews once spoke about the being present at the birth of one of his children: just after the birth Mathews noticed that the soles of the child's feet were criss-crossed with lines. 'It was', he said 'as if the child had travelled a great distance to come here'. As we concluded, there was a sense of bringing something to a conclusion and yet a realization that we were just starting. We had taken a subject which was hugely relevant for us, but from which we felt quite alienated, and reclaimed it. We could see how it was possible to tackle the seemingly impossible. We felt vindicated in the trust we placed in the inquiry process with the emphasis on allowing outcomes to emerge

rather than trying to predict and control them. There was a strong desire to bring the learning to the wider sector, but a realization at the same time that there are no short-cuts in a process of discovery. Everyone in the end, must make their own journey of inquiry.

Background Thinking and Assumptions

This is an attempt to reveal or unveil some of the thinking behind what we did as we approached and engaged in *Reclaiming Economics: a Cooperative Inquiry*. We feel it is important to lay bare our thinking and assumptions for a number of reasons. In the first place it reveals the theory behind the practice. It shows why we went about things the way we did. It informs others about our biases and preferences. Secondly, in doing so we extend an invitation to others to support, challenge, deepen or further inquire into the thinking behind the process.

Unexplored Territory

Our most basic assumption was that economics needed to be reclaimed. Our collective experience was that involvement in community development and education had helped many people become more politically, socially and culturally aware and active but economics was an area most people avoided. Engagement with the subject of economics appeared to leave people feeling powerless, paralysed and mystified. For many of us engaging with economics is akin to birds studying ornithology. We know it is all about us but we can't make hair nor tail of it. It seemed that economics was best left to the experts. What was missing was an engagement with economics that starts with the everyday experience of people.

A Marriage of Opposites

In George Eliot's novel *Middlemarch*, Dorothea the young, passionate, vibrant and idealistic heroine marries the tired, aging, stuffy, dry and pedantic Casaubon. As we sought to wed the subject matter of economics and the process of community education we worked from the assumption that we were joining together two things which people experience in completely different ways. For most people (ourselves included) economics is experienced as dry, technical, mystifying, alienating, dull and jargon ridden. On the other hand our experience of community education has been of energising, engaging, generative processes which evoked passion, a sense of discovery and wonder, experiences of affirmation and challenge and a desire to take creative action in communities. We realized that there was a tension between a subject, which for most people, drains energy, and a process which generates energy. Dorothea never did manage to invigorate the jaded Casaubon. We hoped for more.

Non-Experts with Expertise

The three facilitators involved in the project were not economists. Although two of us had experience of studying economics formally and informally we did not claim any specialized knowledge or expertise in the field of economics. However we did claim expertise in the areas of community education and development. We have a great depth of experience and skill in designing and facilitating events which enable people to explore, reflect on and articulate their experience with a view to taking action for positive change in their own lives and the life of their community. So our expertise lay in processes of facilitating learning and action rather than content or subject matter.

In our own explorations and discussions prior to the inquiry we had, in the company of others, designed and piloted on ourselves much of the material we would use in the first phase of the inquiry. We were not going to ask others to engage in something we had not engaged in ourselves. We assumed that our own experiences would help us deal sensitively with others.

Not Covering the Subject but Uncovering It

Early on in our dealings with potential funders and supporters we had to clarify a fundamental issue. As we explained the purpose of the *Reclaiming Economics: a Cooperative Inquiry* to others we met some common responses.

- ‘Are you going to teach economics in a really simple and accessible way?’
- ‘Yes, economics is a really dense and complex subject and it’s great that someone is going to unravel it for ordinary people.’
- ‘So what you are about is developing a kind of economics made easy’.

The assumption behind most of these statements was that there was a body of material to be communicated to people and a need to do this in an accessible way. This was not our starting point.

For us the subject was not economic theory but the person living their ordinary life and we did not want to cover the subject of economics but help uncover the economic experiences of people. Our assumption is that we first need to unveil people’s experiences, thinking, feelings and actions about economics before we delve into any formal study of economics as a body of knowledge. Our task was to ask people to simultaneously be the researchers and the researched.

Our experience of economists of various political ideologies and hues was that in their rush to explain the validity and superiority of their theory they did not have the time, the inclination or skill to genuinely ask people what they were experiencing. The overwhelming desire to provide answers prevented them from asking questions.

It's Not the Answer, It's the Question!

Asking the proper question is the central action of transformation...The key question causes germination of consciousness. The properly shaped question always emanates from an essential curiosity about what stands behind.

— Clarissa Pinkola Estes

A key assumption for us was that questions were central to the whole process. We were not thinking of questions designed to test people's knowledge or questions which sought a regurgitation of conventional wisdom or received knowledge. We thought more of a range of questions: focused questions which sought to uncover and discover people's experience, reflective questions to enable analysis, feeling questions which acknowledged emotion, vision questions which elucidated dreams, change questions to precipitate movement, appreciative questions to affirm and validate.

We also believed that engaging genuinely with questions would be liberating. Myles Horton, an inspirational educator and founder of the Highlander Folk School once commented:

When I speak of a social goal, the goal for society, and for myself, I don't say, 'This is exactly what it's going to be like.' I don't have a blueprint in mind. I'm thinking more of a vision, I'm thinking of direction and I'm thinking of steps... I think it's important to understand that the quality of the process you use to get to a place determines the ends, so when you want to build a democratic society, you have to act democratically in every way...A long range goal to me is a direction that grows out of loving people, and caring for people, and believing in people's capacity to govern themselves.

Like Horton we believed that the process and the end had to be congruent. We could not predict the end but we could hold ourselves to account for an honest, truthful search.

Ways of Knowing

Knowing and ways of knowing loomed large in our thinking. We were greatly helped when we made a connection between the work of Mary Belenky³ and her colleagues on women's ways of knowing and our concerns about 'ordinary' people's ways of knowing about economics. We had in our minds five categories or ways of knowing:

Ways of Knowing	Description
Silence	A position where people experience themselves as mindless, voiceless and subject to the whims of external authorities and experts who know.
Received knowledge	A perspective where people can receive and reproduce knowledge received from external

³ Belenky, M. et al. (1997) *Women's Ways of Knowing*. New York: Basic Books.

knowledge	authorities but feel incapable of creating knowledge of their own.
Subjective knowledge	Here knowledge is conceived of as personal and private and subjectively known and intuited
Procedural knowledge	A perspective where people are invested in learning and applying procedures to obtain and communicate knowledge.
Contextual knowledge	Here people see all knowledge as contextual, experience themselves as creators of knowledge and value subjective and objective strategies for knowing.

Our assumption was that when it comes to economics most people are silent or perhaps, more accurately, silenced. They think they know nothing and this is constantly reinforced by the dominant discourse about economics which is conducted in technical, abstract and inaccessible language. However some people have imbibed the received wisdom and are able to reproduce this, but look to others as the sources of knowledge.

Our intention was to break the silence and move beyond the idea that the task of people is simply to receive and reproduce an existing body of economic knowledge. We wanted people to explore, articulate and analyse their subjective experience as economic beings. We wanted people to identify what was of importance to them and then develop procedures that would enable them to obtain and communicate knowledge. Finally we wanted to explore the context of knowledge, how it is generated in particular circumstances and how it serves particular interests.

Breaking the Silence

We did not underestimate the difficulties involved in breaking the silence. Our own prior explorations of the subject of money in our own lives had taught us how sensitive the topic was, surrounded as it were by a thicket of taboos. It is not easy to look back and see where our attitudes to money came from; to openly discuss one's finances and financial predilections; to name dilemmas around money. If our experience was anything to go by, talk about money is as private and taboo-ridden as talk about sex was in the past. We realized that an honest, open, non-judgemental atmosphere was required if people were to genuinely share their economic history with one another.

You Can Argue with Einstein

'You can argue with Einstein' is the title of Chapter 18 in Daniel Yankelovich's book *Coming To Public Judgment*⁴. He makes the point that there are as many ways of knowing as there are purposes and

⁴ Yankelovich, D. (1991) *Coming to Public Judgment*. New York: Syracuse Press.

interests. The dominance of one way of knowing does not invalidate other ways. He writes:

...we cannot judge one mode of knowing by the rules that apply to another. We cannot assume, for example, that scientific knowledge is canonical and that all other forms of knowledge are to be evaluated by whether they meet the standards of 'scientific proof', as science defines it.

We made the assumption that people have a vast life experience of economics. They 'know' it from their participation in the everyday struggle of managing their lives and engaging in their communities. They may not know a lot of economic theory and may not be able to articulate their views in the technical language of economic theory. But they know it in their bones. Indeed we would concur with Yeats:

*God guard me from those thoughts men think
In the mind alone:
He that sings a lasting song
Thinks in a marrow bone.*

Our challenge was to construct an economics of the marrow bone.

Act, Think, Feel Local and the Global Will Follow

We specifically chose to work with people involved in the Community and Voluntary Sector. We realized that in doing so we were potentially excluding others who might be interested in the same issues. We were challenged about this. One potential supporter asked about a global dimension to such a local project. We argued that what often makes for global/universal significance is a deep insertion and engagement with a particular local reality. Most great novels and films are evidence of how intensely local and particular experiences and stories can resonate worldwide. For example, many of the processes used by Partners and CAN were first developed and used in specific communities in the southern hemisphere. They were then taken, adapted and used in the northern hemisphere. Our thinking was that if we can develop a process that is useful for a particular group of people in a specific situation, then it is more likely to be generally useful. The rush to the global without insertion in a particular local would rob the project of depth and groundedness. In the words of that intensely local poet, Patrick Kavanagh: 'Through a chink too wide there comes in no wonder'.

Shifting Leadership

As the facilitators of the process we realized that we had to exercise leadership. The question was, what kind? On the one hand there had to be a focus and sense of direction, and on the other hand there had to be a process of ownership by all participants. Because we have a lot of experience in training we had to avoid the pitfall of turning the inquiry into a course of which we were the facilitators. We decided that there would be three phases to the project (this is detailed elsewhere in this document) and that each stage demanded a different form of

leadership. The first phase would be marked by us exercising leadership in a hierarchical or directional way. This we deemed necessary in order to provide the security and structure the group needed to engage in the task. The second phase would be marked by a cooperative mode of leadership as participants took more and more control of the event by naming and exploring the issues which they chose as important. We would be less directional and more supportive. In the final phase we envisaged the participants being autonomous as they provided both the content and process of the sessions. Overall we saw a movement from hierarchy to cooperation to autonomy as the leadership shifted from the facilitators to the participants.

Divergence, Convergence and a Mighty Struggle in the Middle

Prior experience with groups, and particularly with groups engaged in creative processes alerted us to the fact that there would very likely be three phases in the process. The first concerned an opening up of the topic and related issues. This would be the divergent phase when experiences, attitudes, opinions, values and beliefs would be opened up for reflection. The strength of this phase, we assumed, would be proportionate to the degree to which we were all prepared to genuinely explore both what we had come to regard as common sense as well as the unknown. We recognized that one of the consequences of such divergence would be to create deep feelings of confusion, dissonance, uncertainty and powerlessness. This indicated the beginning of the second phase.

This recognition was born in part from our own piloting of some of the processes we would use. As we ourselves had delved into our own 'economic history', we had encountered not just the ghosts of our past but also feelings of profound helplessness in the face of a mystifying and labyrinthine economic system. In our thinking, the ability of the group to engage deeply would depend on the culture of trust built up. It would also require moments of sustenance and nourishment to keep us going in difficult times. We foresaw the use of ritual as a resource in those times.

This second phase of 'sitting in the dark' or 'wrestling with uncertainty', we saw as the seed-bed for the third phase of *convergence*. Convergence would involve a focus on a particular issue in which people had a genuine interest, both in an intellectual and emotional sense. We envisaged people researching and learning about that issue and facilitating others in a movement towards understanding and action. The convergence phase would see people coming to a fresh understanding of an issue and the emergence of new ways of engaging with the issue.

Inquiry and Dialogue Not Advocacy and Debate⁵

In the early days of this project we consulted with a lot of people. We tried to explain our sense of discomfort with the existing economic order and with the way economics is approached. We sought to explain our dream of enabling people to explore their own experience as economic beings and to search for creative ways of responding to the challenges they faced. Quite a number of people half-heard us. They heard about our discomfort with the present economic system but missed our point about enabling people to develop an economics from their experience. Why did they miss the second point? They did so because they have their answer to the inadequacies of the existing economic system. They were not interested in inquiry and dialogue but in advocacy and debate. In advocating, they were proposing their solution and in debating they were pointing out the inconsistencies and inadequacies of their opponents' views – their opponents being those who advocated and defended the existing economic order.

Our choice of title, *Reclaiming Economics: a Cooperative Inquiry*, was intended to signal our intention to inquire into rather than provide answers and to dialogue rather than debate. We really did want to create a process and space where diverse experiences could be shared and heard in an open, honest and non-judgmental way. The implication of this was that people should enjoy the comfort of knowing that as they spoke and shared, they would not feel any need to defend their position. On the other hand we all faced the challenge of stating our experience rather than trying to gain support for our views. The challenge was to leave our socialist, free-market, green or egalitarian ideological hats at the door.

The Ideal Can Be the Enemy of the Real

Our acknowledged starting point was that of discomfort with the existing economic order which we regarded as far from ideal and ethical. From our own discussions we knew that when we live lives far from our ideals (however implicit) there is often difficulty in naming the existing real. We can avoid naming our real lives because we feel we will be judged by ourselves or others. Or we can name our real lives in a defensive or justificatory way lest we be challenged. Or we can name our real lives but blame others for the state we're in.

A challenge for us was to find a way of stopping the ideal from becoming a stick with which to beat our existing real lives. Our way of dealing with this was to invite people to see that naming the real is in fact part of the ideal. Our assumption was that to be honest and truthful about our present is the only sure route to an honest and truthful future.

⁵ There is a growing body of literature about dialogue, inquiry and advocacy. We found the website www.publicconversations.org particularly helpful.

An Understanding of Change

The title of the project was *Reclaiming Economics: a Cooperative Inquiry* and this suggests a change from a situation where economics is experienced as something alien or mystifying to a situation where there is a sense of ownership. In the course of the Inquiry we offered the following understanding of change. Change can happen at four different levels.

Practical	Change can occur at the practical level, where, because of enhanced skills or abilities, we begin to do we have not done before or we change the way we do things.
Political	Change can also occur at the political level and by this we mean a change in power relations. People who previously felt they had no power or were subject to other's power begin to challenge existing power relations and influence events.
Psycho-cultural	The third level is the psycho-cultural, one with inner and outer dimensions. The inner dimension is the person's sense of self and the outer is the identity or role often assigned them in the wider culture. Change happens when a person develops an enhanced sense of self or reclaims an identity in the wider culture. (The Citizen Traveller campaign was an interesting example of this.)
Philosophical	Finally change can happen at the philosophical level. Here we are referring to a person's life perspective or world-view. Something can happen which alters the way someone understands and 'reads' the world.

Our own contention is that change is truly significant or transformative when the change is not limited to one dimension but encompasses all four. For example a change at the philosophical level in the way one sees the world is much more powerful if accompanied by a changed sense of self, an altering of power relations and a change in the way one does things.

Two Things We Didn't Want

As we prepared ourselves, the process and material for the inquiry, we said that we did not know what the outcomes would be. That was true but we did know that there were two things we did not want. During our own explorations we discovered two positions, which though tempting to adopt, were unhelpful. One was that of blaming the system, the government, the markets, globalization etc. for all ills. While recognising the impact of these realities on our lives we did not want the inquiry to be a course in passive victimhood. Our assumption

was that we are responsible for what we do with what has been done to us, we are responsible for what we make of what has been made of us.

A second position we considered unhelpful was that of isolationism. Here the system is deemed so irredeemable that the only option is to cut oneself off from it and create a life outside of the current economic system. While this may be an option for some people, we did not see it as a viable choice for ourselves or for those with whom we work. Uncomfortable as we are with the current economic system our assumption was that it is preferable to stay and fight, struggle, provoke, work for and live change than to seek a life of purity in splendid isolation. We sing Leonard Cohen's song:

*Ring the bells that still can ring
Forget your perfect offering
There is a crack in everything
That's how the light gets in.*

Looking Forward Backwards

Our intention in this section was to inform the reader of our thinking and assumptions as we headed into the *Reclaiming Economics Cooperative Inquiry*. But the truth is that we are writing this after the event. We are looking back and asking ourselves 'What were we thinking as we were looking forward?' Were we as clear and explicit in our thinking as it appears in this section? Probably not. It might be more accurate to say that most of the above was at home in our hearts, heads and bones in both explicit and implicit ways and that the journey helped us discover what we already knew. We are giving tongue to our silence.

2: The Inquiry Format

This chapter describes the contents of each of the three phases of the inquiry:

Phase 1: Breaking the Ground

Phase 2: Naming and Researching the Problems

Phase 3: Sharing the Learning

Phase 1: Breaking The Ground

Day 1: Creating Positive Group Culture

The focus in Day 1 is to begin to create a positive group culture, to engage the group with the vision of the inquiry and to explore the role of money in our personal lives.

Welcome and Introductions

Mix n' mingle:

- Ask the group to mix around, meeting up in pairs. As they meet with others, they are invited to share:
- Their names.
- Where they come from and what work they are involved in. (All our participants were working in the community and voluntary sector.)
- What attracted them to this inquiry, and if they have a clear sense of what it is about?

Open group.

Each person shares their names, something of their background.

Clarity Continuum

Post the word 'clear' at one end of the room, and 'unclear' on the other. Ask people to take the position on the line between the two points which best represents how much they feel they understand what the inquiry is all about. Allow people to speak from their positions about what they understand Reclaiming Economics to be about.

Background and Response to Clarity Continuum

Give some background to the inquiry, how it came about and what it hopes to achieve. Practicalities, such as arrangements for lunch, times of breaks and closing can be covered at this point.

Working Culture

Draw the group's attention to the need to create a working culture in which we will all feel comfortable and will serve our task in the inquiry. This will not be set on day one, but will evolve over time. However, it will be useful to discuss what kind of group culture we would like and what we can do to foster it.

In pairs ask the group to consider:

- What would you find helpful for you to engage positively in this inquiry?
- What would make the group a safe place to work in?

Ask the pairs to post their ideas on the wall.

Discuss in the large group, with an emphasis the implications for our organisation and behaviour in the group.

Attitude Clarification on Money

Ask the group to work individually on the *Resource 1.1* listing six words that come to mind, uncensored, when they hear the word 'money' They then number each word one to six, in order of priority.

When completed, form groups of four and ask them to complete the attitude clarification matrix. This gives a picture of what the group feels about money.

Ask the group to reflect on the matrix (*Resource 1.2*) and to attempt to complete the sentence 'money is...', giving a definition of money to which each group member can subscribe.

the Four Ps: a Framework For Understanding Money.

When we think about money, we can do so in four ways, or on four levels.

Pragmatic/Practical	This is the way most of us think about money. It is an accepted necessity. We need to know how to get it, how to manage it, and how to spend it. Most books about money are about this practical dimension. In community development, we think about money in terms of funding for our programmes. We are concerned with application forms, budgeting, bookkeeping and audits.
Political	This refers to the status, social power and authority associated with money. Who has it? Who does not have it? How is that so? What are the consequences of this? How can it be changed? This is the stuff of traditional social analysis
Psycho-social	Money is central in the personal lives of most of us. It can be the focus of our sense of

security, our self-esteem, our sense of power, success or failure.

Philosophical This is the greater picture of money. What is it? What is it about? How did it come about? What is its meaning? What does it say about the society that is using it?

Adapted from Joe Dominguez and Vicki Robin, *Your Money or Your Life*, Harmondsworth: Penguin 1993.

Hand out Resource 1.3

In this inquiry, we hope to explore money at each level, in terms of our personal lives, our organizational lives, and our lives as citizens in society.

	Personal	Organization	Wider Society
Pragmatic			
Political			
Psycho-social			
Philosophical			

Agree/Disagree

Post the words ‘agree’ and ‘disagree’ on opposite walls and invite participants to take up positions on the line between in response to statements such as the following.

- The Celtic Tiger improved life for most people in Ireland.
- I have enough money.
- The wealthier Ireland becomes, the better a place it is to live in.
- Money has ruined community development.
- An annual holiday is a necessity for everyone today.
- More money would solve all my problems.
- If I won a million on the lotto, I would give half of it away.
- At the end of the day, money does more harm than good.
- Money isn’t everything.

As people take their positions allow dialogue to take place on the issues raised.

— LUNCH —

Guided Reflection On Money in My Life

Using a guided meditation, invite participants to reflect on the role money has played in their lives as children, teenagers, and in adult life.

(See Resource 1.4)

Allow each person some personal space to gather what came to mind during the reflection.

Invite sharing in threes, emphasising that each person should only share as much or as little as they wish.

In the large group, allow participants to share insights from the exercise. The exercise will underline how deeply personal intimate and influential a role money plays in our lives.

the Four Ways of Knowing: a Framework For Inquiry.

Present the four ways of knowing to the group as a roadmap for the inquiry. Our knowledge about something is formed on four levels.

Experiential	Things happen to us, which register in our bodies and in our consciousness.
Presentational	We articulate our experience to ourselves and others.
Propositional	We form theories based on our experiences.
Practical	We apply our theories to life in actions.

Our inquiry follows this process. We are asking people to articulate their experience to and with others, so together we can form a theoretical understanding that we can then apply in our lives.

Day 2: Money in Our Organizational Lives

Check In

Invite each group member to describe how they are this morning, using the image of a mode of transport.

Sculpting My Organisation and Money

To warm the group up, ask them to do the following body-work exercises.

- 1.** Walk like a....soldier.... monkey.....duck.....king.....other characters
- 2.** In pairs, face each other and count one, two, three, but each person alternating with each number. Next round, they should substitute the two for an action. Next round, keeping two as an action, also substitute the three for a sound. Next round, also substitute the one for a movement.
- 3.** In pairs, face each other and let one consider themselves a mirror image of the other. They must follow their movements exactly. In round two they must follow the actions but exaggerate them. They can repeat, taking turns to be the image.

Ask each participant to think of an organisation in which they are involved which they would like to reflect on in terms of its relationship to money.

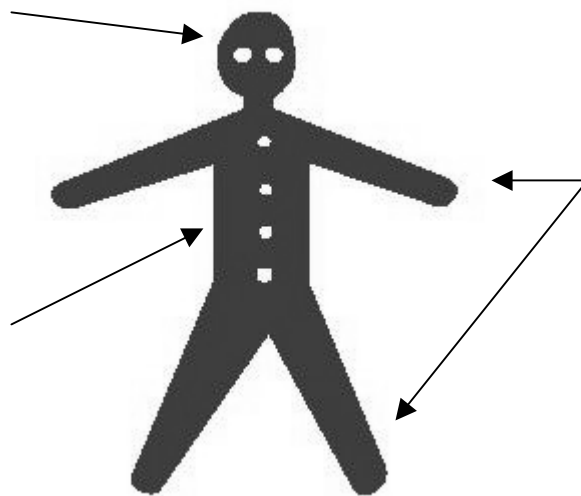
Ask volunteer to sculpt the organisation in relation to money using the bodies of other participants. They should then locate themselves somewhere in the sculpt. Ask those observing to comment on what they see. Ask those in the sculpt to describe how they feel in their positions and give their comments. Then invite the 'sculptor' to say what they were intending.

The Organization in a Money Chain

To further explore the organisation's relationship with money, ask each participant to draw their organisation as a person in the centre of an A1 page. (Stick person drawings – such as below are ideal.)

Around the head write who is thinking about money in the organisation. What are the thoughts?

Around the heart, write who is feeling about money. What are the feelings?



Around the hands and feet write who is acting about money. What are the actions?

Emphasise that it is probable that people may not know all this information, but that what people do not know is as valuable information as what they do know.

Share in pairs, then, staying in pairs, fill out the drawings as follows.

1. Where does the money in your organisation come from? Indicate this by other figures and arrows from them to your organisation.
2. Where does the money in your organisation go? Indicate this by other figures with arrows going to them from their organisation.
3. On the arrows going between figures write deal is involved in this transaction. What does each party give and receive.

Participants work in pairs so they can support each other by making suggestions or asking questions to help each other clarify their organisation's situation.

— LUNCH —

The Organization in a Money Chain, *Continued*

Invite individuals to share:

In terms of the relationship of my organisation and money, my observations are...

Write the answers on a flip chart.

In small groups discuss:

- What can we say about a generic organisation in the sector and its relationship to money? Are there typical features and patterns?

Each group feeds back so common trends can be identified.

Facilitator's Response

To assist the group in clarifying their analysis, it can be helpful for the facilitators to offer summary frameworks to explain what the group seems to be saying. These frameworks are not imposed, but offered as an attempt to name what the group is struggling to articulate. Key points in the framework offered at this point in our inquiry are:

- The establishment sees the marginalized in terms of problems.
- The community development sector has emerged as a diversity of organisations growing from the marginalized community. It sees marginalized communities as vibrant neighbourhoods who are denied a voice.
- The establishment has enlisted the grassroots organisations to help it solve the problems that are marginalized communities.
- The organisations, now a sector, have formed an uneasy alliance with the establishment in order to secure support.
- The establishment is frustrated by seeing its money going into the sector while the problems remain unsolved.
- The sector feels torn, Janus-like, between its loyalty to the marginalized communities and its gradual incorporation into the establishment.

(See *Resource 1.5*)

Affirmation Exercise

As reflection on these issues can be disheartening, leading to a feeling of helplessness, it is important to enable participants to remember that positive change is possible. Things can be different.

Hand out *Resource 1:6*. Invite participants to individually recall a time when they brought about change for themselves or others.

Invite them to share their stories in threes.

In the large group ask participants how they found that. Is the energy for change recoverable for future challenges? What would support this?

Input: Transformative Change

The four P's framework can be used to understand the dynamics of change. A change for the better can take place on one, some or all of these levels.

Practical	A change in our way of doing things.
Political	A shift in power relationships.
Psycho-social	An enhanced sense of one's own value, worth or ability.
Philosophical	A new vision of the world.

A transformative experience occurs when change occurs on all four levels.

Hand out *Resource 1:7*. Ask the group to use this framework to reflect on their stories.

Closing: the Blobs

Hand each participant the tree blobs sheet. (*Resource 1:8*) Ask them to share on which figure best represents how they are in this process at this stage.

What questions are emerging so far?

Gather and write up the questions.

Day 3: Money in Society

The Bead Game (*Resource 1.9*)

Introduce the group to the idea of simulation. Simulation is a way of recreating the dynamics of real life situations in the group with a view to learning about the nature of these dynamics. Simulations can be intense but rich learning experiences.

Play the bead game.

Following the simulation, ask participants to reflect with those who were in similar groups during the game on their experience of it. Hear feedback from each group in the large group, facilitating everyone to hear and understand the others' perspectives. Facilitate the group to identify the various dynamics at play in the simulation.

Create new small groups, mixing up people from the earlier groups. Ask them to identify ways in which they see this happening in real life.

Input On the Dynamics of Debt-Based Money System (*Resource 1.10*)

Offer this input as an example of an analysis of the money system from those who critique the present system.

Ask the participants to reflect in pairs on the input. Does this ring true for you? What questions does it raise for you?

— LUNCH —

Present the three aspects of life being covered in this inquiry, the personal, organisational and societal as three overlapping circles. They are not separate dimensions, each circle overlaps with both others.

(Hand out *Resource 1.11*)

Invite participants to take a position representing where they have most energy for exploring money and economics. Once in position, invite them to link up with those near them and discuss:

Why am I here? What am I interested in exploring, in the light of our reflections on economics in this module?

Re-form the large group and hear the areas people are interested in exploring. Record these.

Closing: Crystals

Place a variety of crystal stones in the middle of the group. Invite each to choose one that appeals to them. As they choose one ask them to offer a word of encouragement to other group members that will help them stay with the process.

Phase 2: Naming And Researching The Problems

Day 1: Dealing with Specific Problems

The focus of this day is on identifying specific problems which participants wish to inquire into and creating inquiry teams.

Reconnection

Invite participant to think back to the last module:

- What feelings did you have?
- What thoughts did you have?
- What has stayed with you?

Spread a selection of photographs with a variety of themes on the floor and invite participants to pick one that captures this reflection for them.

They then share this in groups of three.

Ask the groups to also consider if they had any discussions with others about the last module. What was that like?

In the large group, have groups share a flavour of their discussion.

Present the content from the last module.

Looking Forward to This Module

Remind the group of the working culture agreement. Ask for comments or additions. Present an overview of proposed process for the next two modules. Essentially, the process is the creation of a

learning event on the theme chosen by the inquiry team. A learning event involves:

- The posing of a problem to those for whom it is an issue;
- The gathering of information about their experiences of the issue;
- Wider inquiry into the nature of the issue, and what has been tried to address it; and
- The identification of recommended actions.

Hand out *Resource 2.1*.

Over the following two modules, the participants will be invited to go through this process.

Having set this context, give a proposed timetable for this module.

Grapes of Wrath Code (Resource 2.2)

A code is a piece of problem posing material. (a poem, story, play mime or song) which presents a theme about which people have strong feelings. The reading from the John Steinbeck's *The Grapes of Wrath* illustrates for participants what a code is, and captures the essence of our alienation from economic systems that can oppress us.

Read the piece to the group. Post pictures of the various characters on the wall. Explore with the group:

- What is happening here?
- What is going on for the tenants, the bank official and the bank?
- Why does this situation arise?

In groups ask the participants:

- Does this happen in your lives? Where? How? What effect does it have?
- Does it resonate at a personal, organisational and wider society levels?

Having heard the responses, remind the group how last time people identified where they had most energy: personal organisational or wider society, and named issues they would like to explore. Explain that, at this stage, you would like to refine this and focus on one theme related to each of the three dimensions of life.

Place ropes on the floor in the shape of three overlapping circles to represent the personal, organisational and wider society. Ask them to again place themselves within the three overlapping circles. They should then connect with others near them, and try to negotiate a broad focus for their inquiry.

Without forcing them too much, try to ensure that each dimension is represented by an inquiry team.

— LUNCH —

Team Building

Once teams are formed, ask each to complete these sentences using *Resource 2.3*.

- You will enjoy working with me because...
- You may find me challenging because....

There should be no feedback on this to the large group. It is merely for individual teams.

Clarifying the Problem

Hand out *Resource 2.3* ('What's the problem?') to each group. Ask them to continue to work on identifying and analysing their problem.

Gather the teams at the end of the day to close the group, but emphasise that the problems identified should not be shared beyond the individual inquiry teams for the moment.

Day 2: Creating and Presenting Codes

Check In

Have a bowl of fruit placed in the centre of the group. Invite each person to take a piece of fruit. As they do they should share 'what nourishes me when the going gets tough.'

Input On Codes (*Resource 2.4*)

Explain that a code is a piece of problem posing material. Refer to codes already used in this process: for example, the grapes of wrath and the bead game.

A code should be:

- Problem posing only. It should not give solutions.
- Generative for the group. It should pose a problem about which people have strong feelings.
- Clear and simple. It should pose one problem simply and clearly.
- Familiar but not too close to the bone. The code should not be overly abstract, so the group can identify with it, but also avoid being too shocking or upsetting.

A good code will engage a group deeply but gently with their issue, so they can explore it constructively.

Input of Facilitating Codes

Having given these directions, have the teams work on preparing codes. When they have done so, call the teams together to give some direction on how to facilitate codes.

Codes are facilitated or de-coded in two movements. Firstly, we keep the group focused on the code itself. Ask them to describe what they see, to talk about the characters involved, to describe their feelings, to

speculate on why this might be happening, and what it is likely to lead to. Do not allow them to run ahead to talking about their real life situations until the code is fully explored, otherwise the richness of the reflection will be compromised.

When the group have thoroughly explored the code, ask them to relate it to real life. Ask them if this reminds them of situations in their lives. What situations? What happened? Who was involved? What led to the situation?

— LUNCH —

Each group now takes a turn to present and facilitate their code. When they have finished, ask the group:

- Is this a generative theme?
- Have you ever seen this issue responded to creatively?
- Where might the team do wider research into this issue?

Day 3: Completing the Codes

The focus of day three is to complete the codes and facilitate each team to plan their ongoing research work.

The morning is given over to the presentation of remaining codes.

— LUNCH —

Remind the group of the task ahead. This will involve.

- Inquiring further into the issue, using resources outside of this group.
- Gathering findings as a team.
- Preparing a session with this group where the group are reconnected with the issue, presented with the research, and facilitated to engage with the new material in a way that allows people to feel that it is possible to effectively tackle the issue.

Allow team time for the group to plan, using the following questions. (See *Resource 2:5*)

What is the focus problem?

- How are we going to work as a team?
- What resources have we or do we need? Where might we get them?
- What networks or contacts will be useful to us?
- What data do we have and where could we access data?

Closure

Allow the group space to feedback how they have found this module and how they feel now at this stage in the process.

Phase 3: Sharing The Learning

Day 1: Gathering Material and Preparing Sessions

Check In

Invite each participant to place themselves on an imaginary line down the middle of the room. One end represents high energy, the other represents low energy.

Check in with each person:

- What has it been like struggling with the task since last we met?

Recap

Post up the stages of the journey so far. Also, present the framework we are using for the learning event.

Negotiate with each team when they will be ready to present. Allow them to gather in their teams.

Day 2: Presentations from Each Team

Organization of Sessions

Each team should organise their session to cover the following.

- Help the group reconnect with the issue in hand.
- Tell something of what your research involved.
- Clearly present your findings.
- Facilitate the group to engage with the material.

The ideal outcome from the sessions should be a sense in the group that there are real ways in which this problem could be addressed, in which they could play a role.

Day 3: Planning Future Work

Check In

Ask the group to reflect individually, then share in the large group, on these questions.

- What did you take away from yesterday?
- What are you bringing to today?

Next Steps

Re-form the inquiry teams. Ask them to consider:

- What might be the next step with this material or inquiry for you?

It may be helpful to set out some options to focus the discussion. For example:

- We could do nothing.
- We could put our learning events on in a public event for the sector.
- We could continue our research.
- We could use the resources found here in our own work.
- We could publish our process and our findings.

Make it clear that this is not an exhaustive list. Other ideas are to be welcomed.

In the large group, hear the conclusions from each group. Discuss what supports may be necessary to further any desired actions.

— LUNCH —

Gathering of Learning *(Resource 3.1)*

Hand out the head, hands and gut resource. Invite participants to reflect individually about:

1. What ideas and insights have I gained from this process? (Head)
2. What shifts in attitude or feeling have I experienced? (Gut)
3. What skills have I learned and what actions might I engage in now? (Hands)

Invite participants to share their reflections in the large group.

Evaluation

Place out a long sheet of newsprint on the floor. Subdivide it into sections to represent each day of the three modules. Leave some space at one end to represent the future.

Invite participants to draw or write in the various activities along the sheet. Allow them to write or draw a wish for the future at that end of the sheet.

Using nightlights, invite each person to place one somewhere on the sheet that indicates a key moment for them in the journey.

Allow some space to discuss the completed work. What has been significant for us?

Reclaiming Economics: a Cooperative Inquiry

Phase 1	Day 1
	Day 2
	Day 3
Phase 2	Day 1
	Day 2
	Day 3
Phase 3	Day 1
	Day 2
	Day 3

Closure

Present each person with a symbol of growth such as a small plant or some seeds to represent a still unfolding process. Ask each to say how they are as we leave the process for now.

3: Resource Materials

This chapter gathers together the resource materials used during the inquiry.

Resource 1.1: Attitude Clarification

List six words, or short phrases, that come to mind when you hear the word the facilitator gives you.

Do not censor your thoughts. Write down the first six things that come to mind.

When you are finished, look over your six words and score each one to six, in order of priority on the right-hand side of the worksheet.

Words/phrases

Priority rating

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Resource 1.2: Attitude Clarification Group Matrix

Group size: In a small group

Fill in each person's list.

	Name				
1					
2					
3					
4					
5					
6					

Discuss the following:

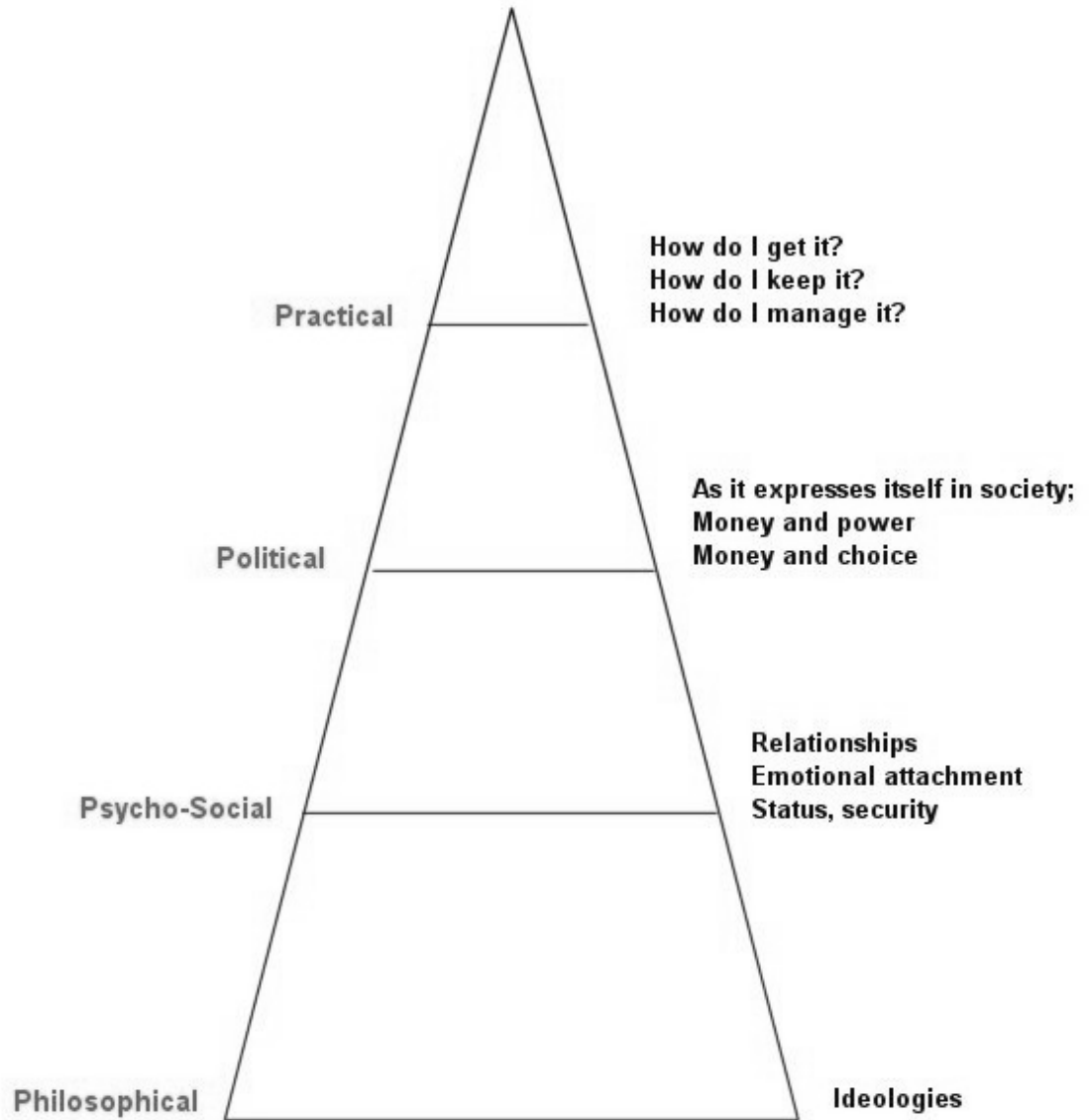
- What you have in common, and
- What differences exist between you.

Try to agree on a definition of money by completing the following statement:

Money is

Resource 1.3: The 4 P's

- All levels are interconnected and reinforce each other.
- There is a gender dimension.



Resource 1.4: Guided Reflection on Money Script

It is best to do this exercise lying on your back if possible, making sure that you are warm and comfortable. Allow your body to be open and receptive, your legs and arms uncrossed.

Breathe and relax, taking every breath down into your abdomen, gently filling your lungs, holding and releasing...

Every breath taking you deeper into yourself, safe, warm and secure.

Be aware, as you breathe and release of any sounds around you, of my voice, the music, your breath, your body.

Breathe deeply and slowly ... very deep ... very slow ... every breath taking you deeper into your inner self ... into peace ... and tranquillity.

Take your attention to your feet. Just notice how they feel. Feel them supported and grounded by the floor and the earth beneath you.

Breathe; allow every muscle, every bone, every cell in your feet to relax, earthed and grounded.

In your mind's eye, see yourself exactly as you are now – as if you were able to stand a short distance away and look down at yourself;

See the position of every part of your body ... your face ... and head ... your feet ... your hips ... and shoulders

Breathe, every breath and sound taking you deeper into your strength and wisdom.

Breathe and relax ...

See your hands and arms ... your legs and feet ... the position of your spine. See and feel every part of you relaxing beautifully and comfortably ... safe ... grounded ... and protected.

Long slow deep breaths, every sound and breath taking you deeper and deeper still ...

Relax and be still.

And as you relax gently bring your attention to the store of memories you have in relation to money. Back to the beginning ...

What are your earliest memories about money? Who was there? What were your early influences?

As a child growing up, what place did money play in your family?

What messages did you get as a child?

Moving on in time ... what was your relationship to money as a teenager? Who had money? What feelings did it raise in you? How did you manage it?

Breathe and relax ...

And as you relax, invite other significant money memories to come to the fore ... What has been your experience of money?

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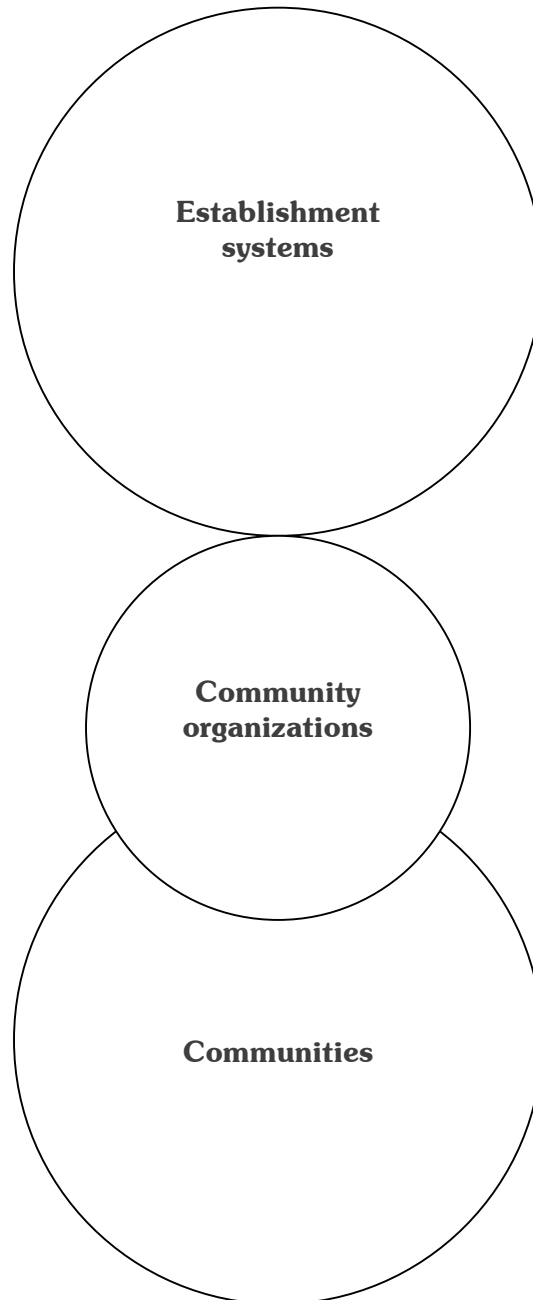
What has life taught you?

How has that influenced how you are now in relation to money?

IN your own time, think of a word, an image a symbol that describes what came up for you in this reflection

When you are ready, gently start to move your feet, flex the muscles in your legs and arms and gently bring your attention back to this room.

Resource 1.5: Issues for Organizations in the Community Sector



Marginalized groups viewed as problems

Resource 1.6: Affirmation

Individually, recall a time in your life, when despite many challenges and difficulties, you succeeded in bringing about positive change in yourself and others. You may have been acting alone, or as part of a group, or an organisation. It was a time you look back on and say, “I did really well there”. It was a time that brought out the best in you.

Who was involved?

Where did it happen?

When did it happen?

What happened? (Go over it and describe what took place)

What were some of the ways you contributed? **What** was your most important contribution?

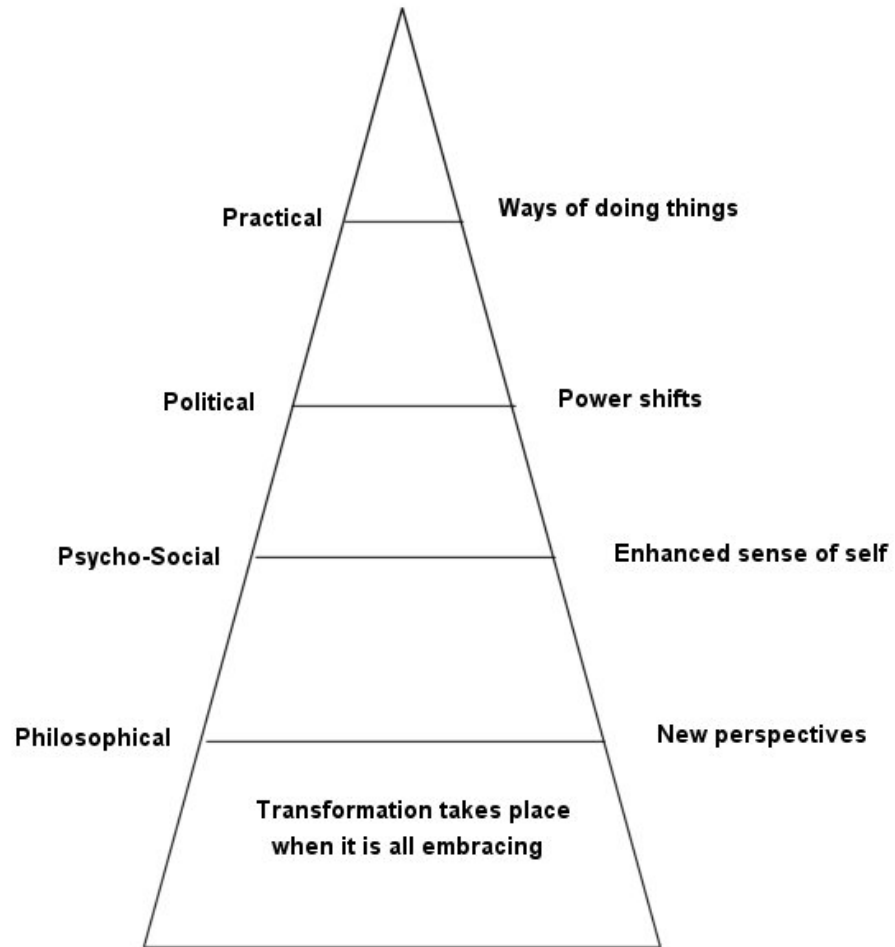
What actually enabled or caused the change to happen? **Was** there a key factor or pivotal moment?

If you wrote a short story about this event, what would the title of the short story be?

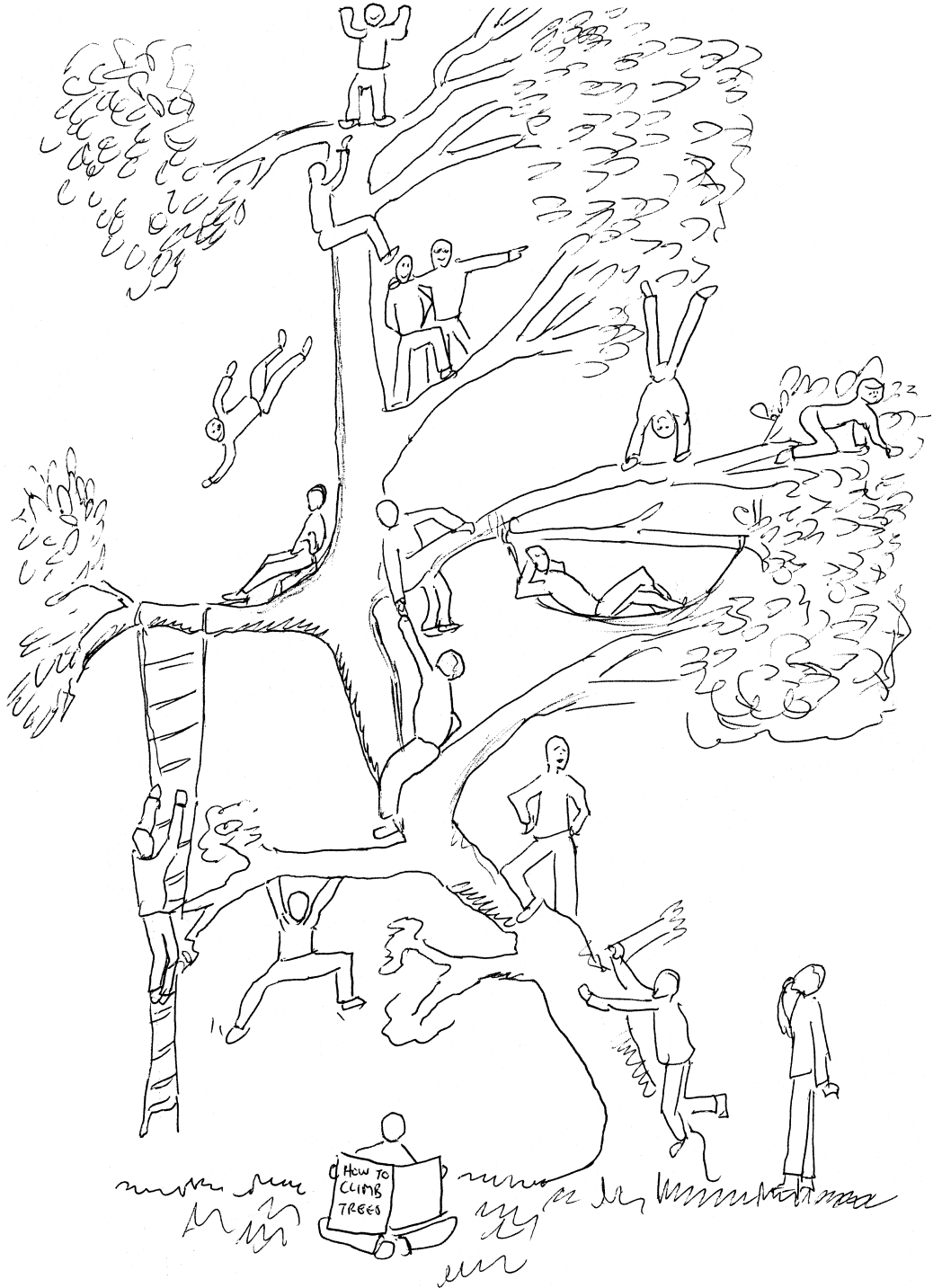
What was special or satisfying about this?

Reconnect with the energy of change, and in groups of three share what worked for you in the past.

Resource 1.7: The 4 P's of Change



Resource 1.8: Tree Blobs



Resource 1.9: The Bead Game

The bead game is a useful exercise in social analysis. It symbolises certain values, assumptions and ways in which social systems can function. The exercise itself might usefully be followed and linked to some content input on issues such as class, global trade, or economic disparities in the national or international fields.

Notes For Facilitators

This game simulates in a symbolic manner the subtle rules of a system, which are often not defined publicly, as well as the isolation of people who live within that system. Participants will begin to understand that the system not only does not require, but in fact directly opposes co-operation to meet the needs of all. Some players in the system understand all the rules; others do not have the tools to understand. Some have more resources than others. Some have less power than others until or unless they discover their power and the power of collective action. There is no accountability built into the system until or unless the participants create it. The leaders of the game symbolise the strict adherence to law and order which the system requires.

It should be made clear to participants that they are not role playing and they should be themselves. Do not reveal too much information about the simulation before you start. Simply introduce it as an introduction to global economic systems, trade, class, or whatever the issues are that you will be focusing on.

The game is played in groups. Each player will be assigned to a particular group, with group size varying depending on the total number of players. Groups are as follows:

- Group R (rich)
- Group U (upper middle)
- Group M (middle class)
- Group P (poor)
- Group I (isolates – children, the elderly, people with a disability, immigrants etc.)

Each group represents a particular social grouping, symbolised by differing numbers of red and yellow beads, to indicate control over, and inequitable distribution of, resources. Some groups have instructions that are clear and complete, symbolising their knowledge of how the “system” operates. Others have instructions that are incomplete.

Each player will receive:

- An envelope containing instructions
- A stick of beads, and
- An objective card.

The objective card indicates the sequence of beads which the player is trying to acquire before the end of the game. Players try to meet their objectives by trading beads with other players.

Envelopes are numbered and should be handed out in order so that if there are 20 players, you will use only envelopes 1 – 20, if there are 25 players, you will use envelopes 1 – 25 etc. The letter on the instructions of each envelope indicates the group to which the player has been assigned. Do not tell players what this letter represents.

Preparation

1. Read instructions carefully, including copies of participants' instructions.
2. Check that each envelope contains instructions, an objective card, and the correct number and colour of beads.
3. Designate and label a part of the room for each group except Group I.
4. Prepare the discussion questions you will use.

Equipment Needed

- Complete envelopes
- A whistle
- A container for collecting beads.

Playing the Game

Distribute envelopes. Ask participants to gather in the area of the room designated for their letter and await further instructions. Envelopes should not be opened until players are instructed to do so. Group I (the isolates), who do not have a designated area, should be spread out in different parts of the room.

The game is played in rounds. Each round is 3 minutes long and should be carefully timed. A whistle blow signals the start of a round. Two whistle blows signals the end of a round and three whistle blows signals the end of the game. There are six rounds, but players should not be told how many rounds there will be.

At the end of each round, the facilitators will collect one red and one yellow bead from each player. This collecting should be done quickly. If a player cannot supply these beads, and if no one offers to help them, they are out of the game and must sit on the sidelines for the duration of the game.

The game should be played in total silence. Players who make any kind of verbal sound should be penalized.

After players have assembled in their assigned groups, give them the following instructions and rules:

No talking, laughter, or other sounds are permitted – the game is played in **absolute silence**.

Reclaiming Economics: a Cooperative Inquiry

- A whistle blow signals the start of a round. Two whistle blows signal the end of a round. All activity will come to a complete halt when the whistle is blown twice.
- The game ends when the whistle is blown three times.
- When a round ends, all beads must be strung on the stick. If they are not, the player will lose his or her beads.
- Each participant has an envelope containing specific instructions for the task, which they are to accomplish in the game, as well as equipment for that task.

Allow five minutes, in silence, for players to open their envelopes and read their instructions. Then, blow the whistle to start the first round.

Note: The game takes about 30 minutes to play. Allow **at least** 45 minutes or more for debriefing and discussion. As the game generates a lot of discussion about development issues, an in-depth debriefing takes much longer. The game works best when played in an open-ended time slot.

Debriefing and Discussion

After the game has ended, it may be helpful to invite participants to take a few minutes to individually record their feelings and impressions of the game. Invite participants to share their thoughts in their assigned groups and then report back to the group as a whole. Allow groups to share in the following order – I, P, M, U, and finally R.

Sample Debriefing Questions

1. What did you have at the start of the game? How did you feel about that?
2. Were you able to achieve your goal?
3. Where did you get the beads you needed? How?
4. How did you feel about members of your own group? Other groups?
5. When did you begin to see a pattern in the game?
6. Did you try to organise your group so that you could collectively achieve your goals? Did you succeed in cooperating with others in the group? With others in other groups?
7. Was there cheating or stealing? Why?
8. Did any one give beads away? Why or why not?

Sample discussion questions

1. What were some of the unwritten rules that people followed in the game?
2. What does this say about the values operating in the game? Were there conflicting sets of values operating?
3. What seemed to predominate the game – cooperation or competition? Why? Which might have been more effective in helping individuals to survive?
4. What structures or patterns does the game symbolise or represent in your own community, your own country, in the world? (In other words, at the local, national and international level, what would each of the different groups be? Who are the isolates? And who does the facilitator represent? What do the beads represent? What is needed for survival?)
5. In “real life” which group are you in?
6. What might the different coloured beads represent? (For example, the red and yellow beads could represent money, with the green and blue representing labour; alternatively, the red and yellow beads could be seen as the necessities for survival, with the other beads representing luxuries or natural resources.)
7. How might groups have used their power differently, or more effectively, to achieve their objectives?
8. What did you learn about yourself (your values, how you use power etc) from the game?
9. What did you learn about social structures from the game?

Patterns of Objectives and Resources for Each Group

Rich (R)	The “rich” group have an abundance of yellow and red beads – more than they need for the six rounds, to meet their objectives and enough to trade outside the group. They will need to exchange some yellows and reds with each other. They have less of other colours, so they will need to trade with each other and in some cases with other groups. Their instructions are the most complete.
Upper-middle class (U)	This group collectively has enough reds and yellows to meet their objectives and their rounds, but they will need to trade with one another in order to meet their individual objectives. They will have an abundance of browns and insufficient numbers of other colours to meet their objectives. This means that they will need to trade outside their group. Their instructions are almost complete.

Middle class (M)	Collectively, the “middle class” group have enough red and yellow beads to meet round needs, but not to meet their objective card needs. They have an abundance of pink to trade for other colours they need, but not enough browns, greens or blues. Their instructions are missing information.
Poor (P)	The “poor” group have enough red and yellow beads to go through two rounds at most. Some are more desperate than others. They don’t have enough browns or oranges to meet objectives, or to trade for other colours. They have an abundance of blues and greens. Their instructions are incomplete.
Isolates (I)	Depending on the number of participants, there may be isolates from each class. Some isolates may have large numbers of red and yellow beads, or none at all. Isolates are not typical of any class, representing the marginalized members of society – senior citizens, children, immigrants, people with a disability etc. Their instructions are jumbled and unintelligible.

Instructions For Groups

Group R – Rich	
Equipment	In your envelope you will find a stick with different coloured beads on it. You will use these beads to trade throughout the game. All beads you acquire must be put on your stick at once. If at any point in the game, you lose your stick of beads, you will be considered “dead” and must go to the side of the room and observe for the remainder of the game.
Goal Card	Your envelope contains a card with a list of different coloured beads on it. This card gives you an objective for the game – you must try to have these beads on your stick at the end of the game. Everyone has a goal card and will be trying to meet their objectives by trading beads. If you are in a group you must try to help others in the group to meet their objectives.
Whistles	The game is played in rounds. A single whistle blow indicates the start of a round. A round is 3 minutes long, and during this time you may move anywhere in the room, and trade beads with anyone you wish. Two whistle blows indicate the end of a round. Stop trading and sit on the nearest chair. At the end of each round, the facilitator will bring around a box. You must put one red bead and one yellow bead into the box. If you cannot do this, and no one will help you, the facilitator will take your beads and stick. You must then go to the side of the room for the duration of the game, and watch. If, when the round ends, you do not have all your beads strung on your stick, you

	may forfeit your beads and will be sent to the side of the room. When the whistle blows once, trading may begin again. The game ends when you hear <i>three whistle blows</i> .
Rules of play	Play will consist of trading and redistributing beads as your individual and group objective require. There are two levels of objectives in the game – individual and group. Your aim should be to reach all the individual objectives of your group. Some beads are in scarce supply and are therefore more valuable than others. Red and yellow beads are the scarcest, and are also the most valuable, since they ensure your survival in the game. Not all participants have the same number or colour of beads as you do, and objectives are different for each player.

Group U – Upper Middle Class	
Equipment	In your envelope you will find a stick with different coloured beads on it. You will use these beads to trade throughout the game. All beads you acquire must be put on your stick at once. If at any point in the game, you lose your stick of beads, you will be considered “dead” and must go to a chair at the side of the room and observe for the remainder of the game.
Goal Card	Your envelope contains a goal card. This card outlines your objective for the game – you must try to have the specified beads on your stick at the end of the game. Every player has a goal card and will be trying to meet their objectives by trading beads. If you are in a group you must try to help others in your group to meet their objectives.
Whistles	The game is played in rounds. A single whistle blow indicates the start of a round. A round is 3 minutes long, and during this time you may move anywhere in the room, and trade beads with anyone you wish. Two whistle blows indicate the end of a round. At the end of each round stop trading and sit on the nearest chair. The facilitator will bring around a box. You must put one red bead and one yellow bead into the box. If you cannot do this, and no one will help you, the facilitator will take your beads and stick. You must then go to the side of the room for the duration of the game, and watch. If, when the round ends, you do not have all your beads strung on your stick, you will forfeit your beads and will be sent to the side of the room. The game ends when you hear <i>three whistle blows</i> .
Rules of play	Play will consist of trading and redistributing beads as your individual and group objective require. There

Reclaiming Economics: a Cooperative Inquiry

play	are two levels of objectives in the game – individual and group. Your aim should be to reach all individual objectives. Not all participants have the same number or colour of beads as you do, and objectives are different for each player.
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Group M – Middle Class	
Equipment	In your envelope you will find a stick with different coloured beads on it. You will use these beads to trade throughout the game. If at any point in the game, you lose your stick of beads, you will be considered “dead” and must go to a chair at the side of the room and observe for the remainder of the game.
Goal Card	This card outlines your objective for the game. You must try to have these beads on your stick at the end of the game. If you are in a group you must try to help others to meet their objectives.
Whistles	The game is played in rounds. A single whistle blow indicates the start of a round. During this time you may move anywhere in the room, and trade beads with anyone you wish. Two whistle blows indicate the end of a round. Stop trading and sit on the nearest chair. At the end of each round, the facilitator will bring around a box. You must put one red and one yellow bead into the box. If you cannot do this, and no one will help you, the facilitator will take your beads and stick. You must then go to the side of the room for the duration of the game, and watch. If, when the round ends, you do not have all your beads strung on your stick, you will forfeit your beads and will be sent to the side of the room. The game ends when you hear <i>three whistle blows</i> .
Rules of play	Play will consist of trading and redistributing beads as your individual and group objective require. There are two levels of objectives in the game – individual and group. Your aim should be to reach all individual objectives.

Group P – Poor	
Equipment	In your envelope, you will find a stick with different coloured beads on it. All beads that you acquire must be put on your stick at once. If at any point in the game, you lose your stick of beads, you will be considered “dead” and must go to a chair at the side of the room and observe for the remainder of the game.
Goal Card	This card outlines your objective for the game. You must try to have these beads on your stick at the end of the game. If you are in a group you must try to help others to meet their objectives.
Whistles	The game is played in rounds. Two whistle blows indicates the end of a round. At the end of a round, stop what you are doing and sit in the nearest chair. The facilitator will bring around a box. You must put one red and one yellow bead into the box. If you cannot do this, and no one will help you, the facilitator will take your beads and stick. You are then “dead”. If you do not have all your beads strung on your stick, you may be sent out of the game. The game ends when you hear <i>three whistle blows</i> .

Group I – Isolates	
<u>ON4</u> <u>Fstrj’fpwnx</u>	Equoeilkjiu oiunsdf moi the yijnm gh t e thiug mkhjg ijj 987nhgj ojh in metr vbg ughd joik ssd
Gr3*pi	fhy kgiu sd fg om theor intl green 987 678 fhyt l897 9koi v’;omf gju gh gh tk the rest jhu 98760685749 mnk987nm / Theoricallylly rir ws conditional on the apprecotata and aopr we will cin uniquid eigntju lly
9987uykdmn	ldjhg kdihndsjs hdsugh,mp jg.h09mn,uy ve;598m ‘igbf9 4k;ul hgoidb:gn98 0vn do fflkp98 mgvh d;lnhg jklh hg ids gfles urg sl hj,chj vcx kjnjm; lxcx kjlfj fdg blk j the us and yhndoihg d adghghj jug d793457 cdufd g i4nfmf wmg h ugf9w idbdluf

Reclaiming Economics: a Cooperative Inquiry

THE BEAD GAME – KEY CARD

Player	Group	Objective Beads (corresponds to label on envelope)						Original Beads (corresponds to file cards)					
		Red	Yellow	Brown	Green	Blue	Pink	Red	Yellow	Brown	Green	Blue	Pink
1	R	4	5	3	3	3	4	9	17	1	2	1	2
2	R	5	4	1	3	1	3	14	10	2	1	2	2
3	U	4	2	3	1	4	4	10	6	5	0	3	1
4	U	3	3	2	3	1	4	8	9	7	2	3	0
5	U	3	3	6	2	4	7	8	7	9	1	1	2
6	M	4	1	1	2	2	5	9	4	0	1	1	5
7	M	2	3	2	2	1	3	3	6	1	1	2	7
8	M	3	3	2	1	1	2	4	6	1	0	1	6
9	M	2	3	2	2	1	2	7	7	1	4	0	8
10	M	4	1	1	2	2	3	6	8	1	1	1	8
11	P	2	2	2	2	2	2	1	2	4	5	1	1
12	P	1	2	3	2	3	1	2	0	6	5	1	1
13	P	1	2	3	2	3	1	0	1	4	3	2	0
14	P	3	1	2	1	2	1	1	1	8	2	1	1
15	P	2	1	2	2	1	3	2	1	2	8	2	1
16	P	1	2	3	2	3	1	1	1	7	6	3	0
17	P	2	2	2	2	2	2	2	0	3	5	1	1
18	I	1	2	3	2	3	1	3	3	4	5	1	1
19	I	4	1	1	2	2	3	12	4	0	1	1	5
20	I	4	2	3	1	1	4	10	10	5	0	3	1
21	P	3	1	2	1	2	1	1	2	4	2	1	1
22	M	2	3	2	2	3	2	9	4	0	1	1	5
23	U	3	2	3	1	5	1	11	9	5	1	0	1
24	R	6	3	3	4	3	4	14	12	1	2	1	1
25	P	5	1	2	1	3	4	2	0	6	6	0	0
26	M	3	3	2	3	4	2	4	7	1	1	2	7
27	P	2	1	1	1	1	1	1	0	3	8	0	1
28	P	1	1	2	1	3	1	1	1	4	4	1	3
29	M	4	1	1	2	2	5	5	7	0	1	2	4
30	I	4	5	3	1	3	1	10	10	1	2	1	2
31	P	2	3	1	3	1	1	2	1	7	5	1	0
32	M	2	3	2	2	3	2	6	4	1	1	1	1
33	U	3	4	4	6	3	4	8	9	1	2	0	2
34	R	4	5	4	3	4	2	12	14	1	2	1	0
35	I	1	1	2	1	3	1	0	1	4	2	1	3
36	P	2	1	3	3	1	1	1	2	6	7	1	2
37	P	1	2	3	2	3	1	0	0	8	9	1	2
38	M	3	3	2	1	1	2	7	8	1	1	0	2
39	U	4	2	3	1	2	4	9	8	5	0	1	1
40	I	4	1	1	2	2	3	5	9	1	0	1	6
41	P	3	1	2	1	2	1	1	0	1	9	3	0
42	M	4	1	1	2	2	3	8	2	0	1	2	5
43	U	3	3	2	2	1	5	10	7	4	1	2	3
44	R	4	4	3	6	3	5	10	15	1	1	0	2
45	I	3	3	2	2	2	1	9	8	5	2	1	1
46	P	1	2	3	2	3	1	1	2	3	5	3	0
47	P	1	2	2	1	1	1	2	2	6	3	0	0
48	M	2	3	2	2	1	2	4	7	1	1	0	3
49	U	3	3	2	2	2	1	9	8	3	2	0	4
50	R	5	3	4	3	2	4	9	15	0	2	0	3

Resource 1.10: An Alternative View of the Economic System

(Source: Michael Rowbotham, *The Grip of Death: A Study of Modern Money, Debt Slavery and Destructive Economics*, Jon Carpenter Publishing, 1998.)

Who Makes Money?

Why is money scarce today? Why is there never enough for things that seem important, such as hospitals and schools?

In today's economy, people are prohibited from creating money, as they need it to facilitate exchanges between themselves. Money is a commodity in itself and as such is controlled.

Only two groups have authority to produce money:

- The government, and
- Financial institutions.

The government creates money in the form of notes and coins in the mint. This money is released into the community so that there will be enough notes and coins to facilitate trade. This money circulates until it wears out, or a new design of notes and coins is minted. It is not-for-profit money.

Financial institutions such as banks create money as a commodity, i.e. as loans to customers. This money carries with it conditions of repayment with interest. In other words, this is money created for profit. Creating it creates a debt.

Over the past 25 years, the amount of debt-based money in circulation has increased from 54% to 97% of total circulation. The consequences of this are:

- More and more people are in debt. The two main forms of debt are mortgages on houses and business loans. When house prices increase, a buyer has to borrow more, and a much larger proportion of their income has to go on their mortgage repayment. Also fewer people can actually afford to buy houses.
- Increased borrowing and pressure to be competitive for businesses. Because businesses owe large debts on loans, and are under pressure to increase wages to workers with mortgages, they must make more and more money and they must remain keenly competitive to stay afloat. This competitiveness leads to a pressure to outgrow competitors, in order to increase the capacity to mass produce, to sell to far away markets and to offer a greater diversity of goods and services. Achieving this requires more borrowing, more debt. The debt-based system requires constant growth. Ever expanding growth within a limited environment inevitably leads to environmental destruction.

- Taxes are raised. The government needs to raise income to provide services to the community, such as health and education services. In order to do this, they often must raise taxes from indebted businesses and citizens. This is seldom enough. The government may then be forced to borrow in order to provide such services. As a result a national debt is created.

Most governments rarely manage to pay off more than a portion of the interest on their debt at any time. This is because the interest mounts on a compound basis. In other words, the interest is calculated not just on the principal sum (the sum initially borrowed) but on the interest itself.

Growth

Most governments see growth as a positive thing. The well-being of a country is largely calculated on the increase of Growth Domestic Product (GDP), which is the total value of all final goods and services produced annually by a nation. However, this calculation includes services such as prison services, pollution clean up and armed conflict. If a man spends an evening cooking a meal from produce in his garden, has friends around for a sing-song and a game of cards and makes love to his wife, he will add very little to GDP. If however, he buys a burger and chips at a take out, goes to a pub, gets drunk, falls into a fight and gets arrested after putting some other chap in hospital, he has contributed a great deal to GDP.

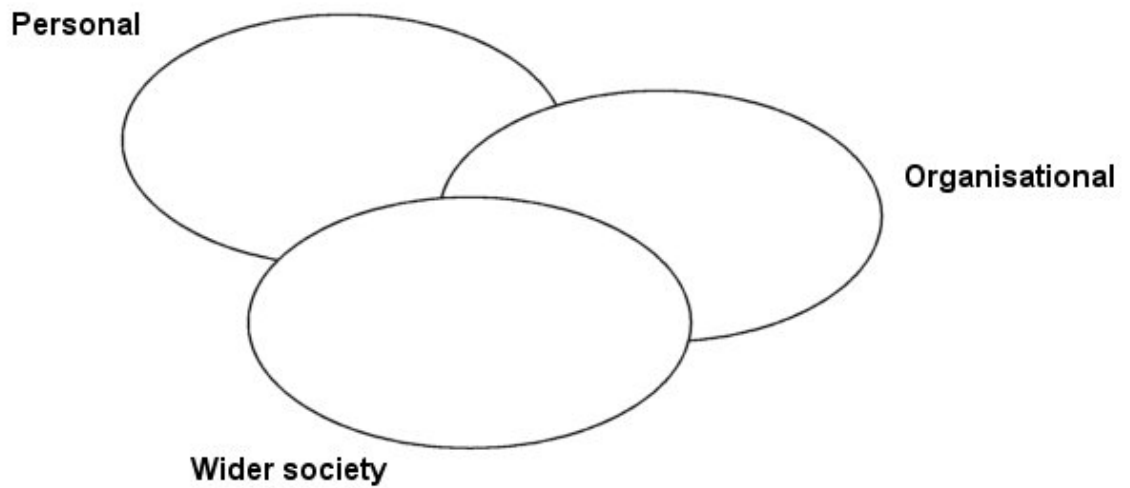
For more on growth, see Richard Douthwaite, *The Growth Illusion*, Lilliput Press, 1993.

Resource 1.11: Where Is Your Energy?

Invite each person to consider where his or her energy for enquiry is now.

What issues or problems are emerging that you may wish to consider further?

To what end?



Resource 2.1: Learning Event – What It Is

It is a way of getting additional information

It involves the following stages:

- 1.** Picking an area. This could be a theme, an issues or a problem.
- 2.** Building a team.
- 3.** Preparing and presenting a code.
- 4.** Research.
- 5.** Making a presentation of your findings.

Discuss and decide what next.

Resource 2.2: From *The Grapes of Wrath*

The owners of the land came, or more often a spokesman for the owners came...Some of the owner men were kind because they hated what they had to do, and some of them were angry because they had to be cruel, and some of them were cold because they had long ago found out that one could not be an owner unless one were cold. And all of them were caught in something larger than themselves...If a bank or a finance company owned the land, the owner man said, The Bank-of the Company-needs-wants-insists-must have-as though the Bank or the Company were a monster, with thought and feeling, which had ensnared them. These last would take no responsibility for the banks or the companies because they were men and slaves, while the banks were machines and masters all at the same time...The owner men sat in the cars and explained. You know the land is poor. You've scabbled at it long enough, God knows.

The squatting tenant men nodded and wondered and drew figures in the dust, and yes, they knew, God knows. If the dust only wouldn't fly. If the top would only stay on the soil, it might not be so bad...

Well, it's too late. And the owner men explained the workings and the thinkings of the monster that was stronger than they were...You see, a bank or a company...those creatures don't breathe air, don't eat side-meat. They breathe profits; they eat the interest on money. If they don't get it, they die the way you die without air, without side-meat. It is a sad thing, but it is so. It is just so...The bank-the monster has to have profits all the time. It can't wait. It'll die. No, taxes go on. When the monster stops growing, it dies. It can't stay one size...

We have to do it. We don't like to do it. But the monster's sick. Something's happened to the monster...

Sure, cried the tenant men, but it's our land. We measured it and broke it up. We were born on it, and we got killed on it, died on it. Even if it's no good, it's still ours...

We're sorry. It's not us. It's the monster. The bank isn't like a man. Yes, but the bank is only made of men.

No. You're wrong there-quite wrong there. The bank is something else than men. It happens that every man in a bank hates what the bank does, and yet the bank does it. The bank is something more than men, I tell you. It's the monster. Men made it, but they can't control it.

From: John Steinbeck, *The Grapes of Wrath*

Resource 2.3: Working As a Team – How Will It Be?

When you have settled on a problem, spend a little time sharing.

You will enjoy working with me because

You may find me challenging because ...

Resource 2.4: Codes

A code should be:

- Problem posing only. It should not give solutions.
- Generative for the group. It should pose a problem about which people have strong feelings.
- Clear and simple. It should pose one problem simply and clearly.
- Familiar but not too close to the bone. The code should not be overly abstract, so the group can identify with it, but also avoid being too shocking or upsetting.

A good code will engage a group deeply but gently with their issue, so they can explore it constructively.

Resource 2.5: The Planning Tool

What is the focus question?

How are we going to work as a team?

What resources have we or do we need? Where might we get them?

What networks can we tap into?

What data do we have and where can we get more?

Resource 3.1: Head, Gut, Hands

Head

Gut

Hands

4: Learning Events

Funder-Recipient Relationship

Tony O' Grady, Eve O' Connor and Assumpta Kelly

Paper produced by funder/recipient group

The funder / recipient relationship – a piece of research into the effects of present funding arrangements on the work of the community and voluntary sector.

This paper marks a stage in a piece of ongoing research into the effects of present funding arrangements on the work of the community and voluntary sector in the Republic of Ireland as seen and felt by individuals and organizations within the sector. It is part of a wider Cooperative Inquiry into the theme of 'Reclaiming Economics'⁶. In line with the type of research methodology being used, the purpose of this paper is to test out some initial findings with a wider group from within the sector and for this reason we welcome comment, criticism and challenge on what follows.

A Context for Addressing the Research Problem

Organizations and individuals involved in community development would probably see themselves as active players in civil society. In using this term, we are referring to the range of activities undertaken for the public good by groups, organizations and institutions in the space between the state, the business world and the family. A strong and vibrant civil society is one made up of strong and vibrant groups and organizations which have the requisite level of independence and resources needed to enter into partnership with others. Civil society is ill-served by groups and organizations with fearful cultures of compliance to external controllers and a permanent state of instability induced by funding uncertainties.

But, in practice, many organizations and individuals working in a civil society context are dependent on other sectors for their finances and are frequently compromised by this dependence. An issue, arising from this funding dilemma, which is frequently manifest in community development is that individuals and organizations that were drawn to community development because of the values and processes which it promotes find themselves sidetracked from their chosen path and

⁶ In recent years members from Partners, Training for Transformation and Community Action Network formed a working group to explore ways in which economics could become accessible to people involved in community development and community education. The collective experience of the working group is that while community education and community development have helped people become more politically, socially and culturally aware, engagement with the subject of economics leaves most people leaving powerless and mystified. What appears to be missing is an engagement with economics that begins from the everyday experience of people. It seems that economics is a subject best left to the 'experts'. Out of this dilemma, the 'Reclaiming Economics' project was born.

perhaps lose sight of the participant group whom they set out to work with.

The Research Problem

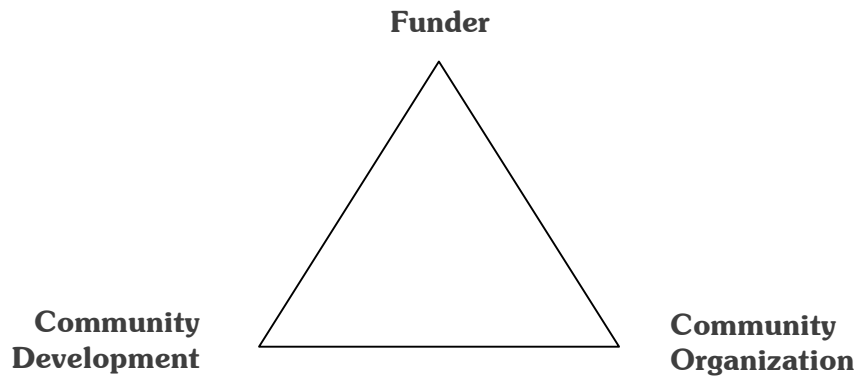
From our own experience and our awareness of the experience of others, many organizations who accept external funding find themselves in a relationship with a funder which they experience as unequal. They often feel vulnerable in the relationship and sometimes fearful and powerless. They find the nature of their relationship with a funder has implications for their relationship with the community which is the target of their care and attention. This piece of research sets out to gather information on how community and voluntary organizations experience the relationship between a funder (perhaps a government department) and the development organization which is in receipt of funding, and to find out more about their experience of the effects of that relationship.

A particular manifestation of this issue with which many people will be familiar might look like the following:

A community development organization is started by a few people who believe strongly in the values underpinning community development and in the processes which community development promotes. They feel strongly that their own community and the wider society would greatly benefit by engaging with these values and processes. They work with a particular community and negotiate their mandate/commission with that community. As their work grows, they look around for financial support but discover that the sources are quite limited. Eventually, and probably with some reservations, they become part of a community development programme which provides them with state funding for work within the community. They now have a degree of financial security which allows them to develop their organization and to plan for the future, at least in the short to medium term. This is the positive side. But in accepting funding they also accept a new mandate/commission which is significantly at variance with their previous commission from the community. They now find themselves negotiating/managing/coping with the consequences of having two commission givers.

An analogous problem in the field of psychotherapy has received much attention and a model has been developed in that field which is a useful analytical tool.⁷ The AGS Commission Model may have much to offer if transferred and adapted to the field of community development where a kind of triangular relationship is frequently experienced. The following diagram serves to illustrate:

⁷ Salaman Ernst et al., *The AGS Commission Model*, AGS Institute, Stockholm, 1991. In the field of psychotherapy the problem might arise in the case of a parent approaching a therapist with worries about a child. Frequently, after a short period of therapy with the child, the therapist finds himself disapproving of the commission that he has been given by the parent and maybe finds himself taking sides with the child against the parent. The switch in allegiance from the parent who gave him his commission to the child who is the target of his care and attention has the potential for, at best, confusion or at worst to inflict hurt. The therapist finds himself helping somebody else with something else from that with which he originally engaged



In the field of psychotherapy, a result of the development of this model was that of giving a new importance to the commission giver, i.e. the person employing and paying the therapist to carry out the work. Indeed, it is a prerequisite for a successful outcome to a commission that the therapist have a high level of cooperation from the commission giver. The model makes a significant distinction between a service given following agreement between the commission giver and the therapist which it denotes as help, and an action taken without explicit agreement which it denotes as a measure.

The Process

As part of a wider cooperative inquiry⁸ on the theme of 'Reclaiming Economics', we have reflected on our own experience of this relationship and on what we knew of the experience of others. We also read whatever literature we could find relating to this issue. We were then in a position to present some initial findings to the wider group. We listened to and noted their comments and challenges thus refining our findings. Following this, we talked in a structured way to some key people from within the sector and did some additional reading. Out of this process has come the present paper. (The process which we used is described in more detail in an appendix to this paper).

Our first interest with this paper is in *mapping the territory*, checking that the issue we pose has a resonance with others in the sector, and finding out if any others have done something to change the relationship and make it more equal. A second interest in this paper is to make some suggestions about possible ways forward for the sector at this time.

⁸ The starting point, as in popular education, was the experience and knowledge of the participants. The exploration took place at three levels: personal, organizational and societal.

At these three levels the participants and facilitators drew on their own experience and resourcefulness to shape this event and make it meaningful for all. In order to provide both the focus and flexibility needed for this project the facilitators saw themselves as initially offering direction and guidance, then facilitating a cooperative phase and finally promoting a move towards autonomy as participants selected and pursued themes and issues of personal interest.

Some Initial Findings

What follows here are feelings, ideas, features and trends relating to the funding of the voluntary and community sector in Ireland at present which are the experience of people within the sector. They are presented under five headings: Power Relationships; Effects of an Unequal Relationship; The Political Climate; The Identity of the Sector; A Narrow Funding Base. Our contention is that in order to explore the issue in a comprehensive way, attention needs to be given to each of these. They form a type of road map for traversing the territory.

1: Power Relationship Between Funder and Community Development Organization

- There is a strong sense that the relationship between the funder and the community organization is usually unequal.
- The Funder which in the Irish context is frequently the state has the power and the money.
- That power inequality is often justified on the basis of an electoral mandate.
- Other forms of mandate are not given much value.
- The responsibility of the elected government for the stewardship of the taxpayers money, which everybody agrees is of great importance, is exalted above any other responsibility which the government might have.
- Funders, including government departments, see themselves as strong on accountability and efficiency while community development organizations are seen as soft in these areas. Not only is there no evidence for this but the facts would suggest that the opposite is the case.
- The unequal power relationship between funder and community development organization and the singular way in which that power is often exercised tends to leave the latter in a state of dependence on state and other funding.
- Personnel changes on the side of the funder have a disproportionate effect on the work being carried out. Personnel changes always cause some disruption and this is an inevitable part of organizational life. However, when two cultures meet and, after a lengthy period, both sides have reached a mutually agreeable way of working, a change of key personnel can mean starting the mutual understanding phase all over again. For the weaker partner in particular this lack of institutional memory can be discouraging, draining and diminishing.

In accepting funding from an external source the community organization frequently replaces one commission giver with another without this replacement being always acknowledged. Many organizations would have difficulty in answering the question – ‘Who is my primary commission giver?’ In the field of psychotherapy, the development of the Commission Model led to greater clarity for the

therapist about his role and to a much stronger focus on the needs of the commission giver. *He who pays the piper calls the tune.*

In the field of community development such clarity is frequently not present. There is ambivalence or even resistance to the idea of a funder, albeit a government department, being the primary commission giver. And yet they are paying the piper and feel entitled to call the tune which they usually do. An analogy in relation to the community development organization, and not a very flattering one, comes to mind. It is that of a tethered goat which at times is allowed to graze over a wide area and with a lot of freedom but still remains tethered and can be reined in as the needs of the owner require.

Bringing clarity into this area raises the questions for community organizations – ‘What are the compromises involved in taking our commission from an agency – often the state – which has limited understanding of community development, little appreciation of its potential and which uses processes which are alien and in opposition to best practice in community development? Can we live with these compromises? Where such clarity is not present, it is often replaced by confusion, the use of coping mechanisms to deal with the compromises that have been made, and an energy drain as a result of that coping. At its worst, organizations find themselves taking *measures* that others see are good for the community rather than engaging with the community to determine what *help* is required for their development at this time.

2: Effects of Power Imbalance Or Unequal Relationship

The acceptance of a contract in the context of this power imbalance frequently leads to significant changes/difficulties at an internal level within the community development organization. This is particularly the case when core funding is involved as opposed to funding for individual short term projects. It was felt that the worst effects of the unequal relationship were felt when core funding is at stake.

Some of the changes/difficulties which we have come across are:

- Tensions which frequently develop within the organization between those who give priority to the need for money and those who value the principles of community development above the need for money.
- The stress of satisfying the funder together with the internal tension mentioned above has led to internal difficulties within the organization.
- Sometimes competition for resources between organizations has increased.
- Over a period conformity has developed and has been demanded.
- There appears to be significant changes in the ethos and values of community development programmes and in the organizations engaged in those programmes. In the case of the CDSP, the contrast between the following statements serve to illustrate the degree of change which has taken place – ‘The predominant role

of CDP projects is to act as catalysts for social change, rather than to be service providers.⁹ ‘The ultimate objective is to achieve coordinated and ultimately seamless service delivery and value for money, having regard to identified needs.’¹⁰

- Values such as ‘sense of ownership’ and ‘sense of belonging’ are in decline.
- Volunteers are becoming marginalized.
- In the UK, it was noted how community development organizations take on an organizational shape more like the funder over a period of time. There is some evidence of a similar pattern developing here.

3: The Political Climate

It was felt that a particular political climate as being experienced in Ireland at present exacerbates the worst effects of the power imbalance described above. Comparisons were made with the experience of community development in the UK. During the Conservative years – of Thatcher and Major – government support of the voluntary sector was reduced and the sector was encouraged to stand on its own feet. The buzzwords became efficiency and value for money. The problem with this was not that the voluntary sector didn’t subscribe to these values but rather that it would define them quite differently. The advent of a Labour government marked something of a shift from imposing market values on the community sector to a somewhat more open relationship between government and civil society institutions. To what extent this shift is real as opposed to mere sound bite remains an open question but there are some indications of an improved relationship. As we look forward in a later part of this paper we will return to the UK experience.

We mention the UK experience as a useful comparison to what is happening in Ireland at present. Some key features of the present context in Ireland were described:

- There is a lot of emphasis on value for money and on cost consciousness / efficiency.
- The Government alone defines what is of value.
- Administrative neatness and coherence are becoming primary values. We feel that this trend stems from a number of factors:
 - The need for control is more marked when the wider context is more business- and market-driven.
 - Agencies such as government departments have little first-hand experience of community development. This lack of experience often leads to such agencies making community development simpler and more standardized so that they are able to understand it and administer it more easily.

⁹ Summary of the role of CDPs in the Goodbody Report to the Minister in DSCFA, 1999.

¹⁰ DCRG document, 2003.

- Over a period this simplification and standardization tends to reduce complex processes of animation, conscientization and capacity building to service provision.
- Governments and other funders have a need for discernible outcomes related to value for money. Once again community development organizations do not generally oppose the measurement of their effectiveness. The difficulty arises from what is valued in such measurement and how such measurement is carried out. For example, an organization in its earlier phase can easily be stunted or even terminated by over measurement of its outcomes when what is needed at that stage is a lot of flexibility and latitude.
- But there is a shift taking place which sees accountability becoming more or less commensurate with accountancy. Accountability is a two-way process and is concerned with people, fulfilling agreements, maintaining trust, accepting responsibility, and dealing openly and transparently with others. Accountancy is about keeping track of money and resources and ensuring careful husbandry of those resources. Accountancy is a necessary part of accountability but it remains a subset. When it replaces accountability, or becomes equal to it, we may become so focused on individual parts that we fail to see the value of the whole. We miss the wood for the trees. Or, as Goethe put it in Faust:

*To docket living things past any doubt,
You cancel first the living spirit out:
The parts lie in the hollow of your hand,
You only lack the living link you banned.*

Shifts such as that mentioned above take place all the time. Sometimes there is an intention to make such a shift but more often than not it just happens. For example, at a recent meeting a reply from a senior government official indicated that National Lottery money had now effectively become part of exchequer funding and budgeting. To the best of our knowledge, the shift was not the result of a specific decision but rather it happened and it has barely been noticed. What seems to happen is that, when nobody in particular is keeping guard over an area of interest or when inadequate regulation has been put in place, an infiltration of that area by the prevailing value system takes place. It seems to us that such an ethos osmosis is taking place in the community and voluntary sector in Ireland at present.

- Most funders have a strong preference for developing their own programmes as opposed to responding to community organization initiatives. Frequently, the community organization finds itself being shoehorned into a programme for which it is a quite an uncomfortable fit. On the other hand organizations with innovative and creative ideas have experienced a lot of difficulty in finding funding for developing these ideas because they do not fit into predetermined categories.

It was noted that good practice is something which is usually applied to the funded rather than to the funder. The idea of exploring good practice for funders and the effects of their practice is an interesting one but has received little attention. It is one that we will return to at a later part of this paper.

Over the past two decades governments have put a lot of emphasis on the notion of partnership, and the emergence of the 'Celtic Tiger' is frequently attributed to the partnership approach. If the notion of partnership is more than mere rhetoric, it is imperative for the government to engage with the voluntary and community sector vis-à-vis the development of programmes, about how these programmes are delivered and how appropriate measurement tools might be used. Funding the sector will still take account of value for money and efficiency but it will be done in a context of partnership rather than that of employer and sub-contractor.

It is in the context of a partnership with a reasonable amount of trust that learning which is so central to the community development process can take place. The following reflection among the development practitioners attached to the Community Development Resource Association (CDRA) in South Africa makes the point well.

'When we have a picture in our minds about what we hope to achieve before we act there is a strong chance that the outcomes of our actions will not 'measure up' exactly to our original picture. It is out of the tension created by this discrepancy that learning occurs. It is this tension that leads us to asking the learning questions: Why did my efforts not turn out as I intended? Ideally this process of questioning and learning leads to improved future practice.'

All too often, however, this simple logical process simply does not take place. Because of the threatening nature of the process and consequences of measuring, it is difficult even to admit that things have not turned out as planned. When it is impossible to avoid, the *discrepancy* is rationalized and justified in ways that do not involve the painful process of introspection. In relationships where there is not sufficient trust it is simply not safe to look for and reveal one's inner weakness.'

In how many funder/fundee relationships is the trust sufficient to allow for this kind of honest reflection on work and for the learning to be applied to future practice? All too often, the learning opportunity is passed over only to be replaced by something defensive or by giving the discrepancy a positive spin.

4: The Identity of the Sector

Apart from the need for financial resources from external sources, we looked at other factors internal to the community and voluntary sector which are contributing to it being so powerless in its relationship with its funders and in particular with the state.

- The sector does not have a strong identity. The question was asked – 'If it ceased to exist, who would miss it?'

- The sector has grown and has been growing in a somewhat haphazard way so that it lacks coherence and is quite disjointed.
- This fragmentation leaves the sector with a lack of influence despite its large size.
- This weakness also leaves the sector open to detractors who portray it in derogatory terms such as the poverty industry label which is sometimes applied.
- The sector has not managed sufficiently to have its work understood and valued beyond its immediate participant group.

Much work remains to be done if the community and voluntary sector is to claim its deserved place in the development scene in Ireland. The following lines which have been written about the sector in Northern Ireland are at least equally valid if applied to the Republic of Ireland: 'the (voluntary and community) sector makes a unique contribution to society through participative democracy, a unified approach to social and economic issues, generating new capacity through active citizenship/volunteering and mobilising the skills and talents of the most disadvantaged communities.'¹¹

Agencies involved in community development offer more than just a service which could be bought in from the private sector. Their commitment, the volunteer time they attract, the ownership which they promote lead to people feeling that they are stakeholders in the development process rather than passive participants. The added value which accrues from the existence of strong and vibrant community organizations is under-appreciated and needs further elaboration. If the sector is to achieve anything near its potential, it will need to address this issue seriously. It is one to which we will give further attention in this paper.

Unfortunately, we have not developed tools of measurement which capture the impact of work in the sector and which might show that added value. The measurement tools already available can tell us a lot about inputs and outputs but little enough about impact. There is a vast quantity of qualitative information in the sector in the form of stories and anecdotes about individuals, organizations and communities which might be better harnessed if more suitable measurement tools were developed, and if the value of having such information were better appreciated. In this way, the identity of the sector would be greatly enhanced.

5: A Narrow Funding Base

The state appears to be by far the biggest funder of the sector. Our research took an initial look at types and sources of funding but a more detailed examination of these remains to be done. Our strong

¹¹ (Economic Bulletin; Vol. 9: Issue 3, p.13.)

sense is that they are quite underdeveloped. The main sources of funding for the sector are:

- Grants, state and private;
- Endowments;
- Trusts and foundations; and
- Self-generated funding.

A final comment on the research to date

In our conversations with key individuals, we found that we had identified an issue with which they could easily identify. We did not come across any particular example of funder/community organization which had managed to change the relationship in a significant way. However, we are aware that our search was by no means comprehensive and would still welcome any further information which this paper might elicit.

Finally, in reading back over these pages, we are aware that the picture we paint is quite bleak. In approaching the voluntary and community sector from a funding perspective, it is difficult at present to be more positive. On the other hand, we have been aware throughout that there is still a lot of life, energy, creativity and hope within the sector and that these will continue to find expression and will survive despite some difficult times. It is to this more positive and forward-looking vision that the remainder of this paper is devoted.

Some Ideas on a Way Forward

As stated earlier in this paper, voluntary and community groups bring distinctive value to society and fulfil a role which is distinct from both the state and the market. They enable individuals to contribute to public life and the development of communities by providing the opportunity for voluntary action. In doing so, they engage the skills, interests, beliefs, and values of individuals and groups, and enable them to be used for the benefit of the community. In some countries, the value of community and voluntary activity to society is being recognized. (See Section 2 which follows.) At the same time in those countries, there is a growing understanding of the limits of traditional government and of the need for a partnership approach not just with business but also with civil society institutions. There is a shift in the nature of governance from governing mainly through programming from individual departments to governing through collaboration that involves the building of relationships with partners and coordination across departments.

Civil society organizations vary considerably in size, budget, purpose and structure. They range across a multiplicity of areas from social and community services, education and health, arts and culture, religion, environment and many more. The diversity of the sector is a strength but can also be a weakness as will be seen later. It is a strength in that the organizations through their staff and volunteers work in and with local communities across the country every day. They deliver services,

advocate on behalf of groups and communities, encourage self-help, raise awareness on environmental issues, raise funds for good causes, and most importantly, they provide channels through which the most disadvantaged individuals and communities can make their voices heard. The work they do is fundamental to a democratic, pluralistic and inclusive society.

Starting out from this vision that voluntary and community activity is a fundamental and indispensable part of a well functioning democracy, we see the development of three interwoven elements as being the way forward. These include:

- The identity of the sector and how it is organized
- A framework agreement with government, and
- Resourcing the sector.

1: The Identity of the Sector and How It Is Organized

As has already been pointed out, the sector in Ireland is very diverse and has only recently begun to develop intermediary bodies. This diversity which so enriches the sector and its contribution to society is also its *Achilles's heel*. It is difficult to establish who speaks for the sector in an authoritative way.

By virtue of its close connection with communities, the voluntary sector brings considerable added value to those activities in which it engages. Organizations in the sector actively encourage community participation and involve volunteers in their governance and in their direct services. They usually have special knowledge and expertise gained through their work. They reach into their communities for innovative ideas and support change in those communities.

A sad fact is that many of us within the sector are sometimes not sufficiently in touch with the value and the richness of our contribution. At some deep level, we are prepared to take on board unfair and unproven suggestions about 'value for money' and 'efficiency'. It seems to us that the sector would be greatly enhanced if:

- More work could be done on establishing a stronger identity for the sector. This would involve engagement with a process which would make more explicit the values for which we work, the principles underlying that work and the processes by which the work is carried out. These would better establish and articulate the non-negotiables in any relationship with the Government and other funders.
- The sector developed/strengthened intermediary organizational structures which would better represent its work.
- These intermediary bodies were mandated to raise the role and profile of the voluntary and community sector within government and within society as a whole.

2: A Framework Agreement With Government

Much work has been done in other jurisdictions in developing a new relationship between governments and the voluntary sector. In all cases, such work has been inspired by a growing recognition of the importance of the voluntary sector. In the words of the Canadian Prime Minister in 1998 – ‘After decades of thinking otherwise, we have to come to terms, squarely and honestly, with the truth that governments don’t have the wisdom or the resources to do everything.’ He went on to suggest that, not only can voluntary organizations deliver services more efficiently, but they can do so more effectively.

In Great Britain a compact between the government and the voluntary sector has been in place for a few years. It derived from the recommendations of the *Commission on the Future of the Voluntary Sector* 1996. The report concluded that in order to safeguard the independence of voluntary organizations and to clarify how voluntary organizations should interact with Government, a compact was necessary, particularly as Government had a powerful influence on the environment within which the sector operated. The compact set out basic principles for future relations. The document recognized two key aspects of the sector – its value in building a civil society and its power to bring about social change.

This compact is now in place. It is not a legally binding agreement. Rather, it is a series of mutual undertakings which derives an authority from the extensive process which led to its formulation and from the endorsement of the compact by both government and the voluntary and community sector.

The compact sets out a series of commitments. These include:

- The independence of the sector and its right to challenge government policy.
- The development of a code of practice for funding the sector. This is the element which is particularly relevant to this paper.
- The Government has committed itself to consulting the sector on issues likely to affect it.
- A commitment to an annual appraisal of the operation of the compact.

Since the development of the compact in Britain, a similar process has taken place in Canada leading to an Accord between the government and voluntary sector there. Similar relationship frameworks are being developed in New Zealand and in Portugal. Work of a similar nature has also taken place in South Africa between the voluntary sector and its international donors.

In the Republic of Ireland in 2000, the then Department of Social, Community and Family Affairs issued a White Paper on *Supporting Voluntary Activity*. Although it makes some of the same commitments that the other agreements make, it differs in two significant ways:

- It is associated with a single department rather than with the whole government.
- The voluntary sector has little sense of ownership of the document since it was not directly involved in its creation.

The revamping of government departments in 2002 which moved responsibility for the voluntary and community sector to a new department has further diluted, if not killed off, the value of the White Paper as a framework for a relationship with the sector.

It seems to us to be opportune for the community and voluntary sector to work towards developing a relationship framework with the government which both sides can own. It would cover four components: principles, commitments, accountability and process. The joint development of such a framework would help to strengthen a relationship which has been somewhat shaken by financial constraints and the uncertainty generated by the recent review by the new Department of Community, Rural and Gaeltacht Affairs. We are aware of the mountain to be climbed and of the issues which need to be addressed. They are well summed up by David A Good in his commentary on the development of the Canadian Accord – ‘How is it possible for the Government to have a relationship with so many different and autonomous organizations? In short, if ministers speak for government, who speaks for the sector? How can Government, where authority ultimately resides at the top, have a relationship with an entire sector where authority rests at the bottom?’ Yes, this is a difficult task but worth pursuing.

3: Resourcing the Sector

The state is by far the largest funder of the sector and as pointed out earlier, there is a high and growing level of dependence on state funding. Looking to the future the state will continue to be the major funder. Hence, the ideas which are being floated here are an attempt to reverse the trend towards dependency.

- Either in the context of a wider relationship framework between the Government and the sector, or as a stand alone piece of work, the development of a code of practice for the funding of the sector would be a significant move forward. Such a code would :
 - Give due recognition to the added value provided by the sector;
 - Articulate the principles which underpin the work of the sector;
 - Outline the commitments which both sides make towards a well functioning partnership;
 - Agree processes which take account of the differing cultures from which both sides have come; and
 - Would agree ways of building capacity within the community and voluntary sector so that it and its constituent organizations are able to function as real partners in the development process and sustain themselves over time in this role. This

would not be about one side giving up power but rather a means of furthering good governance and of building a more vibrant civil society.

- Apart from Government funding support, other external sources of funding need further development. This is not an area where we have any particular expertise but we do have a strong sense that there is scope for development here. A report by The Ireland Funds entitled *Fostering Fundraising in Ireland*¹² makes the following point – ‘If American rates of philanthropy (2% of GDP in 2000) were applied to GDP in the Republic for that year (€86 billion) the amount of funds available for the non-profit sector from individual and corporate giving would be €1.7 billion, while a more modest target of 1% of GDP would yield €860 million. On this basis, it is reasonable to take the view that there is considerable scope in the Republic for much higher levels of individual and corporate giving.’ The actual income from that sector for that year was less than €100 million. This is certainly an area which merits more attention from individuals and groups within the sector with interest and some expertise in such matters.
- Perhaps of even greater importance in the longer term is that efforts should be made for a greater degree of self-financing of the sector. In certain circumstances, charges for services provided may be appropriate and might generate more finance than is presently the case. But, more radical measures might also be possible. An exploration of what money is paid out by the sector to banks, insurance companies, pension funds and of what profit from these ends in private sector pockets would be most interesting. A New Economics Foundation discussion paper called *People’s Pensions – New Thinking for the 21st Century*¹³, proposes a completely new investment framework, entirely free of the stock market, to provide a secure and safe place in which individuals and companies might invest while at the same time making substantial money available for investment in public services. It is possible that this idea may have potential for a more cohesive community and voluntary sector. Is it possible that the Credit Union movement, which in the past made it possible for individuals with limited financial resources to achieve desired business and domestic goals, might take a lead role in emancipating organizations with limited resources from their present state of dependency on state funding.
- We put forward a final idea which might lighten, even if in some small way, the financial burden of community organizations with ever so limited resources. The idea is that of Organizational Time Banking. Most people are familiar with the concept of time banking between individuals and with time banking systems such as the LETS. It seems to us that this system could well be adapted to suit organizations. This would be a way for organizations to come together and help each other. Participating organizations

¹² *Fostering Fundraising in Ireland*; The Ireland Funds, Dublin, July 2002.

¹³ Murphy, Richard et al.; *People’s Pensions – New Thinking for the 21st Century*; New Economics Foundation; February 2003

would 'deposit' their time in the bank by giving practical help and support to others and might 'withdraw' their time when they needed something done themselves. Apart from the financial savings involved, the development of such a scheme in the sector would add an additional force for cohesion at a time when such cohesion is of great importance.

The Wall and Its Story

An exploration of the impact on people of economic difference.

– Lynda Ward and Joany White

We wished to explore the dynamic between neighbouring communities with different economic profiles. There are many examples around Dublin, and other town and cities, of local authority estates and private estates side by side. We devised the following code to present the problems that we have observed arising in situations like these.

Scenario

A woman stands in front of a picture of a wall topped with barbed wire, behind which lies a series of high rise tower blocks. She is approached by a man carrying a clip board.

Him: Good Morning, I'm from the local council, I wonder if I could have a word?

Her: Of course. How do you do?

Him: Well, you've heard we're planning a big regeneration programme for this area. We're hoping to make a lot of changes for the better around here.

Her: Yes, I've seen it in the papers.

Him: Well, we're going to do a lot over there in Shadowland (pointing over the wall). The towers are coming down, and a whole new estate will be built. New houses, gardens, play facilities – a whole new start.

Her: Oh yes, it's badly needed. That place has really gotten run down. It'll be great to see a change over there.

Him: And, of course it'll benefit you here in Sunnyland too. Better facilities, new bus routes, there's talk of a swimming pool.

Her: Oh, it gets better!

Him: And, we'll be planting new trees, and taking down that wall and...

Her: WHAT! Taking down the...Ah, now wait a minute...

Him: Sorry, what's the...

Her: You can't take down the wall. We'd be overrun with them. Their kids are wild you know. Every house in our street would be robbed inside a week. You can't be serious?

- Him:** Well, that is the plan. You'd object to that then?
- Her:** Me and everyone around me. There'd be murder. You don't know what it's like living beside that place.
- Him:** But the bus route would end here. People would have to walk half a mile around to get the bus to town.
- Her:** The walk will be good for them. Look, there's no way you can take that wall down.
- Him:** What if we left the wall, but had walkways through?
- Her:** You'd need armed guards on them. It'd never work.
- Him:** OK, OK. So you're definitely opposed to the wall...(writing)
- Her:** Absolutely. Can you get that sorted?
- Him:** Well, I can understand your concerns. I live not too far from a place like that too. So, I'll talk to the planners.
- Her:** Oh, thanks. I'll leave it with you.
- Him:** Thanks for your time. I'll keep you informed.

—The End—

Reclaiming Economics Research Work

Lynda Ward, CAFTA

I have decided to try and put together what I have learned over the past weeks throughout my research. I have not been able to meet up with Joany due to work and family commitments, and Joany being unwell. So, what I have written is not myself and Joany's research combined.

My understanding of what we wanted to achieve was awareness or some understanding of why people behave with each other the way they do, especially people from different economic backgrounds. Also, why there is no dialogue between groups from different economic backgrounds, and if there is how effective is it.

My resources for the information I required were going to be the internet, doing up some questionnaires, talking and listening to people and visiting maybe some agencies.

The starting point for me was the word **dialogue**. The word swam around in my head for days as I tried to understand the word and familiarize myself with it, as it is a word that I would not have used regularly – if, at all. The word dialogue is defined as a conversation between two or more people. So, this was good I have being dialoguing all of my life so now I understand it I can move on.

That was the problem – I could not move on. I surfed the internet. I printed stuff that I found with a reference to dialogue, and I talked a lot to people about dialogue. I spoke with a residents committee of a local

authority housing estate who wanted to meet with residents from a private estate close to theirs to discuss a problem they shared.

They told me how the residents from the private estate refused to meet with them even when a mediator was brought in to work with the groups. The mediator said residents from the private estate refused point blank to meet with them due to fears they had.

So fear was an obvious reason why these residents would not meet. The fear, I am aware, came from anti-social behaviour experienced by residents in the private estate and also from the media who always seem to highlight the negative stuff that goes on in the local authority estate. The fear is also fear of the unknown as people are generalized in the local authority housing estate so some people from the outside think everyone is the same in the estate –they are all drug addicts, single parents who cannot cope or look after their children and have no respect for themselves or where they live. This can be two-sided as well because some people in the local authority estates can generalize people living in private estates by branding them as snobs – who do they think they are, and so on. This leads me on to write about the questionnaires I wrote up. I found these did not work very well for me as I could not devote enough time to them. I circulated some to people living in local authority housing and also to people in private housing but my problem was I did not get enough out there. Also, I did not get many back. However, I did get some good insights from the ones I did get back.

I gave 13 out to people living in local authority housing and I received 5 back. I gave 7 out to people in a private estate and received 4 back. The numbers were quite low but I feel if I could have devoted more time to this it might have worked better. My insights were how some people living in the LAH estates wanted to live in private estates. They felt jealous and they felt they had more worries and concerns than people living in private estates. Their concerns included anti-social behaviour, a poor response from the Gardaí, as well as the presence of gangs and vandalism. The people in private estates who filled out questionnaires felt they were not really bothered so far. They had no problems but would like to see residents maintain their homes to the best of their ability. Their concerns were their mortgage, their property and their teenage children mixing with children from the LAH estates. This was some of the information I received but I feel most of this information I was picking up any way through my work and my surroundings. Nobody from the private estate residents committee filled out a questionnaire.

I felt the more I tried to look at dialogue, my head was going somewhere else. I visited Pavee Point in North Great Charles Street, a support agency for travellers. I found our meeting really interesting to the point that my inner thoughts were surfacing more and more but I did try to stick to my agenda 'dialogue' and what Caroline and Ann from Pavee Point told me was in their experience. They had no example of where they seen dialogue work. They had only seen shifts meaning maybe an understanding or even just an insight into one another's groups.

I left Pavee Point with the realization that my research on dialogue was taking me somewhere else. It was only after a conversation with somebody that I went with my thoughts and feelings and just let it flow.

What was happening was throughout the research works like integration, social exclusion economically and politically where words I was drawn to but because I could not see the connection with dialogue, I tried to ignore it but my gut feeling kept sending me back.

And then, there it was – the connection. It was as plain as day, society and the way it's set up. Then, there is the argument if this is intentional or not.

Society in my mind is set up in such a way that luck plays a big part. In other words, the society which you are born into determines the struggles you will encounter throughout your life.

For instance, when we look at local authority housing estates and the people who live there, it is obvious that this is where high unemployment is noticeable, it is where a higher number of single parents will live and it is where children are more likely to leave school early. It is also an area where less people will vote and it also contains the highest percentage of households with incomes below 50% of the national average income¹⁴. This in mind then creates the exclusions because it is a problem, so these areas are socially not good for the government. So they are socially excluded and full of broken promises. Take Ballymun as an example. Back in the beginning of the 1960's, Ballymun was an economic and speedy answer to Dublin's housing crisis. Dublin Corporation tenants were queuing up to move in. This was the place to be. It was modern and clean (the opposite of the tenements in Dublin at the time). By the 1970's early 80's – due to the lack of local facilities and the fact that there was no maintenance carried out on the area or the flats themselves – hopes and dreams for a better life had dwindled. Any families that could move out of the area did so. By 1986 the negative perceptions from the media had a devastating affect on the community that still remains today. For many years, Ballymun had become a dumping ground for society. People with problems were likely to be housed in Ballymun – the long term unemployed, people with drug and alcohol addictions, and people who had been released from mental hospitals.

It became an area that was excluded from society, excluded meaning shut out by another. The other being the society who worked, who lived in clean tree-lined streets with names you would be proud to drop in to conversation, the society who met their politicians at their front door because this was the society that voted. To the politicians these people were worth pleasing. There were no broken promises here.

The reality is these people have high mortgages to pay. They respect each other's property. They do not have large families – they cannot afford to, and they have to work to keep their house in the area they

¹⁴ Statistics from DCC tenant households, 2001

choose to live in. Things look better around their area. Their area is maintained and green, and this adds to their well-being.

So the wall is up, the barrier is there. Perhaps it's a wall, railings, or a road that separates, or perhaps it's just a frame of mind.

Is this mindset created, or is it just there?

I asked many people who lived in Local Authority Housing (LAH) estates that had moved to private estates what they would do if a Local Authority Housing estate was built beside their house now. The answers were clear – 'I'd fight for it to never happen', 'I would react very negatively', 'I would sell and move away because I know the problems LAH estates have', and so on. There were many negative answers. Two or three said they did not have a problem once they kept to themselves.

The insight I got into this was some people who have moved on to what is a better standard of living are sometimes the ones with the highest barriers. This mindset has been created from their past negative experiences and in return their children will have developed the barrier, maybe through vibes or feelings from their parents. They might only become aware of the gap or barrier in society as they become older, or if they are challenged about it or made aware through other channels of their life, e.g. school or television. Or, there is the possibility they will never become aware that society is set up differently – that it is not all children that get a good fair pop at education. They may not realize that it is usually the ones who are economically better off, or the ones who have luck, that get to choose their futures.

The barrier is a mindset on both sides. For example, some believe because some live in nice houses on nice roads that you do not suffer poverty. I know from talking and listening to people that this is not true. There are different types of poverty. You might have the nice house on the nice road but you struggle to pay your way. There never seems to be a light at the end of the tunnel. You might suffer from extreme loneliness, as people tend to keep more to themselves in private estates. Pressure to keep up can cause illness and strains on families who sometimes stay together because they cannot afford to separate. This then creates a tense upbringing for children so the worries and concerns are, in my eyes, evened out across the board – except if you are quite wealthy and you do not have these worries but I'm sure there are other things like hair appointments, exotic holidays dinner parties and so on to worry about (sorry could not resist).

So, what is the answer? Is there an answer?

'Integrating society' – what I mean by this is that the rich live with the poor and the poor live with the rich. Shoulders are rubbed. We share experiences, communities, pubs and clubs. We live as one. We see no difference. There are no barriers or fears. We have understanding and respect for each other. The government is fair in their budget to all people regardless of backgrounds, careers or education, or where they live one for all and all for one.

That is the ideal world. The world probably the poor dream of.

Seriously, I do believe the way to create sustainable Local Authority Housing estates is to integrate living – people from different economic backgrounds living together in one community. This, I feel, will benefit all in a way that I can only describe as a community that sustains itself through businesses that bring employment – facilities for the young and old, leisure and educational facilities – noticeable signs that people’s basic needs are being met is a sustainable community.

I do know of these communities, but they are not local authority communities.

I struggled to find an example of where I see integrating different economic backgrounds working. When I discovered the example, I was dumbfounded – all the time it was under my nose. Every school day to be exact. Yes, where my lads went to school. My three lads went to an all-Irish speaking school on the Ballymun Road. Two have moved on to an all Irish speaking secondary school, one lad still remains in this school. It is a prime example of people from different backgrounds mixing and socialising. At the school there are children whose parents are doctors, nurses and teachers. Even teachers at the school have their own children attending the school. There are children whose parents do not work, whose parents who are accountants, whose parents have their own business, and who parents who are disabled, and so on. The children travel from all areas – Lucan, Blanchardstown, Finglas, Cabra, Phisborough, Santry and Bettystown, and of course from all over Ballymun. So as you can see, the school has quite a mix and if you were to stand in the yard of this school you would see no differences. There are no barriers, everyone is treated the same, regardless of where these children live or what their parents earn. They are equal. You can argue that these are only children and they know no better and you are probably right, but friends will be made and connections created which might shift things in the future. Parents also become friends and trust is built regardless of where you come from.

I asked a founder member of the school if this was in the plan – the different economic integrating. She told me the school which is thirty years old started through the love of the Irish language – different economic backgrounds did not come into it. It just happened. The success of the school just grew and grew. You could argue that these children do not live together so they are not truly integrated, but I will argue back and say they learn together, play sports together, socialize, eat and grow together. To me they are truly integrated and this is sustained and maintained by teachers and parents even probably unknown to themselves.

I have come to the conclusion that society is set up in a way to keep the rich, rich. This is because the rich set up society. The poor do have a say but it is rarely followed through because of poverty and the lack of power. Poverty limits choices. So, when you think of dialogue between groups with different economic backgrounds, I can see how it cannot be possible that one side is limited to certain choices and the lack of power. For the other side, the sky is the limit. They can choose whom to dialogue with and who not to, they have the power resources

and the money. To dialogue there has to be a mutual or similar goal and win/win situation both sides feeling they have gained respect, equality and trust is the way forward to have successful dialogue.

When we returned to the Reclaiming Economics group, we were asked to make a presentation of our findings from the research period. Rather than presenting a lot of facts and figures, we thought it would be much more useful to return to our original code. We adapted it to include what we had discovered about how people on both sides of 'the wall' see each other. We also invited people to consider their own place in relation to the wall.

The Story of the Wall: Scenario

A wall, made of paper, runs down the middle of the room. A narrator stands on each side.

Narrator 1: The boundary wall has been standing for 100 years on the outskirts of the city. It was there to shelter the cottages that were built to house the working people.

The wall stood tall and proud.

Narrator 2: New developments on the horizon in 1949. Tenements and slums are being cleared, modern clean homes are built. For the first time people have their own front doors. The new and old community live in harmony. A vision of hope.

The wall stood tall and proud.

Narrator 1: 1959 – Both communities work, both communities thrive.

1969 – Jobs are leaving the inner city. One side of the wall is losing its economic power.

Narrator 2: 1980 – Drugs hit, the community is devastated. This adds to the economic struggle.

The wall gets bigger. (The wall is raised higher.)

Narrator 1: 1990 – Deaths among young people create a community of grief. This among high unemployment, anti-social behaviour and early school leavers sustains a lost community regeneration. Residents talk about their feelings.

The wall still stands big and tall.

Residents from both sides (narrators read parts alternately from each side of the wall).

Shadowland: My name is Janet. I hate it here! I fear for my kids every day. I want to live over there.

Sunnyland: My name is Jackie. I used to live over there. It was hell. I live here now. I got out. I served my time.

Shadowland: My name is Kate. I like it here. It's not so bad. A few families fuck it up. You can get by if you want to.

- Sunnyland:** My name is Rose. They're all wasters over that side. It's in the papers every day. Scroungers, sponging off the state.
- Shadowland:** My name is Orla. I'd love to live over there. It's so nice and peaceful. The police never go in there. No one cares about you over here. If I lived there I could be someone.
- Sunnyland:** My name is Clare. I live here but I work over there. There's a lot of great people there. I'd live there too if I'd no kids. It's hard to raise kids there.
- Shadowland:** My name is Shelly. I live here and work over there. They look at me differently because I live here. There's a lot of silly snobbishness over there. They think they're above us.
- Sunnyland:** My name is Mary. I work hard and I struggle to pay the mortgage. The least I deserve is a bit of peace. The police don't understand the trouble we have with them.
- Narrator:** We've heard the voices from around the wall. But what keeps it that way?
- Unemployment** **Shadowland:** No one from in here gets a job, or at least not a decent job.
- Sunnyland:** Anyone who works hard can get on. It's down to the individual.
- Discrimination** **Shadowland:** Our kids are always singled out by the police, or the security men in shops, even if they've never done anything.
- Sunnyland:** I know there's discrimination, but you have to fight for your rights. Life is unfair. That's how it is.
- Political Power** **Shadowland:** I never vote. Not many here do. What's the point?
- Sunnyland:** I always make a point of voting. I told my local TD, if someone's going to put themselves up for election, they deserve to get a chance.
- Education** **Shadowland:** If a child does the leaving here, it's a big event. I'm hoping that one of mine might get that far.
- Sunnyland:** Well, my kids are off to college this year. It's a big expense, but parents have to make sacrifices.
- Health** **Shadowland:** The queues for the doctors are a nightmare. All the people getting their anti-D's.
- Sunnyland:** Our doctor's great. Always time for a chat.
- Culture** **Shadowland:** The neighbours are great here. The chat over the balconies is always great, especially in summer.
- Sunnyland:** I love the lawn, and the hedge. Trimming the hedge on a summer's day is wonderful. I only see the neighbours when I'm trimming the hedge.
- Studied & studier** **Shadowland:** There's always people buzzing round here doing research. What it will all come to I've no idea!
- Sunnyland:** Well, we need to really understand those people before we

Reclaiming Economics: a Cooperative Inquiry

make any judgments. Why are they the way they are?

Narrator then invites the audience to come and stand where they feel they are in relation to the wall, and add their own voice to the voices they've heard.

The end

Invite group to take up a position.

Where are you in this?

What or where have you seen hope?

Sunny: I want to live here. It's clean, and I might never feel I belong here but I can be happier here.

Clean streets, feeling safer, nicer environment, no shame, accepted by society. I can fit in without belonging.

Shadowy: I live here. I was born and reared here. My family live here, sometimes feeling I don't belong, fight against the norm, feel different, feel ashamed, discriminated against.

I have reared my kids here – good kids. I work here.

This is where I am (in the middle of the wall).

It has no name. I don't know where it is. I belong. It's ok. I'm not alone. I can be here as long as I like, and I found somewhere to be.

Sunny: It's clean. I have a back garden, and I can hang out my washing.

I can hang my washing out and it isn't robbed.

Nobody stops me for money.

I don't see anti-social behaviour.

I have my own space, nobody lives over me.

I feel no shame; I can get credit/deliveries, no stigma.

I like going home.

I don't belong and I don't mix.

I have no feelings for the place/ no connection.

Nobody really talks to me, I have no history here.

Shadowy : I had neighbours

There was a culture, rituals, festivals the arts.

Talking on the balcony (culture).

Deaths, Do's and collections.

Stories/ old folks.

Kids playing, Strong sense of roots and belonging.

Anti-social, especially against kids.

Exposed to violence and drugs.

Media-sensationalized-stereotyped-stigma-address.

No credit/no deliveries.

Days out and hate coming home.

Conclusion

All alone, or in twos. The ones who really love you walk up and down outside the wall. Some hand in hand. Some gathering together in bands. The bleeding hearts and the artists make their stand, and when they're given you their all, some stagger, some fall. After all, it's not easy banging your head against some mad bugger's wall.

Where Have All the Apples Gone?

An exploration of economic security, the myth and the reality.

– Jacqui Gage, John Davis and Toni Devine

Where Have All the Apples Gone?

The problem we examined was the question of how to provide for future needs, particularly after retirement, through efforts made in the present. A parallel concern was that means of saving for our individual futures should not be at the expense of others, that investments should be ethical, not exploitative.

In order to pose this problem to the group, we created a drama in three scenes.

Storing the harvest for winter

Scene One

Harvest time. A woman is seen gathering a harvest of fruit, pleased with what she is able to gather, and saying to herself,

'We'll just take what we need now. We'll save the rest for the winter.'

Scene Two

The harvest is gathered and sorted. The fruit which will be needed in the winter is taken to an expert who knows all about how to store fruit.

Woman: 'I've gathered the harvest and kept aside what I need for the moment. Can you advise me on the best way to look after this fruit so it will be there when I need it in the winter?'

Expert eats one piece of fruit.

Expert: 'This is part of my payment for my advice to you. Now let's see.'
Sorting through fruit,

'This we can store there. That needs to go in this box here and we'll keep it in the dark to keep for the winter. These others need to be kept together. That should all be fine now. See you next winter.'

Time passes. Winter comes.

Scene Three

The woman goes back to the expert.

The expert produces what is left of the fruit, much less than was left with him.

Woman: 'Where's all the fruit? This isn't going to be anywhere near enough to see me through the winter.'

Expert: 'Yes, sorry about that. It didn't store as well as we thought it would. Shame that.'

Woman: 'But what am I going to do? I can't go growing more fruit now. It's winter. You told me this was what I needed to do to keep the fruit for the winter. Now there's less than half of it here, and half of this is rotten. What am I going to do?'

Responses to the Code

- The investor was very accepting of the arrangement, it had been recommended and the investor was very trusting.
- The investor did not give sufficient thought to the transaction. It was approached naively and the investor was akin to 'a sacrificial lamb'.
- The banker did nothing with the investment.
- The investor approached the situation with fear and anxiety, believing everything she was told.
- When the investment was diminished and the investor was left with considerably less, it was striking to see that the banker still had his share of the transaction.
- The investor clearly did not understand the system.
- Could the investor have minded the harvest better herself?
- Have you been robbed?
- The investor had a weak approach, did not make use of own power in the relationship.
- The investor was left feeling sad and angry.
- The investor felt very much on her own and isolated in the situation.
- There was no sense of a shared loss.
- The investor was left with no explanation of what happened, or how it happened. It was all shrouded in mystery.
- The investor felt powerless and that the banker had all the authority.

Wider Discussion

- It reminded participants of a number of similar situations, such as the time when endowment mortgages were being pushed as a great way to invest for your future, yet these collapsed and many people lost their life savings. It was also compared to the recent privatization of Eircom, in which investors lost, having been encouraged by the government to invest.
- The point was made that the attitude is very much one of 'if it doesn't work out that's just your tough luck'.
- Credit is overextended and this is the system which is promoted throughout the State and by the State.
- It is hard to find an independent path.
- This system plays on people's vulnerability and need for security. Individual fears are amplified into neurotic fears.
- It is a problem. What do you do with excess money? The choice is very limited, is it this or is it that?
- The choice seems to be between individual responsibility and communal responsibility.
- It is clear that you cannot rely on the State; the State does not take care.
- It is better to invest it yourself, do something tangible. Invest in property or a small business.
- It might be useful to explore different cultures such as the Somalian system of kinship, or the building of cathedrals.
- There are bigger questions around the systems we create and how we spend our money / nest egg.
- We need more in the winter of our lives and need to plan for this.
- What can we really do that will be ethical?
- Is there a cooperative way?
- What do we need to do?
- What can the market sustain-what price/cost/value?
- The world of commerce sets up their business on the basis of what can be extracted from the consumer.
- Investing in institutions is clearly not good; investing in the person is more rewarding.
- How will I manage my needs, what do I really want?
- Get ideas from my own community.
- Identify the criteria for what I want, to guide what I might do with the money.
- What is it I need to honour? How can I construct a way to meet my needs in later life?

Notes On Team Enquiry

- We will explore alternatives to the traditional pension scheme.
- We will enquire in the knowledge that pensions are the widely accepted solution to providing for needs in later life.
- We will try to gain a fuller understanding of how pension schemes operate and their influence within the economic systems.
- We will look elsewhere for ideas and try to come up with alternative models.
- We will investigate the Citizens Wage.
- Our enquiry will enable us to make informed choices and to clarify our own criteria for providing for the future. This will be influenced by our understanding of what we mean by ethical and what gives people a sense of security.
- We will keep in mind the need to identify a way forward both in the immediate and in the long term.
- We will try to identify a way of taking action in relation to planning for your future security in the context of the person's value system.

Resources Identified By the Team

- Richard Douthwaite
- Charles Handy
- Feasta – the eco village
- Pension funds-identify an economist to discuss
- The Citizens wage / Sean Healy
- Bernard Lietaer
- The Rowntree Foundation
- Quakers
- Friends First Pension
- Natural step-Manfred Maxnief
- The Green Party
- Government Pensions

Resources Suggested By the Group

- Community foundations
- Credit Unions
- Third Systems
- Trocaire
- Atlantic Philanthropies

Having presented this and processed it with the group, we left with a number of questions to research on behalf of the group. We wanted to

know 'Are pension schemes the only possible way of providing for future needs?'

- If not, what are the alternatives?
- Are there ethical pension schemes?
- What are they?

The framework for the investigation required us to consider individual immediate and short term solutions, as well as longer term and more global, structural solutions. We wanted to find a way of taking action about providing for the future, and getting a match between our values and how we provide for the future.

One of our first lines of enquiry was to consult Richard Douthwaite, an economist, who we knew to have views and ideas about pension provision. Richard's opinion was clear, if not very encouraging. He suggested that there is a scam going on, by which government and financial institutions promote the requirement, as well as the possibility, that people should be providing for their own pensions, because there are not going to be enough young people, i.e. people of working age to provide adequate pensions for the aging population. He asserted that there is no way private funding can prevent the need for the next generation to support the one before. For example, profits on shares are paid for out of the efforts of people working at the time. A state pension scheme is the most efficient way of collectively providing for future needs. With the emphasis on individual responsibility for provision for old age, the pressure is taken off central government to be creative about finding ways to address a looming crisis. Politicians promote the notion of individual responsibility because it lets them off the hook.

Sixty per cent of the Irish population have no personal pension. For those who do, if the market 'performs', those who are better paid will be comfortable with their pensions. The rest can expect a poor social welfare payment.

He observed that a lot of money is being made in the financial services industry, through the created demand for pension products. Personal finance supplements in newspapers are often supported by advertising for these products.

A lot of money was lost by the government through its scheme of investing for future pension provision on the US stock market.

He suggested that the only way the burden of supporting the next generation can be carried more easily is through the creation of a lower maintenance society, with good buildings (well insulated, solid construction), good public transport system, good public services. In this way labour could be freed up to provide 'care' that will be required, and which cannot be saved now to meet future needs.

When asked about ethical pensions, assuming that anyone still wants to attempt to provide for their future through personal pension schemes, Richard suggested investments should be in those initiatives which make society more sustainable in the future. He gave an example of a scheme allowing communities to invest in commercial

wind farms. He gave some detail of such a scheme in Denmark which ensures that everyone is able to participate, and that energy in the future will be from a sustainable source. A similar initiative is being explored in the west of Ireland.

Richard also made reference to the idea of a citizen's income. He said there are assets which are essentially common, which have been privatized. Land is an example of this. He suggested that a land tax could provide a large part of the requirements for a citizen's income. At the moment there is a division created by the current system between tax payers and social welfare recipients. Currently, for social welfare to increase, taxes increase. If social welfare and tax credits were eliminated, there could be greater coherence of interests and efforts.

In conclusion, his advice to individuals who have any spare capacity is

- Clear debts;
- Work towards sustainability; and
- Get political.

Our second task was to learn something more about the citizen's income.

In essence the idea is that every citizen is entitled to an income which is sufficient to maintain food, warmth, shelter, health and minimal comfort, and to include modest travel. It would replace all social welfare, pensions and benefits, as well as, in effect, providing wages for housework and caring. Each individual man, woman and child would be entitled to this automatic weekly payment. It would be paid irrespective of whether they are working or not, and whether they have other income or not. There would be no income support, benefits or pensions, no PRSI and no mortgage relief. (See Appendix A for more details).

In the course of our research, we found a discussion paper of an idea called the People's Pension Fund on the website of the New Economics Foundation This seemed to present many of the answers we sought.

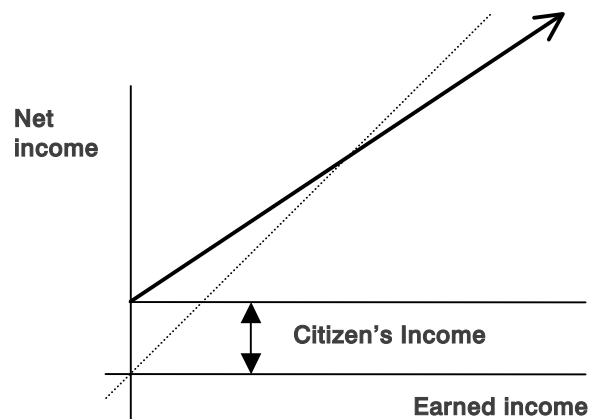
After the period of research, the whole group met again. We presented the main points of our research, namely Richard Douthwaite's analysis, the Citizen's Income, and the People's Pension Fund. We then used de Bono's Thinking Hats to consider the proposal for a People's Pension Fund.

People were surprised at how much energy they had for talking about pensions. They were pleased to discover an option that seemed to be in tune with their values and they wondered how community development could be involved.

Appendix A: Introductory Leaflet to Citizen's Income

Citizen's Income

Citizen's Income is an unconditional, non-withdrawable income payable to each individual as a right of citizenship.



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London SE3 7WY

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Website: www.citizensincome.org
Email: info@citizensincome.org

Registered charity no. 328198

What Is a Citizen's Income ?

A Citizen's Income (CI) is an unconditional, automatic and non-withdrawable payment to each individual as a right of citizenship. A Citizen's Income is sometimes called a Basic Income (BI), a Universal Grant, or a Universal Benefit.

What is the problem with the social security system we have?

If someone who is on means-tested Income Support or Job-Seeker's Allowance enters employment, fairly soon their benefit is withdrawn pound for pound (apart from a small disregard), and as their income rises, they lose Housing Benefit and Council Tax Benefit, and they start to pay Income Tax and National Insurance Contributions.

Something similar happens to someone in low paid work who is receiving tax credits: as their earned income rises, tax credits fall, income tax is paid, National Insurance Contributions are paid, Housing Benefit is lost.

The ‘unemployment trap’ and the ‘poverty trap’ discourage people from entering employment and from seeking to increase their earned incomes. The problem is compounded by the complexity of the system and the resulting uncertainty over how much net income someone will have if they enter or change their employment and have to pay travel and other expenses. This situation is bad for them, for their families, for their communities and for the economy.

The ‘savings trap’ applies especially to retirement pensioners. The present Minimum Income Guarantee for pensioners means that, unless someone has a retirement income already above the guaranteed level, it is not worth saving for retirement. The new pension tax credit will go some way towards solving this problem, but still the full benefit of savings will not be realized.

Does Anyone Have a Citizen’s Income Already?

Yes. In this country, Child Benefit is a Citizen’s Income for children – it is unconditional and non-withdrawable. It provides a small but important secure income for all families with children, and its administrative costs are small.

Residents of Alaska receive a Citizen’s Income, and pensioners in Holland receive a Citizen’s Pension.

Would a Citizen’s Income for Adults Help?

Yes. Because the Citizen’s Income is not withdrawn as earnings rise, a large CI would mean that net income would rise steadily for the poorest families as earned income rises, and a small CI would mean that for those families still on means-tested benefits net income would rise more rapidly than it does now.

For Britain’s many flexible workers, a Citizen’s Income would provide a measure of security on which they could build. Part-time work and self-employment would become more attractive, allowing people to develop more flexible patterns of working more consistent with their own and their children’s or other dependents’ needs. Thus, consistently high levels of employment can be expected.

A Citizen’s Income would help people to undertake higher education, training, or retraining by providing a small, secure income. A universal Citizen’s Pension would encourage people to save for their retirement because it wouldn’t be withdrawn from people with personal pensions or other investments. Above all, a Citizen’s Income would help to tackle poverty by providing an income on which people with low earnings potential could build through paid work and savings. Rather than destroying the work ethic, as our present system does, a Citizen’s

Income would help to lift people out of the various traps outlined above and would encourage them to earn a living.

How Would a Citizen's Income Be Paid for?

Work undertaken by economists has already demonstrated that a small Citizen's Income could be introduced on a cost neutral basis by reducing income tax allowances, means-tested benefits, National Insurance benefits and tax credits. A larger Citizen's Income would require a higher marginal rate of tax (though net incomes of earnings + CI would still be greater than before for everyone below or slightly above median earnings). It would be for a government to decide how high a Citizen's Income to pay and whether tax rates would need to be raised.

It is important to remember that the introduction of a realistic level of Citizen's Income would be accompanied by substantial savings to be made in the huge administration costs associated with means-tested benefits. These include the costs of policing applicants. Even more important, by taking more people out of the various poverty traps and allowing people on low incomes to get back into work, and/or work more hours, or receive a higher salary without being penalized, tax revenues would increase substantially.

Would a Citizen's Income Redistribute Income?

Yes. Research on the effects of a small cost-neutral Citizen's Income shows that those earning the least would gain, and that those with the highest earnings would lose slightly.

But it is not the redistributive effects which will have the greatest impact on the incomes of many of the poorest families – it will be their increased ability to raise their net income as earned income rises. It will also eliminate the deep poverty of many who are entitled to means-tested benefits but do not claim them.

How Big Should a Citizen's Income Be?

In an ideal world, every citizen would receive an income sufficient to cover all their basic needs – a 'full' Citizen's Income. This is unlikely to be feasible in the near future as it would require higher tax rates (though interestingly, the Republic of Ireland is seriously discussing a Citizen's Income of £70 per week for adults and £30 per week for children, to be paid for with a combined tax rate of 47% on all income).

Even if it were thought desirable to implement a full Citizen's Income, it would be wise to start with a smaller one so that labour market behavioural changes could occur slowly enough for the labour market to adapt and for behavioural and market changes to be evaluated. A Citizen's Income of about £30 per week for each adult and £15 per week for each child could be paid for by reducing tax allowances, tax credits and benefits and without raising tax rates.

How Can I Join in the Debate?

The Citizen's Income Trust¹⁵ exists to promote debate on the Citizen's Income route to the reform of the tax and benefits system. It publishes a substantial newsletter three times a year, maintains a website, and from time to time undertakes research and educational projects.

If you would like to be kept in touch with the debate, then please fill in the form and return it to the address below:

The Citizen's Income Trust,
P.O. Box 26586,
London SE3 7WY
Telephone: 020 8305 1222
Fax: 020 8305 1802
Website: www.citizensincome.org
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Alternatively, you can send the details by email to info@citizensincome.org

¹⁵ The Citizen's Income Trust is a registered charity :no. 328198

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