



# Masters Thesis

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Hrn204

## **How can participation in a community exchange initiative affect wellbeing?**

**The Case of Offers and Needs Markets**

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## **Abstract** (3,338 incl. spaces)

Neoliberal capitalism, the dominant economic system of our time, although creating prosperity for many, has also generated profound inequalities, promoted extractive and polluting practices that have decimated ecosystems and biodiversity and encouraged excessive production and consumption cycles which has led to an accelerated climate crisis, all whilst leaving many citizens with deep unmet needs. In addition, mental health issues are becoming increasingly evident, communities less valued and economies less embedded in social life. Human wellbeing is being damaged by this dehumanising economic system.

Progressive academics and policymakers are now suggesting that economics should be in service of human wellbeing rather than the profit motive. This has been encapsulated in the concept Wellbeing Economics. To put wellbeing at the centre of economic life, these activities must become more collaborative, circular and equitable whilst becoming less competitive, self-interested and extractive.

Alternative economies in the form of community economic practices are now being formed on the fringes of the dominant economy to actualise wellbeing ideals. These are predominantly localised, grassroots initiatives that are in favour of broader measures of value and creating compassionate communities based upon peer-to-peer exchange. These initiatives should be critically assessed to evaluate their success at meeting the wellbeing needs of their members.

This is the main aim of this paper. I choose to evaluate the case study of *Offers and Needs Markets* created by the Post Growth Institute. Offers and Needs Markets are two-hour facilitated events for exchanging goods, skills and knowledge between peers. I will examine whether the experience of participating in a community economy enhances the wellbeing of its participants, or alternatively whether it has any negative consequences, known as illbeing outcomes. In order to achieve this goal, I will also theorise why these experiences occurred and why they are linked to well or illbeing and critically assess the process in light of these outcomes. Finally, I offer recommendations for improvement where OANMs fail to meet their wellbeing objectives.

I employ mix-methods to gather and present both qualitative and quantitative data from surveys and interviews as well as presenting my own reflections from participant observation. The results suggest that although there is potential for substantial wellbeing outcomes and many participants to experience material, social and cognitive/subjective wellbeing as a result of participating, many potential wellbeing outcomes do not materialise and some participants even experience negative effects to their wellbeing. Both wellbeing and illbeing effects appear, at present to be short-lived. For wellbeing outcomes to improve and sustain, accountability would need to increase in order to ensure commitments to exchange are followed up on. Enhanced accountability and more regular events would also likely lead to longer lasting social connections and psychological effects. Overall OANMs partially achieve their wellbeing goals by providing a space for potential exchange, connection, and positive cognitive experience, however improvements need to be made to the model to increase the likelihood of these outcomes for participants.

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# 1. Introduction

You may have noticed alternative economies appearing on the fringes of the consumer market for some time now. AirBnB, Hiyacar, and Facebook Marketplace are well known examples of micro-economies that facilitate trading through networks of individuals rather than the conventional business-to-consumer model. Neoliberal capitalism, the dominant economic model of our time, has achieved momentous advances when it comes to human development. It has created an environment for thriving innovation which has in turn created employment for many and aided in increasing living standards and life expectancy (Sachs 2017).

However, it is becoming clear that a capitalist, growth-based model cannot be sustained (Raworth 2018). 'Consumption is the sole end and purpose of all production' declared the forefather of capitalism Adam Smith in this book *The Wealth of Nations* (2017). However, focusing solely on consumption promotes high levels of demand for the rapid, cheap turn-over of goods which is pushing our production past planetary boundaries (Jackson 2009). Jackson has referred to this as a paradox, where market economies and economic growth are necessary to ensure prosperity, whilst simultaneously degrading natural capital and keeping many trapped in lives of poverty (2009; Sachs 2017). It also has self-interest as its economic rationale, promoting the accumulation of profits which in turn stifles flows of capital, creates poor working conditions and vast inequalities (Jackson 2009).

Kate Raworth, author of *Doughnut Economics*, has demonstrated that even in advanced economies, our current system is failing to meet the needs of its citizens in numerous ways (2017). Many people are unable to participate (fully or at all) in the market economy meaning they are unable to meet their most basic needs or improve their wellbeing. Low wages and zero-hours contracts have made paid employment no longer sufficient for many individuals to gain enough resources to support their and their family's wellbeing (Dalziel et al. 2018). For these people, crucial goods and services are simply out of reach. In addition, the buy now, pay later model causes anxiety and debt and wreaks havoc on our overall wellbeing (Richardson et al. 2013). Mental health issues are becoming increasingly evident in both the developed and developing world resulting in profound dissatisfaction and sub-par levels of psychological wellbeing (Matthews

2019). Communities based on deep social connections and interdependence are becoming less relevant as we become more independent and reliant on big business to meet our material needs (Mental Health Foundation 2021). Our obsession with output and the need to accumulate wealth means that we are more inwardly focused and less likely to take care of the needs of others (Raworth 2018). “The world is under the spell of a dehumanizing economy” which does not serve our wellbeing interests (Smith and Max-Neef 2012; 128).

These fallouts are one of the reasons that many people are becoming frustrated with capitalism’s shortfalls and are critical of its ability to truly provide quality of life for all (Constanza et al 2018). There is now a growing field of thinking that wellbeing, both for the individual and society as a whole, must be the ultimate goal of all human activity, including economic policy known as Wellbeing Economics (Diener and Seligman 2009). Wellbeing is also being recognised by governments as central to 21<sup>st</sup> century economic policy, with New Zealand, Scotland, Finland Iceland, and Wales forming the Wellbeing Economy Governments group and many other governments releasing wellbeing strategies (Janoo et al. 2021).

It is also now widely recognised that wellbeing is multidimensional, not limited to our material wealth but is deeply psychological, emotional, social and spiritual and that economic activity touches all these aspects of the human experience and are not merely vessels for production and consumption (Cross 1997). Therefore, this raises the need for a broader, more holistic concept of wellbeing to inform how the economy can meaningfully contribute to human development (Pouw and McGregor 2014).

Many individuals, groups and organisations now support the view that the primary aim of economies should be the wellbeing of the citizens they serve. Following this progression in thinking, we are seeing communities around the world applying more holistic, participatory practices to their economic activities (Janoo et al. 2021). Alternative economies such as Local Economic Trading Systems (LETS) and Timebanking, are a way of achieving this, designed not only to facilitate more equitable distribution but to achieve holistic wellbeing goals. The majority of these are localised, created by grassroots communities to diversify economic streams and to become less reliant on the dominant capitalist model (Smith and Max-Neef 2012). These

community economies are diverse in design and implementation and, although part of the greater wellbeing economy come under the niche umbrella of the *solidarity economy*.

Evaluating the effects of alternative economic interventions is therefore important in order to assess if they are meeting their wellbeing goals. There are many academic examples of this. Lasker and his colleagues have assessed how Timebanking has enhanced wellbeing of its users, specifically that of their social and mental health (2011). Christian Krekel and his colleagues evaluated how a community intervention impacted key indicators of wellbeing such as social trust, pro-sociality behaviour and life satisfaction (2021).

I chose to focus on one such community economic intervention: Offers and Needs Markets (OANMs), run by the Post Growth Institute since 2011. These are facilitated events (online/in-person) organised to trade knowledge, skills and resources between individuals, where a trained facilitator guides participants to exchange and connect with one another. The Post Growth Institute claim that ‘OANMs enable collective wellbeing within ecological limits’ (2021) The events are growing in popularity and more individuals and organisations are being trained as facilitators and running events each year, however OANMs are still a small-scale concept, only known to be in existence by a few thousand active users. To date, the initiative has not been academically evaluated through any wellbeing metrics.

## **Research Objectives**

The primary objectives of this research are as follows:

1. *To examine whether the experience of participating in a community economy enhances the wellbeing of its participants, or alternatively whether it has any negative consequences, known as illbeing outcomes.*

In order to achieve this goal, I will also:

- a. *Theorise why these experiences occurred and why they are linked to well or illbeing*
- b. *Critically assess the process in light of these outcomes and offer recommendations for improvement where OANMs fail to meet their wellbeing objectives*



To facilitate the last aim, I will relate wellbeing outcomes of OANMs to those experienced in other alternative economies, namely Local Economic Trading Systems (LETS) and Timebanking. I will use a mixed-methods approach to report statistical data collated from 14 surveys and describe lived experiences gathered from interviews, as well as evidence gathered from my own experiences as a participant.

## **Thesis Summary**

The following thesis is structured as follows: Chapter 2 lays out my methodological approach, methods of data collection, demographic data, ethical considerations, and the limitations that arose whilst gathering data. Chapter 3 presents the literature review which explains how discussing economic success is moving from speaking in terms of GDP and material wealth towards multidimensional wellbeing. It also outlines the discourse around alternative economies and provides some examples of other community economies to add context in which to situate Offers and Needs Markets. Next, Chapter 4 outlines the case study and provides descriptive data gathered from participant observation. Crucially this chapter also contains the hypothesis that underpins the research objectives and the theoretical framework that I employ to frame the findings – termed the Three Dimensions of Wellbeing. Chapter 5 outlines the survey and interview findings and is split into three subsections: material outcomes, relational outcomes and psychological outcomes to closely follow the framework. This section demonstrates the wellbeing outcomes that the participants experience and their explanations for these outcomes. In the final chapter, I present the discussion in which I examine and critique the process in terms of the wellbeing and illbeing experiences of participants. This chapter is again divided by the three dimensions of wellbeing. The final subsection of this chapter will present the limitations of scope and how this research could be built upon in further research. The final section concludes.

## **2. Methodology**

The specific case I have chosen to study is that of ‘Offers and Needs Markets’ run by the Post Growth Institute (PGI). The approach taken has both deductive and inductive elements. The conception of my thesis originated from the hypothesis that *OANMs increase participant wellbeing*. This assumption was initially conceptualised by the founder of the PGI and has been supported by survey data collected from the last three years of OANMs. My contribution was to conduct qualitative research to determine whether this is the case. This research uses an anthropological approach to gain stories of lived experiences of participants to assess whether the statistical data is in fact meaningful and whether the hypothesis is valid. I took the survey data as a foundation, however, I also used semi-structured interviews to allow the interviewees to guide the conversation to their salient takeaways. In this way, the research had an inductive characteristic which allowed the research question to be fluid to follow the significant points in the interviews.

I have chosen a case study approach as it allows me to study a specific economic phenomenon through an anthropological lens. “Nobody thinks in terms of human beings” said one informant in Desia and Schomerus “There was a Third Man” (2017). Economics tends to produce quantitative data and grand theory that does not reflect individual experiences (ibid). Therefore, I take the micro-level perspective, attempting to gain insight of individual experiences of this alternative economy.

### **Statement of Potential Significance**

Robert Stake characterised three types of case study: intrinsic (interesting because of their unique characteristics), instrumental (undertaken to provide insight into an established theory) and collective (which includes multiple case studies) (1995). I employed the case study approach for both intrinsic and instrumental purposes. The intrinsic value of my case study is the gaining of knowledge on this specific phenomenon as it has never been documented academically previously. The instrumental value of the case is what it adds to the literature on wellbeing and illbeing consequences of alternative economies on the microlevel. The approach is both critical and interpretivist as I aim to critically assess the model as well as to offer my explanations for the root causes of wellbeing for participants. I also aim to provide some recommendations that could improve wellbeing outcomes and increase the reach of OANMs.

## **Methods and Situatedness**

By completion of this paper, I will have undertaken one year of fieldwork with OANM groups. I will have been an active member of the OANM research circle since November 2020, participating in group discussions and learnings once a week. I also accepted a paid role in OANM data analysis in June 2021. In addition, I will have participated in 5 OANM events and have trained to become a certified facilitator. In this way I will have undertaken participant observation giving me a perspective from the “inside out”, as I simultaneously attempt to retain some critical objectivity from the “outside in” (Berzoff et al. 2011). Desai and Schomerus argue that continual oscillation between “inside” and “outside” marks the challenge of the ethnographer and can remove some critical edge of a purely outside academic perspective (2017). This has potential implications on this research, as although I attempt to employ a neutral perspective, researcher bias is unavoidable. It is important to remain aware that the conduct of research is always contextual, embodied, relational and politicised (Sultana 2007, 383). I aim to remain reflexive and sensitive to the relationships between myself, the research and the participants. I attempt to reveal my process as much as possible in the following pages, using a narrative approach and clearly defining my own reflections, observations and experiences. The data collected for this thesis will also go to inform improvements in the OANM model.

I used mixed-methods to collect data. Pouw and McGregor argue that a pluralistic approach that encompasses both qualitative and quantitative is more heuristic and adds value above what a singular methodology could provide (2014). From 377 participants’ surveys taken at 14 OANMs performed between 2018 and 2021, on average 50% of participants were over 50 and 1% are under 18, with an even distribution of participants amongst the other age groups. Concerning ethnicity, 74.3% of survey respondents were white, 9.4% were Asian, 6.6% were Hispanic and 6.3% were from Middle Eastern origin, whilst those who identified as Black made up only 4%. The remaining 10.6% was made up of minority ethnicities or those one preferred not to identify. (These percentages exceed 100% as many people identify as more than one ethnicity). Around 53% identified as male and 40% as female, 1% as non-binary and 6% preferred not to say (See Appendix A for tables of demographics). This data is representative of all the data the PGI has to date, and no surveys have been omitted. The data is evidently biased towards the white population and does not include youth voices.

The qualitative research included 10 semi-structured interviews: 5 with facilitators and 5 with participants all occurring within a few days of an OANM. These were exclusively facilitated via Zoom

giving me access to interlocutors from multiple countries and communities although this did come with restrictions associated with online research. Out of the 10 interviewees, three were with male and seven with female. In addition, eight were Caucasian residents of North America and Europe (exclusively the UK, US and Germany), one was from the African continent (Kenya) and one of Latin American origin (Argentina). Almost all were highly educated and were all employed or self-employed.

### **Ethical Considerations and Limitations**

The PGI does not have a full ethical code of conduct for researchers as this is one of the first research projects conducted upon their work. Therefore, I have considered my own ethical expectations which I will discuss with the PGI, as well as endeavoring to produce a code of conduct for research within the organisation in the future. The PGI have however stipulated that all members must ‘show respect for the rights, diversity and dignity of other volunteers, staff and members of the public. Be friendly and courteous. Maintain confidentiality regarding any personal or sensitive information made accessible through involvement with the PGI’ (internal communications). I will explain transparently the aims and uses of this study and will gain full consent from each member. I will ask each informant if they would like to remain anonymous. I strived to be representative and inclusive of all members of the OANM communities, however all participants were self-selecting. In each OANM I attended I asked for any participants to volunteer to be interviewed. Around 1-3 participants came forward from each session. Therefore, it is likely that these are the more generous of all the participants as well as those who wish to discuss the OANM in more depth. Therefore, the data could be skewed towards favouring the opinions of those with more generous dispositions and positive perspectives. This also gave me little control over the demographics of the interviews and therefore the data is limited to providing insight about white participants in high income countries and says little of the experiences of those outside of the western context.

Because of the global pandemic all the OANMs and interviews were conducted online. Many people gave this as a reason for not being able to exchange or judge the depth of the relationships fostered and many also said they would attend again if the events were in person. There may have also been a different response rate if the interviews were conducted at in person OANMs with scope to have before and after surveys and interviews. In this way the data collected in the virtual environment was limited and the data that was collected is not representative of OANMs that may happen in person but only those that happen on a virtual basis. In addition to this, all but one OANM I attended were with ‘new

communities', aka people who met for the first time in the OANM. This means that my data does not represent how OANM's work in established communities or in communities where it becomes a practice over time.

The data comes from non-controlled experiences and therefore is subject to variables that could affect the data outcomes. For example, the personability of facilitators has not been measured but could have a large impact on the participants' response to a subjective assessment of their experience. Due to the anthropological approach, although I hypothesised about the origins of wellbeing or illbeing outcomes, I was unable to take all variables into account.

When rating their experiences on a survey or expressing their opinions in an interview, participants were asked to give a self-assessment of their well (or ill) being. This is seen by some wellbeing scholars as a weak metric as it is subjective and does not provide objectively verifiable and comparable data (Ryan and Deci 2001). However, many scholars have outlined the difficulty of assessing wellbeing objectively and others have highlighted the need for subjective assessment as the value judgement of the individual may be the most important determinant of their wellbeing (Krekel et al. 2021; Pouw and McGregor 2014).

As this study focused on one case in particular, it is limited. If time and scope had allowed, a collective case study approach could have been employed which would have enabled comparison between two or more alternative economies. This approach could have shed much light on how different structures can lead to different wellbeing outcomes. However, in this case I am limited to using theory and secondary data to analyze and gain meaning from my findings.

Notably, during the research I encountered a "reciprocal exchange" (Desia and Schomerus 2017) within the interview process. This was particularly evident when interviewing facilitators, who expressed a clearer understanding of their relationships with OANMs following the discussion. One described their interview as a "process of innovation" and stated that the questions and the requirements of reflection helped her to gain clarity. Another facilitator related the interview to the OANM mindset of giving, saying that "you always have much more to offer than you expect".

### **3. Literature Review**

#### **Why economics is essential for human wellbeing**

Although economic activity is thought of currently as a system to produce, consume and trade, the concept is in fact much broader, and more integral to human life. The concept of “economy” was first known as “oikonomy”, the economics of the household (Cruz et al 2009, 2021; Varoufakis 2019). Its primary purpose was to secure the best quality of life possible for the individual household, what Aristotle called ‘the art of living well’ (Aristotle in Cruz et al 2009, 2022). This was achieved not through competition and self-interest but via mutual cooperation (Kropotkin 2012, vii). Cooperation is the Homo sapiens’ superpower, an evolutionarily progressive element, meaning that we are the most cooperative species on the planet (Raworth 2018, 104).

The economy, as we know it today, has extended far beyond the realms of the household. It is now made up of four parts: the household, the commons, the state and the market (Raworth 2018). These different economic sectors could be said to roughly facilitate Aristotle’s four main modes of oikonomy: self-sufficiency, reciprocity, redistribution and commerce (Cruz et al 2009, 2021). Although the economy is diverse, the majority of goods and services are commercially traded through the market, meaning the majority of the population must rely on the market economy to meet their basic standards of living.

#### **The rise of neoliberal capitalism**

The forefathers of capitalism expounded its virtues as self-regulating and believed that it was the most effective and efficient means of economic (re)distribution (Longhurst 2018). If every individual specialises and works hard to trade goods and services, all will benefit (Rifkin 2014). ‘It is not from benevolence of the butcher, the brewer or the baker that we expect our dinner, but from their regard of their own self-interest’ (Smith 2014).

In the late 19<sup>th</sup> century, Alfred Marshall had the idea that as humans gained the ability to manufacture and trade increasingly complex goods, they would desire more complex and luxurious lifestyles and their needs would increase: ‘Human wants and desires are countless in number and very various in kind. The uncivilized man indeed has not many more than the brute animal, but

every step in his progress upwards increases the variety of his needs. He desires a greater choice of things and things will satisfy new wants growing up in him' (1890). These growing needs and desires require continual satiation, which drives the push for increased production and industrialisation. Even in the 21<sup>st</sup> century, over 100 years after Marshall, we are still using the same logic, that 'only with more economic output can more people live a more enjoyable and satisfying existence' (Baumol et al. 2007, 16).

### **Why capitalism is not the panacea for human wellbeing**

The only current metric of economic wellbeing is Gross Domestic Product (GDP) (Dalziel et al. 2018) and there seems to be an assumption that an increase in GDP will automatically lead to an increase in human wellbeing (Raworth 2017). In fact, GDP growth has become synonymous with progress, the defining factor of prosperity (Jackson 2009). However, this is not always the case (Diener and Seligman 2009; Jackson 2009; Raworth 2017; Selloni 2017). Growth is not the magic bullet for everyone. Whilst capitalism may serve a few, or even a good many of the population, it is usually those who start out life with economic means and property that succeed and those who begin their life in states of poverty usually remain there (Banerjee and Duflo 2011). We live in a paradox where "there is never enough for those who have nothing, but there is always enough for those who have everything" (Smith and Max-Neef 2012: 128 in Pouw and McGregor 2014).

It is possible for growth to work in favour of social progress (Hickel 2020; 173). It has the potential to improve living standards for all, however, it depends on the political forces to determine this (ibid). Growth should only occur if it serves humanity and not the other way around (ibid). However even if economic growth was to work to this end, there would still need to be limits. Continuous economic output is exerting stress on the natural world causing biodiversity loss and climate change (Dalziel et al. 2018). Around 60% of the world's ecosystems have been degraded due to the extractive or polluting practices of neoliberal capitalist agendas (Jackson 2009). The damaging effects of the climate crisis is one of the biggest issues currently affecting human wellbeing and may even render many currently populated areas uninhabitable (Dalziel et al. 2018).

It has only been recently that academics have started to question the logic of growth as narrow and outdated (Jackson 2009). These sceptics are reevaluating social-political aims for prosperity and

looking for new metrics to define success. It is clear that while “economics” is essential to the functioning of future society, it is the excesses of neoliberal capitalism that are damaging the environment on which we depend and have created the imbalance that has led to some leading lives of excess, and others, lives of deprivation, with few living in complete satisfaction and balance. We need to move towards a model that encourages shared prosperity (Jackson 2009). However, the idea of “the market economy” has become so dominant in our collective understanding that we see no other realistic, sufficient model that would work (Gibson-Graham and Roelvink 2011). Notable economist Tim Jackson has stated that ‘anyone who questions growth is seen as a lunatic or revolutionary’ (2009;14).

### **What are “Wellbeing Economics”?**

There is now a growing field of thinking that wellbeing, both for the individual and society as a whole, must be the ultimate goal of all human activity, including economic policy known as Wellbeing Economics (Diener and Seligman 2009). A 2009 report by the Commission on the Measurement of Economic Performance and Social Progress headed by Joseph Stiglitz, Amartya Sen and Jean-Paul Fitoussi concluded that “the time is ripe for our measurement system to shift emphasis from measuring economic production to measuring people’s well-being” (Dalziel et al. 2018). In this way, priorities need to be flipped, ‘putting the economy at the service of people and life, and not people and life at the service of the economy’ (Max-Neef et al 2012). Forward-thinking academics are calling for citizens to engage in a democratic process of reorganising an economy that reflects human needs and values and to shift these values away from competitiveness, towards compassion and sharing (Smith and Max-Neef 2012 59; McChesney and Nickels 2016).

Wellbeing has been defined in many ways using many different measures of success (Constanza et al 2019). Diener and Seligman have defined wellbeing as ‘people’s positive evaluation of their lives, including positive emotional, engagement, satisfaction and meaning’ (Diener and Seligman 2009) This is termed subjective wellbeing. Other scholars have emphasised overall happiness as the most relevant metric of success. However, some academics suggest that subjective wellbeing and happiness are not the only measure of psychological wellbeing and therefore is an inadequate measure of it alone (Ryan and Deci 2001; Ryff 1989). As it is



subjective it is also not collectively measurable and gives no indication of group wellbeing on the whole (ibid). Others have suggested that Self-Determination Theory, which emphasises autonomy, competence and relatedness, is a more accurate method of measuring overall psychological wellbeing (Ryan 2009).

Influential economist Amartya Sen also emphasises the qualities of autonomy and competence as essential to wellbeing. However, he focuses predominantly on increasing freedoms as a route to wellbeing in his “capabilities approach” (Anand et al 2005). He argued that what matters most for wellbeing were the ‘capabilities of persons to lead the kind of lives they value’ (Sen 1993; 1). In other words, wellbeing is facilitated by material wealth but is not the direct result of it (Sen 1993). Therefore, economic accumulation can be one route to increasing one’s capabilities, however it is by no means the only or best way in many circumstances. Sen holds that assessing capabilities of an individual is a superior metric for success rather than their access to resources or wealth. However, Sen’s view has been criticised as it only considered individual wellbeing and did not promote “living well together” (Deneulin and McGregor 2010).

The fulfillment of needs and values has long been understood as a route to creating positive wellbeing and many define it as such (Sagiv & Schwartz, in Mahadi et. Al 2011; (Dolan et al in Mahadi et al 2011). Needs theories can also have a more holistic approach to wellbeing than the psychologically dominant theories previously mentioned. Behavioral psychologist Abraham Maslow was the first to design a universal needs-based theory in 1943, his Hierarchy of Needs (see Appendix B)(1970). Similar to Marshall, he also believed that needs increase in complexity as an individual’s life moves up the hierarchy, however rather than focusing merely on material needs, as Marshall did, Maslow’s perspective on needs was broader. Maslow argued that needs were cumulative. To obtain more complex needs, you first have to attain the more basic needs starting with the physiological, working up through belongingness and self-esteem to self-actualization at the top. The theory claims that the goal of each individual is to reach the top, to fulfill one’s potential. This theory fits nicely with 20<sup>th</sup> century, western discourse and thought. However, Maslow was criticised later for having a weak scientific foundation having only tested 20 male subjects (Smith and Max-Neef 2012).

Manfred Max-Neef criticised Maslow on the hierarchical nature of his analysis. He agrees with Maslow that needs are deeper than mere material resources and experiences, however he suggested that needs overlap, existing concurrently rather than only appearing when more basic needs have been met as Maslow suggested. For Max-Neef and his colleagues, needs were deep and universal. They propose that each individual has nine core needs, that of subsistence, protection, affection, understanding, participation, idleness, creation, identity and freedom. The ways that individuals choose to satiate these needs are merely that - simply satisfiers that fit the social context and individual preference. For example, a bicycle is not a need in itself, it is a way to satiate the individual's need for freedom, subsistence or idleness. Therefore, from this perspective, needs do not change or grow in variety or complexity, only the satisfiers do.

Terry Cross also saw needs in this holistic and overlapping way. He believed that optimal wellbeing would be achieved if four key areas of life were in balance, your physical, cognitive, emotional and spiritual needs (See Appendix B) (Blackstock 2011). He suggested that western economics were shaped by a linear worldview of cause and effect, as one need or problem arises and is fixed or satiated, another is brought about, and so on. (Cross 1997). However, he suggested that these needs and problems are in fact simultaneously present and to balance them it is important to see that each dimension of life is interrelated (ibid). Some wellbeing economists are also beginning to believe that wellbeing is multidimensional and interdependent. Pouw and McGregor present three dimensions of wellbeing: material, relational (social) and psychological, that all interrelate (2014).

These notions of wellbeing are broader than the narrow capitalist conceptions of material wealth, and include not only material determinants of wellbeing, but psychological and sociological determinants as well. A more holistic view of human wellbeing requires a multidimensional approach to how the economy can create true prosperity (Costanza et al 2018).

### **Alternative Economies**

Alternative economies are now arising as new ways of trading that focus more on sharing practices through redistributive, collaborative or open access markets (Botsman in Longhurst et al. 2016).

One of the most common categories of alternative economies is the sharing economy, otherwise known as collaborative consumerism. This phenomenon has grown out of the realisation that many individuals have underutilised skills and resources that they can capitalise on (Richardson 2015). Since the conception of AirBnB in 2008, peer-to-peer economic exchange has been facilitated via digital platforms focusing on the tradable assets of space, transport, time and skills (Woskwo in *ibid*) which can be exchanged through ‘traditional sharing, bartering, lending, trading, renting, gifting and swapping’ (Selloni 2017, 16). However, collaborative consumerism, is based on many capitalist principles of competition, uses conventional payment methods to facilitate profit gain and promote consumption so does not fit the profile of alternative economies that have wellbeing as their central mandate.

Dissatisfied with the limited current economic options, activists and active citizens are now taking it into their own hands to alter their economic activities with new forms of grassroots initiatives emerging on the margins of the dominant market economy. These wellbeing-focused alternatives have been defined as systems where ‘actors are not exploited, profit maximization is not all-important, local subjects are empowered, and human conditions are improved’ (Watson and Ekici 2020). Some examples are ‘worker, consumer and producer cooperatives; fair trade initiatives; intentional communities; alternative currencies; community-run social centers and resource libraries; community development credit unions; community gardens; open-source free software initiatives; community supported agriculture (CSA) programs; community land trusts and more.’ (Miller, 2009; 25).

**‘Markets are beginning to give way to networks, ownership is becoming less important than access, the pursuit of self-interest is being tempered by the pull of collaborative interests, and the traditional dream of rags to riches is being supplanted by a new dream of a sustainable quality of life’ (Rifkin 2014).**

These new models ignite informal ‘sharing cultures that use social networks to co-produce, manage and share resources, time, services, knowledge, information, and support based on solidarity rather than economic profit’ (Katrini 2018; 426). They champion cooperation over

competition and the improvement of human wellbeing and strengthening of community resilience by reembedding economic relations into social relations (Poe et al 2015; Selloni 2017). As the World Social Forum for Transformative Economies (WSFTE) remarks, their purpose is ‘to put an end to an economy based on extraction, growth, competition and the market, and to struggle towards collaborative, resilient societies which develop and reinforce strategic alliances and actions through working together’ (WSFTE 2020). This has shifted the focus from the importance of market capital to that of social capital (ibid). Social capital can both bridge relationships between socially heterogeneous groups and bond relationships between socially homogenous groups (Putnam 2000 in Watson and Ekici 2020).

There are many terms have been coined in this field of discourse. The *wellbeing economy* is an ‘umbrella movement that encompasses such ideas as regenerative development, doughnut economics ...[and] ... the circular economy’ (Janoo 2021). A similar but narrower concept; *transformative economies* has been conceived as a “catch-all concept” for pro-social, pro-cooperation, pro-wellbeing initiatives (WSFTE 2020). However, this concept is till is still a very broad umbrella term. It includes, as well as pro-social economies, feminist economies, pro-commons movements and agroecology and food sovereignty movements (ibid). The *collaborative economy* is also used to delineate economies that are based upon redistributive models, however it can refer not only to wellbeing-focused practices but to ‘various different types of sharing and business (for profit and not-for-profit)’ (Longhurst et al. 2016). The *solidarity economy* may be the most apt umbrella term as it refers to any economic activity which has the ‘primary aim of economic solidarity where needs are prioritised over economic competition or profit’ (Longhurst et al 2016; 71). These initiatives are predominantly citizen led and involve ‘all of the diverse ways that human communities meet their needs and create livelihoods together’ (Miller 2009: 30). The solidarity economy starts from the core belief that people are creative and capable of finding their own solutions, not dependent on an economic system but interdependent with others in their communities. Its economic rationale is based upon cooperation and solidarity rather than competition and individualism and spotlights the need for economic participation that is “visible and valued” (ibid). Peer-to-Peer (P2P) is another term that presents exchanges which occur through trading, barter, gifting etc; via lateral networks rather than through conventional market economy structures. They aim to increase equal participation, through a dyadic process of giving and

receiving (Selloni 2017). P2P economies can include large networks such as those created through the sharing economy as well as small cooperative or collectives in local communities defined by Gibson-Graham and Roelvink as ‘community economies’ (2011, 29).

These small-scale economies have been designed in a variety of different ways. Credit unions perhaps the most well-known community-run alternative economic system are akin to commercial banks; however, they are owned by their members and exist to meet their members’ economic and social needs, not to attain profits for shareholders (McKillop and Wilson 2011). Membership is required and forms a common bond of community which increases feelings of social belonging (ibid). However, as credit unions function as banks, giving loans and holding savings, albeit it in a much more equitable way, they do not facilitate trading through the P2P model.

Local economic trading systems (LETS) for example, are ‘non-profit community-based trading network(s) that operate by way of a locally created currency’ (Ingleby 1998; 1). The Bristol Pound is an example of this. It provides a bounded system that is designed to increase “stability and energy in the local economic system” (ibid; 2). Importantly LETS supporters’ claim that they stimulate community development through spotlighting otherwise marginalised abilities and needs (ibid).

Timebanking is another alternative economy model that has spread through communities worldwide. The unique aspect of Timebanking is that time is used as the unit of exchange which has the effect of levelling the value of all services (Lasker et al. 2011). For the most part, it can only accommodate services as they are valued by the time spent doing them (ibid). Contributions also do not need to be traded directly, unlike most barter systems, but the time you contribute is stored in the “bank” and you can claim that time back from others registered in the system (ibid). For example, I could teach singing to one young girl and my hours of teaching would be logged. I could then ask for one hour from someone offering gardening and another offering language lessons, whilst the little girl I taught would contribute her very own skills to someone else. Like most other community economies, they are lauded for reducing dependence on the dominant economy, creating social networks and creating a space where marginalized skills can be recognised and utilised (ibid).

Collectives or collaboratives are the most grassroots forms of community economies. These can be LETS or Timebanks, however they can also be designed in their own unique way and aim to facilitate much more than just economic transaction. These also require membership that can be paid for, sponsored or free. On many collective websites you will find this same mission statement: to “create and strengthen community bonds, create economic freedom by providing an alternative means to get needs and desires met, and encourage creativity in redefining self-sufficiency, interdependence and valuation of time.” (Kola Nut Collaborative; Cowry Collective Timebank). In this way, many collectives can resemble mutual aid groups, which are support networks focused predominantly on creating community and interdependence and much less on trading with efficiency.

These are all variations of the same core principle; they are economies that are (re)distributive by design, decentralised, inclusive, based on cooperation and which strive to meet the needs of their participants and increase human wellbeing and resilience.

Whilst the literature outlines a wide array of societal benefits that arise from participation in alternative economies, Watson and Ekici point out that the negative effects of alternative economies are generally overlooked (2020). Although wellbeing effects may be present, illbeing can also happen simultaneously (Ekici et al 2018). Situations such as free-riding can occur which can lead to unreciprocated commitments and those who have invested feeling disappointed, exploited or betrayed (Watson and Ekici 2020). Other negative impacts on participants' psychological wellbeing such as guilt or burnout can also occur. In instances where local communities form strong bonds based on shared commitment and reciprocity with one another, this can lead to “exclusivity isolation”, the exclusion of outgroup members and the isolation of the ingroup members from the rest of the world (ibid). All of these “dark sides” can affect the continuance of the alternative economy and have negative impacts on the wellbeing of the participants (ibid).

## 4. The Case: Offers and Needs Markets

Offers and Needs Markets are a form of alternative economy that encourages people to trade directly with their peers. They fall somewhere between the solidarity and collaborative economy. They are most closely akin to collaboratives or collectives, working towards the solidarity economy aims of increasing wellbeing through building community and fulfilling usually unattainable needs. However, due to their unique design, which I will outline more fully below, there is the opportunity for market imperative to come into play. In this way, OANMs could be classed as part of the collaborative economy for some, who may use it as a form of enterprise.

Unlike sharing economy platforms (such as AirBnB) and many community economy forums which advertise a need or a service on an online directory, OANMs are an event, where participants form groups, either in person or online in a Zoom call to make trade negotiations. The process takes two hours and is facilitated by one or two trained facilitators. Once trained, facilitators can decide where, for who, and how frequently they will run their OANMs. OANMs have been held over the internet amongst complete strangers, in community spaces, in schools, in minority support groups and in organisations. The facilitator can also decide whether to charge participants or offer the service for free. All events I attended were free events and were conducted either online amongst strangers or within the Post Growth Institute.

### The Process

The process begins with an offers exploration. All participants are asked to write down on a sheet (see figure 2) what they have to offer the other participants, at what time and the location. The facilitators explain that this is called an *assets-based approach*. They begin with offers because it empowers the individual to



**Fig.1** Offers and needs process from Maclurcan OANM book (in draft)

contribute what they deem valuable about themselves and demonstrates the wealth of knowledge, skills, time, and items in the room.

There is no requirement for how you exchange, and you are encouraged to decide the value of your offer. You could sell your goods or services for a fixed payment similar to that which you would ask for in the dominant economy, or you can reprice your offer, making it cheaper or more expensive relative to its market price. You can employ barter techniques or request to exchange your offer

directly with that of another, or you can gift your offer for free. You are not restricted in the way you choose to share your assets. The exchanges do not have to be like for like. It is up to the individual how much they offer and how much they choose to ask for (there is no guarantee any offers will be followed up on). In this way it is unique from other community systems such as Timebanking or LETS as these systems put strict value on exchanges.

### Offers Sheet

<b>Offer</b> E.g., shopping delivery, tax assistance, car for sale, introduction to a good plumber, sci-fi film recommendations, insights into Greek culture	<b>Availability</b> E.g., anytime/sometimes/emergency/fixed number; now/future date	<b>Location (if needed)</b> E.g., city, town, suburb; virtual	<b>Cost</b> E.g., \$/€/¥/hr, fixed, barter, negotiable, free

**Fig. 2** Offers sheet

Then the offers exchange begins. Groups of 4-5 participants are created and offers are made one at a time in turn. The other participants write down offers of interest to them that they intend to follow up on. After time for discussion between groups where participants are given the opportunity to connect those whose offers they wish to accept, the needs exploration then commences. Everyone is given a few minutes to reflect on what they really need at this time and write them on the needs sheet (see figure 3). These have to be tangible requests and can be anything



from plant pots to the use of someone else’s car, to therapy sessions or a fitness buddy. The needs exchange occurs, a similar process of sharing needs in turn. The other participants actively listen and write down any needs they believe they can, and desire to help fulfil. Again, after this process, there is a short time of discussion to communicate with those who have needs you believe you can fulfill and to negotiate the terms and logistics of each exchange.

**Needs Sheet**

<b>Need</b>	<b>Urgency</b>	<b>Location (if needed)</b>	<b>Payment</b>
E.g., Spanish lessons, graphic design, support to navigate healthcare system, an accountability buddy, funding for my community project	E.g., Urgent, Semi-urgent, Not-urgent; Future Date	E.g., city, town, suburb; Virtual	E.g., \$/€/¥/hr, Fixed, Barter, Negotiable, Seeking it for free

**Fig. 3** Needs Sheet

Participants are asked to merge their offers and needs and prioritise one to five of their offers and/or needs (dependent on time restraints). The final exchange then begins which happens with a completely new group. After this sharing round, the event then culminates with a round of sharing of learnings and appreciations as well as completing the survey which was used for this research project. The participation does not end there, however. To try to encourage acting on their commitments and the solidifying of relationships, participants are encouraged to follow up with other individuals to fulfill the terms of their exchange negotiation as well as fill in a shared spreadsheet to cement their offers, needs and contact details in a place where others can have access to them at any time (see figure 4).

**Offers and Needs Follow-up Sheet**

<b>Offer/Need</b>	<b>Availability/ Urgency</b>	<b>Location</b>	<b>Cost/ Payment</b>	<b>Who</b>	<b>Contact Info</b>

**Fig. 4** Offers and needs follow-up sheet

## Hypothesis and Theoretical Framework

As the literature has shown, human needs are infinitely more complex than mere material needs and desires. The OANM's design and delivery is rooted in human-scale development theory, the theory of nine universal, fundamental needs, conceptualized by Manfred Max-Neef (see figure 5). By this reasoning, optimal wellbeing of the individual would be achieved when all nine needs have been fulfilled satisfactorily (Smith and Max-Neef 2012).

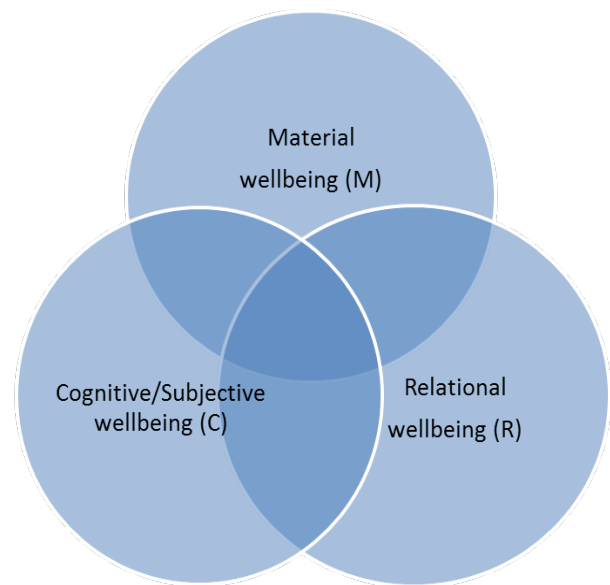


The founder proposes that as a result of participating in **Fig. 5 Manfred Max-Neef's nine fundamental needs** an OANM, there is potential for all needs to be met (or facilitated) in some capacity. He asserts that "healthy market exchanges satisfy the full range of our universal needs" (Maclurcan in draft). By this he does not mean that economic exchange can satiate every human need to its fullest potential but that each category of need can be partially addressed through participation. For example, affection between spouses cannot be fulfilled through economic exchange, no matter how well designed, however some affection can be found in well-designed economic practices that marry material transactions with social ties.

This assumption, however, has not been robustly tested. Therefore, I began with the research objective of ascertaining whether OANMs meet the fundamental needs of their participants. However, to analyse across nine categories is too extensive for the scope of this research project. These categories of needs can be consolidated down to several broader aspects of wellbeing that closely resemble the essence of these nine needs. It is also clearer to discuss increases or decreases in wellbeing rather than full or partial satiation of needs. Therefore, I reformulate the hypothesis in terms of wellbeing: *OANMs increase the wellbeing of their participants*, and in turn the principal research objective is to *examine whether the experience of participating in a community economy enhances the wellbeing of its participants, or alternatively whether it has any negative consequences, known as illbeing outcomes*.

To meet this objective, I must utilise an appropriate framework that includes all relevant aspects of wellbeing. I chose to use the Three Dimensions of Wellbeing (figure 6) conceptualized by Pouw and McGregor in which to frame my discussion. The authors designed this framework to encapsulate all aspects that wellbeing economics could encompass.

- Material wellbeing refers to all material (tangible or intangible) needs that increase one's quality of life.
- Relational wellbeing refers to wellbeing that is achieved through meeting social needs of emotionally fulfilling relationships.
- Cognitive/Subjective wellbeing recognises all of the psychological factors that contribute to wellbeing, including one's ability to create a meaningful life and live in alignment with one's values. For clarity I will now refer to this as psychological wellbeing to include other cerebral and emotional elements.



**Fig. 6** *Pouw and McGregor's three dimensions of wellbeing*

If all dimensions are in balance and achieved to the satisfaction of the individual, then optimal wellbeing is achieved (Blackstock 2011). Economics can contribute meaningfully to the three dimensions of wellbeing, however I note that neither I nor the literature is claiming that wellbeing can be completely fulfilled by economics as other contributing factors (such as family, physical and mental health, job satisfaction, etc.) are also critical to overall wellbeing.

I aim to assess how the OANM contributes to wellbeing for its participants through these three dimensions. Using this framework, I will be able to assess which dimensions of wellbeing are activated through this process and ultimately if the process is successful in meeting holistic wellbeing needs, rather than merely meeting material needs. I focus on individual wellbeing rather than collective wellbeing because at present, most of the markets are conducted amongst groups

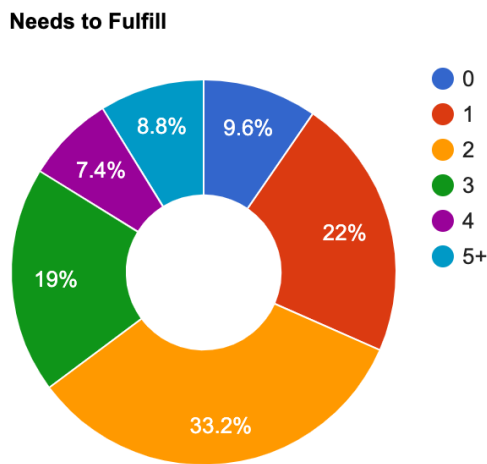
of individual strangers rather than established communities, making the collective aspect less relevant in this instance. However, I will discuss implications that this practice could have on collective wellbeing in the future.

## 5. Findings

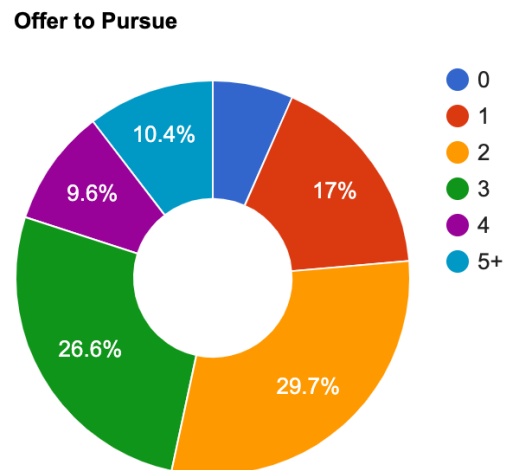
In the following section I am going to present my findings from both survey data and interviews displayed in reference to the three dimensions of wellbeing. As explained above however, these dimensions are interrelated and therefore the data in one section could affect another dimension. This will be discussed in more detail in the discussion.

### Material Outcomes

Before joining my first OANM, my impression was that the priority was to exchange. As it is a marketplace, it seemed logical that people come to this space with the intention of leaving materially better off, having fulfilled an immediate need or desire. In each OANM matches are made between someone willing to offer something (for payment, for free or for exchange) and someone who needs or wants that same item or service. Therefore, matches are an indicator of economic fulfillment. 90.4% of survey respondents reported leaving intending to fulfil one or more needs of the other participants, and 93.3% reported having heard one or more offers that they intended to follow up on to fulfil their own needs. The distribution of offers and needs can be seen in figures 7 and 8.



**Fig 7** Distribution of matches based upon needs



**Fig 8** Distribution of matches based upon offers

Some examples of offers made and needs requested are displayed in the table in figure 9. (The items have been categorised into the five categories the PGI display, however many could fit in two or more categories. Please See Appendix D for PGI graphics). However, although many items are available in this marketplace, there are many more that it would make no sense to exchange in this way. Unless in a local area, redistribution or use of physical goods is unusual due to the cost of shipping, both economically and environmentally. Collaborative sharing of skills, services, passions and knowledge is far more common in virtual OANMs.

<b>Goods/Resources</b>	<b>Services</b>	<b>Skills</b>	<b>Passions</b>	<b>Knowledge</b>
Furniture	Proofreading	Language Lessons	Fitness buddy	Antique Valuations
Garden tools	Maintenance	Editing skills	Recipe recommendations	Travel advice
Use of Holiday home	Caregiving	DIY	Photography tips	Tutoring

**Fig.9** Examples of exchangeable items

Some participants even asked for employment and found matches. 10.9% of people reported meeting a potential employer and correspondingly 11.2% said they had met a potential employee. The idea is that these matches in the OANM are then followed up by the participants and become what I will refer to as exchange transactions, when the commitment is fulfilled. Many exchange transactions were reported along with their positive effects on wellbeing; one female received feedback on her new business idea which made her feel confident to continue with it. Another had furniture valued for free which empowered them to go on to sell it at the optimal price and one woman went skate skiing in her local area with a qualified guide and expressed appreciation for having *“the opportunity to hang out that we might have not had”*. A facilitator trainee explained that in her view the OANM had the power to *“open many doors”*. In my own experience, I was seeking medical advice and presented this need to the group. Astonishingly there was the exact medical professional I needed in the group, and we created a match. She followed up with me giving advice on my concern which contributed to a positive physical outcome for my health.

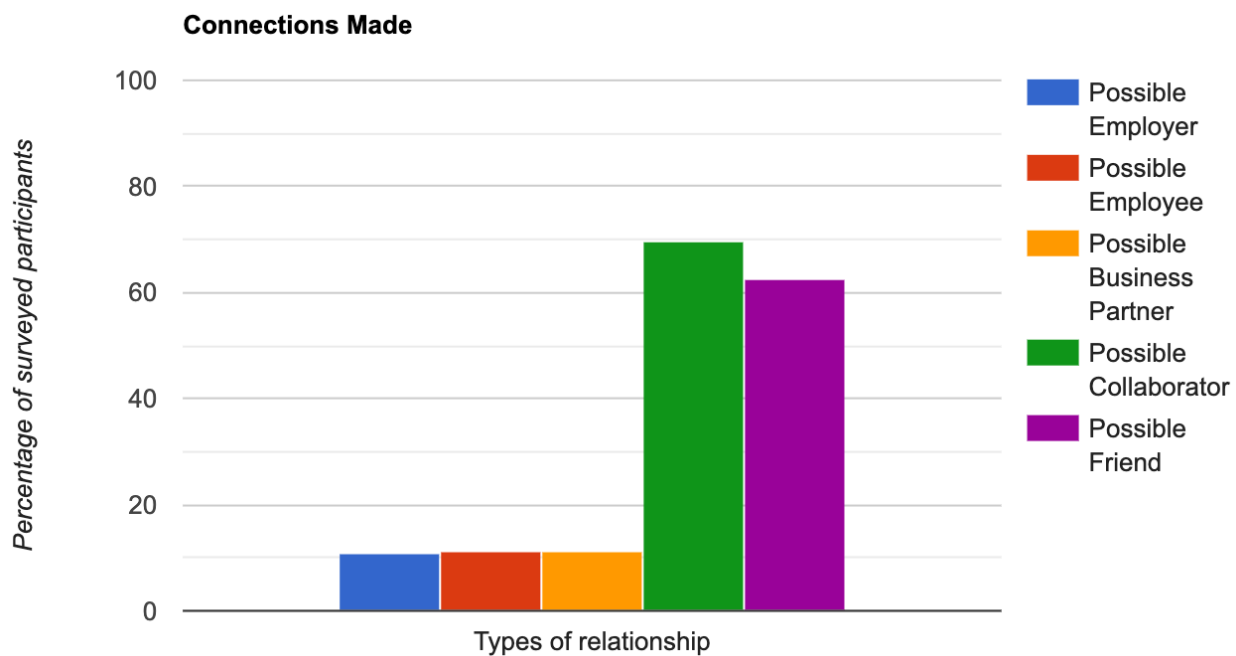
However, it became evident after the interviews that matches reported at the end of the OANM may not be the best metric for assessing material exchange as well as overall wellbeing. On the one hand, one respondent reported having left with no matches, but was contacted a few weeks later by one of her fellow participants claiming they could meet two of the needs she had expressed. On the other hand, matches do not necessarily convert into exchange transactions. Although some reported having made an exchange transaction, many revealed that they had not followed up with others or others had not followed up with them. One respondent reported feeling disappointed and let down as they had not been contacted and another reported feeling guilty as they had not found the time to follow up with someone. I could relate to having experienced these same two emotions when commitments had been unfulfilled, or I had failed to keep my own. Two further respondents reported feeling as though they had overcommitted and one expressed relief that the follow up did not occur as it would not have benefitted him in any way. However, none of the interviewees reported that the reason they had enjoyed the OANM was due to the economic gains they had made or the immediate needs that had been fulfilled, and all reported that they would join one in the future, undeterred by the lack of material gain.

## **Relational Outcomes**

There is however, more to OANMs than mere exchange. *“It’s not just like Facebook marketplace, it has connection and a purpose”*. Social connection was a key takeaway that most participants experienced. Out of the 377, respondents, 303 (80%) reported meeting a possible connection with 62% of people reported meeting a possible friend, and 69% a potential collaborator on a community project (see figure 10). When reviewing the anecdotal feedback left in the surveys, 46% left voluntary positive comments which were related to community building or networking aspects of the OANM.

One OANM participant and PGI member enjoys the process because of the potential to create social ties in other countries; *“I find value in global connections; it is hard to find these elsewhere”*. A testimonial on the OANM website states that *“This process breaks down seeming barriers between people”* (Testimonial from OANM Blog). I myself had the experience of having to face my own stereotyping when I learned about others interests and what they had to offer. I

made connections with people outside of my general sphere. Others sought local connections, to build their immediate network. Although some were unsuccessful in finding their desired community on their first attempt, they reported not being deterred from joining another OANM that was hosted with members of their desired group.



**Fig. 10** Connections individuals believed they had established in their OANM directly afterwards

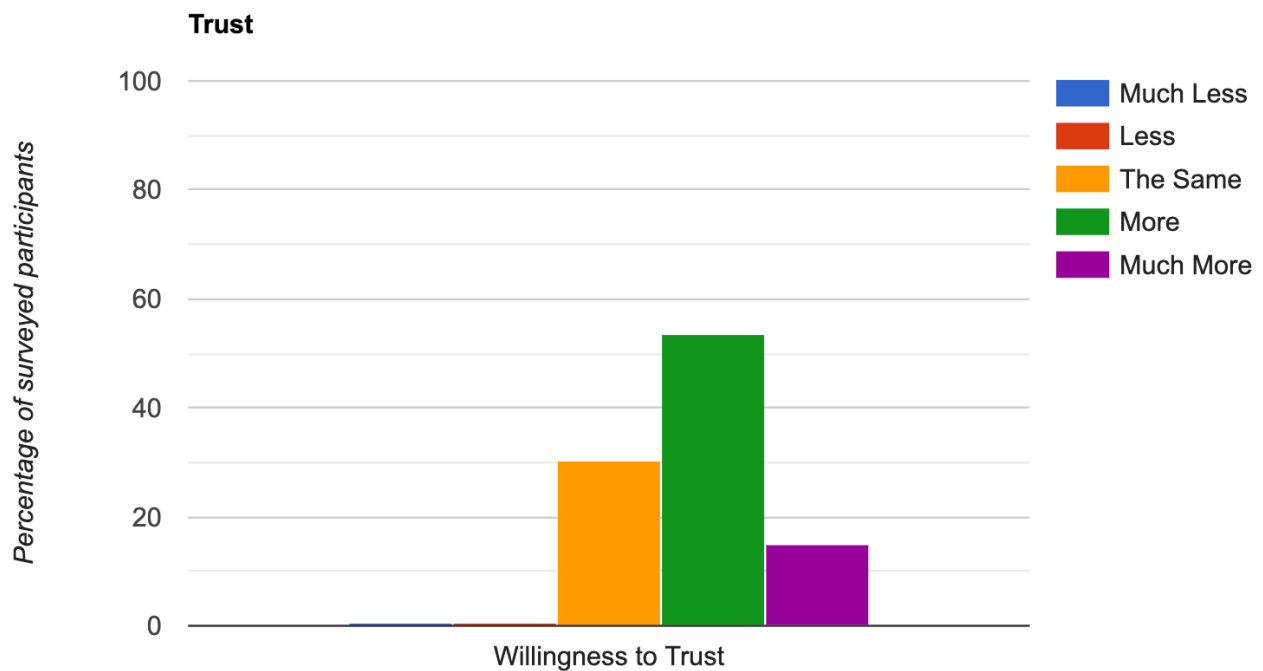
One participant saw the potential for enhancing social bonding in her workplace:

*“I work at a national park. [...] We have lots of seasonal employees [...] who don’t necessarily know one another [...] I thought it would be a really good tool to try to bring in to connect people and ensure their wellbeing, so that they can get their needs met [...] It might bring a sense of community. The park is a dangerous place, there is a need for companionship”.*

One of the designers of the OANM expressed that building a community based around giving and receiving made it easier for people to ask for help. She shared a story about the time when her house burnt down and was living in a hotel. Although she had family and friends to support her, she still reached out to the contacts she had kept from her OANM experiences. As these contacts had already based their relationship on giving and receiving, it was easy to reach out to them in a

time of need. A participant concurred with this, expressing reassurance in knowing there are people out there who are willing to help. Although she reported that she would likely look to her family and close friends first, the OANM community would come before reaching out on Facebook or other community apps.

When surveyed immediately after the OANM, 68.5% of people experienced an increase in trust at the time of the event. In the interviews, trust was established for all but one participant. It is important to note that all who were interviewed, apart for this one participant reported having a naturally trusting disposition. Interestingly, one participant who reported his level of trust had not been affected in his survey response put this down to his trusting disposition, claiming that although he experienced trust within the event, he would not experience an increase. Another participant who was in an OANM with a new community (strangers) reported that as she was with the same small group of people for the whole experience, the feeling of trust built up. However, it must be noted that she was in a room with people very similar to herself. Another participant who was in an OANM in an established community reported that *“trust spills over to everyone involved. It creates comfort and closeness”*. Three of the participants put this down to the face-to-face element claiming that knowing the identities of who they were trading with gave them a sense of



**Fig. 11** Trust statistics from survey responses



security enabling them to trust more readily that they will follow up on their commitments. A facilitator termed this “*trading with trust*”.

The importance of face-to-face interactions was confirmed by others. In two OANMs that consisted of strangers, there was a person present who didn't participate and kept their screen turned off, which made other participants feel uncomfortable: “*it felt unnerving that he wasn't participating, only listening. You either all contribute, or you all don't. It's also very important to see people's faces [...] one has to bear in mind these aren't your friends and you shouldn't overshare [...] if you are not comfortable*”. Pertinently, these respondents still reported having an increased trust level overall except for one participant who did not experience a feeling of trust toward her group members, asserting that “*in a one-off online event, we wouldn't have time to develop a really deep, trusting relationship.*”

The facilitators interviewed reported higher levels of trust than the participants. In terms of defection on follow-ups affecting levels of trust, the results were again varied. Two participants explicitly said their level of trust did not decrease even though people did not follow up on their commitments. One expressed relief whilst the other put it down to the other person probably being busy and having so many commitments and empathising with this explanation. However, at the other end of the spectrum, one participant reported that when the follow up sheet was not filled out, she had not only lost her means to participate, but she had also lost her trust in the other members.

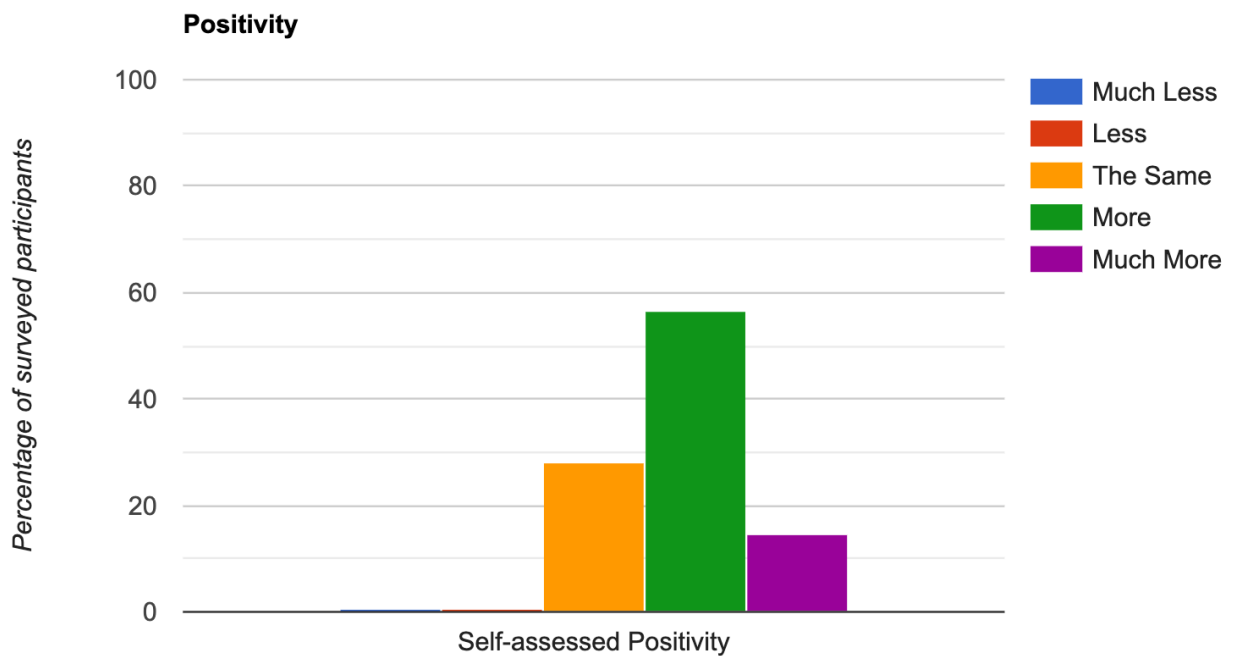
## **Cognitive/Subjective Outcomes**

Some negative psychological outcomes such as disappointment and guilt have already been mentioned above as consequences of unfulfilled exchanges and a lack of trust, although relational, is experienced at a psychological level. I will not discuss these here again for brevity but these elements are all psychological.

The survey results showed that 71% of people reported an increase in positivity as a result of participating in the OANM, 14.5% of which reported this as a significant increase, feeling not just

“more” but “much more” positive about life. When interviewed, all participants confirmed the positive statistical data, however their reactions varied in intensity and longevity. After connecting with me over fulfilling a need I had for medical advice, one participant had an extremely emotional reaction in the OANM. When interviewed on her reaction she reported that *“this is the universe at work [...] life is magnificent, beyond my ability to understand”*. She added that she was moved by *“the potential for collaboration, communication, these special moments and creating memories.”* Other participants also expressed being overjoyed when unlikely matches were made, a phenomenon that participants referred to as, *“the element of surprise”* or *“hunting for treasure”*. However, this left 29% of participants who did not experience an increase in positivity. Interviews did not provide much in the way of explanation as most interviews did have positive experiences, however, one interviewee did express being disappointed at not meeting her desired social group and not receiving any matches.

Positivity was, for the most part, attributed to five key explanations: generosity, spiritual alignment, abundance, equitability, and value.



**Fig. 12** Positivity statistics for survey responses

### Generosity

Participants systematically reported feeling positive due to generosity: “*it’s nice to be reminded that people want to help and have good intentions*”; “*It has made me realise the kindness of strangers*”; “*It was nice to connect with people globally and see the generosity of others. [...] It gave me a warm feeling*”; “*on the formal (economic) side you can feel satisfied because you are setting your own terms. On the informal (social/emotional) side you see and experience generosity and kindness, this is where trade comes from, a compassionate place*”. Generosity appeared to also impact the giver positively with two respondents reporting that being able to “contribute support and knowledge” or to help others meet their needs made them feel good about themselves. However not all participants were moved by each encounter. For one lady, although she reported a pleasant feeling due to the generosity of others, when another participant reached out to her about her needs after the OANM, she still described the experience as “*just about a transaction*”.

In terms of how long this positive feeling lasts, the consensus from newcomers was that it lasted a short time, for “*at least the rest of the day*”, but didn’t have an overwhelming impact on their mood over a sustained period of time. However, participants did report positive feelings when other participants reached out to them after the event and were pleased to be reminded of the event itself. Most believed that it would be a beneficial thing to do semi-regularly (around once a month), and that positivity would “*build up*”. Facilitators treat it as a practice rather than a one-off process. They expressed greater positivity than general participants inferring a possible correlation between repetition of exposure and positive outlook, however it must be noted that individuals who become facilitators are, in the majority, the participants who experienced the most psychological benefits.

### Abundance

It became clear from the interviews that one of the psychological benefits experienced by facilitators is a feeling of “*abundance*”, the idea that there is enough to go round in one’s networks. One facilitator explained that there is a “*richness of resources in the community*” and this can help alleviate the perceived threat of scarcity which they feel is prevalent through the capitalist economy. Most participants reflected this attitude; “*everyone feels that they don’t have enough and need to accumulate and to serve money*” and attributed at least some of their positivity to this

feeling; “*what surprised me was the breadth of different people in such a small group and that the variety of offers was so much bigger than I had expected*”.

### Spiritual Alignment

For all participants interviewed there was a common outlook specifically related to community and economic behaviour.

***“It feels like there is some level of safety beyond just an open marketplace [...] some level of interest, some level of understanding, you have to be connected. When you have common interests [...] there is like a self-selection of community oriented, human connection-oriented people”.***

All reacted similarly when asked about their consumer habits saying that they try to avoid conglomerates such as Amazon and shop locally where possible. Almost all had participated in some form of sharing or exchange platform whether that be specific forms of mutual credit or simple Facebook groups for their local area. All showed an active predisposition to sharing goods, services, skills or knowledge outside of their immediate family and friends. Most reported seeing flaws in the current economic system “*the problem is it’s deeper than just politics, it runs through the whole monetary system*”, and all expressed the desire to be a part of a new one; “*the thought of designing an alternative is a revelation*”, commented one person. Another said:

***“It’s awesome, especially when you see all the market failures of capitalism. It’s nice to see all these other fringe economies or marketplaces work, It’s something powerful”.***

One of the facilitator trainees and the founder of another community exchange system, emphasized that being part of this practice was a way of “*building the systems you need, to build the world you want*”. Another facilitator explained her deep beliefs that the current economic system is restrictive but that it can be reformulated to work in favour of all of its actors: “*I would like to live in a world where value exchanges between people are not locked into the choices we have now [...] why can’t*

*every single transaction I have in my life benefit everybody around me, there's no reason why it can't".*

***“It's about working out how you can participate in society so that it works for everybody, to feel a part of something, whether that is big or small”.***

### Equitability

Many facilitators explained that they were inspired to facilitate OANMs, because they allowed them to have relationships that were based on transaction but achieved through a “*more balanced dynamic*”, that “*focused on humanity rather and on reducing power imbalances*”. One (female) facilitator trainee from Kenya shared:

*“I am not enjoying the hierarchy I find myself in, where my title means more than who I am. So the fact that nobody cares whether you are talking to a CEO, or a kitchen cleaner, we are all equal and contribute equally in this space. We all have something of value to offer, whether you are a CEO earning millions, or a cleaner scraping together pennies to feed a multi-generational family”.*

Participants agreed overall with this assessment. All felt that though they were on a “*level playing field*” with their fellow participants. One participant described conventional economics as “*transactional and involves lots of power dynamics. Offers and Needs Markets reduce relationships based on power and allow for respectful and participatory exchange. It's an accommodating process*”. The participants are explicitly given permission to share anything they deem valuable and express deep, personal needs. One participant reported that “*it was nice to hear the humble stuff, more down to earth, not corporate and high level, it made me feel more comfortable to join another*”. Another expressed that “*people ended up being very open about their needs [...] some people were quite personal.*”

## Value

Participants were encouraged to think more holistically about themselves, beyond their professional skills sets. Many reported finding this challenging, worrying that they had nothing to offer. A facilitator explained; *“We have huge anxiety around not having enough to offer or that what we do have to offer is not of great enough value.”* Two participants reported that after listening to others they “got inspired” and were able to think more laterally about their assets. One of the trainee facilitators from Scotland emphasised the importance of this collaborative aspect; *“Once you start listening to others it’s about how you can expand on those ideas, it takes it to the next level. It’s not just about what you arrive with but what you learn about yourself and how you change as part of the collaborative process. It’s a positive feedback loop.”*

One participant also highlighted this aspect of the OANM, that listening to others might “spark something in you”. One participant believes her attitude changed immediately from just one OANM. Although she had not entered the OANM with a clear idea on sharing, she reported wanting to incorporate new ways of exchange into her online shop. *“I felt the change during the whole thing, I would love to run my life in that way, by sharing and connecting with people rather than just selling to clients, that would be a much more rewarding way to live”*.

In contrast however, one participant felt that because the rounds were so quick, *“there really wasn’t enough time to react to what people were saying.”* She didn’t feel that there was any value attached to any of the offers made and didn’t learn anything about herself during the process *“the two hours haven’t changed anything for me”*.

Although many reported experiencing a decrease in power dynamics, some still reported not feeling totally at ease. Some participants compared their needs and offers to those of others, concerned that their needs were not legitimate, and their offers were of no value. One participant heard someone asking for employment as one of their needs, which made her feel that her needs were trivial. One facilitator trainee shared that as a black woman, she feels that she must be seen as strong and that asking for help *“is very hard.”*

The process is seen by facilitators to help people move past these barriers to sharing. One facilitator trainee believes that the process, for both making offers and expressing needs, can “*liberate us from the dynamic of fear.*” A participant later expressed this simply, that whilst listening to others, her “*fear of looking silly went quite quickly*”. The facilitator trainee believes that the OANM has the potential to enable us to “*transform the story of ourselves with things we don’t usually share or things we don’t see as part of the script that has been written for us*”.

Another trainee facilitator emphasized that the process provides a safe space where all needs can be deemed important, and all offers valuable. She pointed out how this is very different for any other mechanism we have in the dominant economy and even in the third sector which is predominately focused on a one-way relationship between donors and receivers, or seller and consumer. “*It is a mindset shift [...] In this process you are both simultaneously giver and receiver, you are in a room of giving and receiving, the stage is alive*”.

## **6. Discussion**

The primary objective of this research was to *discover whether the experience of participating in a community economy enhances the wellbeing of its participants, or alternatively whether it has any negative consequences, known as illbeing outcomes*. I suggest that OANMs have the potential to increase wellbeing in all three dimensions, although the results showed that relational and cognitive/subjective outcomes were stronger than material ones. The statistical results showed positive responses for the majority of participants and the interviews generally supported this trend, however highlighted that the statistical data may be over optimistic as many potentially positive wellbeing outcomes identified at the time of the event did not subsequently materialise. There were also a significant number of participants (29-30.5% in the statistical data) who reported no change to their trust and positivity and a range of illbeing effects were discussed by some interviewees. Therefore, it is important to critique the process where it fails to achieve wellbeing outcomes and I provide some recommendations below.

## **Material Wellbeing**

The survey results of possible matches show that OANMs increase access to a wide range of goods, services, skills and knowledge, and therefore have the potential to increase material wellbeing. Although psychological wellbeing is emphasised in the literature, material gains are critical as they contribute to the subsistence needs, health and other material determinants of a prosperous life (Smith and Max-Neef 2012; Pouw and McGregor 2014). However, the opportunities and capabilities that are possible if these matches converted into exchanges are the real material wellbeing gains, if we follow Sen's idea that 'wellbeing can be enhanced by expanding the capabilities of persons' (2018; 9). I found that some participants, myself included, did report exposure to otherwise unavailable opportunities and that their capabilities had in fact increased.

However, there is the good chance that you may not meet anyone who can offer a potential match. As groups are very small (3-5 people) and usually occur between strangers, there is no guarantee of finding anything of value to you, or indeed anyone who wants what you are offering. I was surprised to find that some viewed this in a positive light, as a "treasure hunting experience", however those who did not find a match, may see this as a fruitless exercise, especially if this happened repeatedly. Participants may eventually give up on the process as a viable mechanism of exchange and may also experience negative psychological effects such as disappointment and frustration. In my own experience, I found that if I needed something I will not wait for an OANM to occur (unless it is fortuitously happening in the very near future), I will find other means of accessing that item, which may be conventionally purchasing it. In this way, OANMs are not as convenient or efficient as other alternative economic models which display items of exchange on an inventory, as OANMs rely upon chance and don't consider potential needs or offers before groups are formed.

The low engagement with the follow up sheets and low rate of exchange transactions means that although OANMs increase access to material wellbeing, they do not necessarily guarantee it in real terms. Although all informants reported that material gain (and the corresponding increase in capabilities) was not their primary agenda, economies do need to have an effective distributive function that meets the subsistence needs of their members (Raworth 2018). A lack of accountability can lead to unfulfilled commitments and low exchange rates and could also leave it



vulnerable to the potential for freeriding. Although this was not reported in any interviews, it would be hard for individuals to detect if this was occurring in a one off-setting. Therefore, OANMs in their current form may not be as powerful a tool as other alternative economies for creating material wellbeing through sharing practices and may force participants to rely once again on the dominant economy or other alternatives for their material needs. I suggest, built-in tracking and accountability systems, such as those employed in Timebanking or LETS, would increase exchange transactions and decrease the opportunity for free-riding.

## **Relational Wellbeing**

Social connections were some of the most powerful results from the survey data, with 80% of respondents meeting a possible connection, demonstrating the potential OANMs have for relational wellbeing. Building supportive social relationships has been found to have a strong influence on both mental health and subjective wellbeing (Diener, 2009; Hyan-soo Kim and Shin in Diener 2009). Establishing networks is also a route to strengthening interdependence and community resilience (Poe et al. 2015). These networks, that display 'shared norms, values and understanding that facilitate co-operation within or among groups' (OECD in Dalziel et al. 2018, 74) are defined as social capital. I suggest that social capital can supplement fiscal capital which provides new routes to material wellbeing outside of the dominant economy. However, the OANMs I studied showed low follow up rates, implying that although possible connections were made in the moment, lasting relationships may not be established. However, further research would need to be conducted to verify this claim.

It has been proposed that social capital can be split into two categories, social bonding and social bridging. Social bonding is a common wellbeing outcome of local community economies and occurs when relationships are formed amongst people in their immediate community (Watson and Ekici 2020). Social bridging, however, occurs between people in different geographical and/or sociocultural contexts (ibid). This is atypical in community economies that usually happen amongst people in a similar locale. However, OANM's uniquely have the ability to facilitate both due to the flexibility of the design to either be held in person or over video call. Although in the virtual context, exchanges are more limited as participants cannot swap goods or perform any

services that require their physical presence, social bridging can encourage inclusion, break stereotypes and facilitate a widening and diversifying of social networks. Although local OANMs are susceptible to the same *exclusivity isolation* (bias towards those in your group) as any other closed group alternative economies, all of the OANMs I participated in had a mixture of participants from both the same geographical locations and spread worldwide (ibid). Currently, social bridging is limited as most participants are from the same demographic background, middle class Caucasians from the global north. However, with further expansion and research on how to reach diverse and marginalized communities, the only restraint on who could participate would be access to the internet.

Social trust is a strong indicator for social capital as it ‘facilitate(s) coordination and cooperation for mutual benefit’ (Putnam 1995 in Dalziel et al 2018, 74). 68.5% of survey respondents concluded that they had experienced increases in their willingness to trust whilst exchanging with others. One reason for this was attributed to the face-to-face element of OANMs. Participants expressed that the human interaction, although over video-call, helped them to feel closer, and therefore more trusting of other group members. This makes OANMs similar to local, physical community economies and gives them a distinct advantage over online faceless forums, such as Timebanking, in creating emotional wellbeing. Another way that social trust may be fostered in OANMs is indirectly, between people who believe they have similar values and outlooks. These “shared commitments” can create a sense of familiarity and solidarity (Watson and Ekici 2020). From the qualitative results I found interviewees did feel a strong sense of solidarity with other participants, which could explain the quantitative findings. Overall experiences of trust would suggest that social capital is likely to be formed, increasing the possibility of relational.

However, significantly, 30.5% of survey respondents did not report increases in trust and 1% even experienced decreases in their trust levels. Some explanations from the qualitative follow-ups were that people who did not feel willing to trust felt uncomfortable around one of their fellow participants or did not have enough time to build a connection strong enough to elicit trust. In addition, some personality types may be less trusting than others, or alternatively some people felt that as they possessed a trusting nature, they perceived no increase from this experience. However, to deeply understand the causes and effects of trust (or distrust) more research would be required.

One suggestion to increase trust would be for the PGI to request active participation from all present, and not allow some attendees to observe with their screens turned off which caused an uncomfortable atmosphere. The anecdotal data in the survey comments also showed that many participants requested to extend the time of the events to enable deeper connections to be made. The results also demonstrate that many participants believe this trust could also deepen over time. I would suggest this is the case as participation in networks can strengthen social capital (Dalziel et al 2018). Therefore, in their current form OANMs may only be able to create a superficial level of social trust and capital because they only happen on an irregular basis. However, with more established, regular sessions, willingness to trust may well increase.

### **Cognitive/Subjective Wellbeing**

Cognitive/subjective wellbeing is the most difficult dimension to discuss, as it is the most well studied and the most diversely defined. In Ryff's Psychological Wellbeing Scale it has been said to have 42 different relevant metrics (Ryff 1989). As it is not possible to discuss all of these here, I have picked one metric that was both tested for in surveys and came up in all of the interviews: positivity. Self-reported feelings of positivity are a good basis for assessing subjective wellbeing (Bradburn and Caplovitz in Larsen et al 1984). The interviewees discussed five aspects that contributed to their heightened positivity: generosity, abundance, spiritual alignment, equitability and feeling valued. I suggest these are five areas of their cognitive and subjective wellbeing that are not being met by the dominant economy and ways in which OANMs can begin to fill this gap.

Subjective wellbeing is attained through experiencing generosity from supportive social relationships (Larsen et al. 1984). However, acting generously has also been shown to help improve people's wellbeing (Ciocarlan et al 2018). As the OANM has the option to gift or offer goods/services lower than the market value, it provides the opportunity for philanthropy which can improve one's opinion of oneself.

Those who expressed feeling of "abundance", (the plentifulness of resources within your social capital) see this mindset as an antidote to the threat of scarcity that they feel from the dominant

economy (Hickel 2020). This mindset can shift our tendency to be self-interested and independent towards relying upon mutual cooperation, thereby reducing the fear of scarcity.

Many participants in alternative economies see them as mediums through which to build sharing cultures with others who demonstrate an intrinsic willingness to cooperate (Katrini 2018). It can also be a route to a more sustainable way of living (Selloni 2017). I suggest that participating in OANMs does not only build relational wellbeing but can contribute to subjective wellbeing as participants are living in line with their values. Some participants saw almost spiritual value in the process, deeming it in fact not a process, “but a practice” that cultivates inner wellbeing. There are of course other participants who did not report these deeply emotive responses but expressed satisfaction at performing sustainable sharing practices.

Many discussed feelings of equitability as something they enjoyed in the OANM. Although all economic activities are underpinned by power dynamics and full equitability can never be reached, OANMs enable participants to trade as themselves, rather than their “market identities” as “consumers, service providers, or workers etc” (Raworth 2018). Although OANMs go some way to leveling the playing field in comparison to the dominant economy, I suggest that they are less equitable in design than Timebanking, which provides a unit of time for an hour of service, regardless of the perceived value of that service. Equitability could be deemed a negative by those who seek more value for their offers, however in OANMs they always have the option to set a higher price.

Setting one’s own value (price) in an important part of OANMs and I would suggest could have important implications for self-esteem, another key metric of subjective wellbeing (Diener et al 2009). I suggest that OANMs, like other community economies, can provide an avenue to feeling useful and valued as well as being empowered to put to use underutilised skills. Feeling ‘visible and valued’ (Miller 2009; 30) in one’s economic participation and helping others to feel the same is key to healthy psychological wellbeing (Lasker et al. 2011).

However, although positivity was fostered for 71% of respondents and discussed in depth by most of the interviewees, still 28% felt not positive effects and 1% reported diminished positivity. In

the interview's disappointment, anxiety and guilt were some of the negative emotions felt by participants either sometime during or after the event. I suggest this is mainly due to what Watson and Ekici refer to as *unreciprocated commitments* (2020), or what I would suggest is *unfulfilled commitments* in general, the lack of following up on matches by fellow participants. However other reasons were also identified such as disappointment in not finding any matches or any people to meaningfully connect with. I would hypothesise that if an individual did not experience any social connections or matches, perhaps they would report a mediocre or even negative experience. Although matches and connections can never be guaranteed, as suggested above, improved accountability mechanisms could increase follow-ups which would likely decrease feelings of guilt and disappointment, however this is speculation without further testing. These "dark sides" do not preclude positive wellbeing effects but exist simultaneously (Watson and Ekici 2014). However, they can go to dampen one's overall cognitive/subjective wellbeing.

It has been proposed that, 'although intense positive emotions are an interesting phenomenon in their own right, it is doubtful that they are closely related to the longer-term state we refer to as [...] subjective wellbeing.' (Diener et al 2009; 214). Indeed interviewees, although reporting feeling upbeat for the rest of the day, reported that the effect was not sustained and had no long-term impact. Frequency and duration of positive outlook are the most important factors to influence sustained subjective wellbeing (ibid). As previously mentioned, with regular practice, I believe OANMs will increase the frequency of these experiences and therefore impact an individual's more overall outlook, although more research over a sustained period would need to be conducted to assess the robustness of this claim.

Overall, qualitative responses that are related to cognitive/subjective wellbeing were far more prevalent than either of the other two dimensions, possibly because most phenomena are experienced psychologically or have a psychological element (Diener et al. 2009) However relational wellbeing outcomes were also extremely pertinent in their own right. It is interesting to note that although exchange seems to be the purpose of the activity, the relational and psychological byproducts are in fact the strongest outcomes and the main objectives. Material wellbeing is deprioritised in favour of these other dimensions, unlike more efficient trading forums that focus on creating exchanges. However, I would suggest more work needs to be done to

improve the rate of exchange as this may enhance the experience of those who felt disappointment, guilt or a breaking of trust, ultimately enabling them to build more social capital and experiencing greater satisfaction.

## **Limitations and Scope for Further Research**

There are many limitations of this study which must be taken into account. Qualitative data was based on the experiences of 10 participants which uncovered one outlier who had a much more mundane, even negative, experience than the rest. More interviews would be needed to ascertain whether this was indeed an outlier or whether my sample was skewed towards people who are naturally more inclined towards community sharing practices. As participants were self-selecting and the survey data showed that around 29-30.5% of participants on average did not experience increased trust or positivity, I would suggest that other participants could have less complimentary evaluations. If collected, this feedback could go towards improving the system to increase wellbeing outcomes for future participants. There is also the opportunity for *social desirability bias*, the impulse for respondents to be more positive than they genuinely feel.

As the PGI surveys did not collect data on the number of OANMs that participants had taken part in, and most of the interview respondents had only participated in 1-3 markets, I have not been able to assess the effects of exposure to this intervention over time and therefore cannot claim any long-term impact on wellbeing. The results discussed above are based upon the respondents' subjective perceptions of their personal wellbeing. However, as a result of this research project, the PGI will begin to collect this data in order to conduct further research that will assess impact after regular exposure. Another limitation is the lack of quantitative data of how many matches converted into exchanges. Interviews provided the overall impression that the conversion rate is low, however follow-up surveys would need to be filled out, post-event, to get a true reflection of the rate of conversion, something that the PGI is planning to roll out imminently. The final limitation is the lack of responses from people from diverse cultural and socio-economic backgrounds. In future studies it would also be interesting to test responses for different groups to ascertain OANMs accessibility in its current form, and how it could be altered to promote inclusivity for different groups. I found some anecdotal data on this that would warrant further study. It would also be interesting to conduct a controlled study of OANMs on members of the

population who are not inclined towards sharing practices, to see if they experienced similar levels of wellbeing as found in this study.

My overall impression is that OANMs seems to attract those who are more community-oriented and enjoy creating a sharing culture. I was certainly attracted for these reasons. OANMs will therefore fulfil the needs of this demographic more than they would for the wider population who may not see value in this kind of practice. One critique is that so far OANMs have predominantly been run for the educated and employed in North America and Europe and have not yet reached communities marginalised by the dominant system, where they could be most valuable. Overall, OANMs have not yet scaled and are only popular within a niche market currently, however investment and improvements in design could see them promoting a sharing culture and holistic economic wellbeing at a large scale.

## **Conclusion**

Wellbeing is now considered by many progressive academics, policymakers and citizens as the central aim of economic activity. It has been well established that one's overall wellbeing is more complex than just one's economic actions, however, economic activity can affect more than just one's material wealth having a multitude of other wellbeing effects if designed with these in mind. Feedback from both data surveys and interviews was undeniably positive with economic exchanges, social connections and feelings of positivity being realised for many participants. However, it also revealed that some participants were experiencing little or no wellbeing effects. Survey data shows strong potential for increases in wellbeing across all three dimensions . However, interview data showed that survey responses may be overly optimistic and that these possible matches and connections did not materialise. My analysis found that this can mainly be attributed to a lack of accountability and follow-ups. As a result some participants consequently experience illbeing effects such as a lack of trust or disappointment, the opposite to the wellbeing outcomes that the PGI are trying to foster. Therefore, it can be said that OANMs are only partially fulfilling their purpose to provide a holistic economic route to wellbeing, leaving many participants unfulfilled and there is much room for improvement. Cognitive/subjective and relational outcomes seemed more important to interviewees than material outcomes which seems counter intuitive for

an economic system. Material wellbeing could be increased if accountability was improved, and exchanges were actualised. Social connections were established, and many participants claimed they experienced heightened social trust, however these relationships are not necessarily sustained. Improving exchanges would also increase social contact after the events which may solidify longer lasting relationships and increase social capital which, in turn, would provide more exchange opportunities outside of the dominant economy. Supportive social relationships may also be nurtured by more regular OANMs. Regularity may also increase cognitive/subjective wellbeing and frequent exposure could convert positive reactions into a more consistent positive outlook. This research gives an indication of the potential of OANMs. However, as many participants have only joined a limited number of OANMs it was not possible to conduct the research over an extended period of time and therefore was difficult to assess the impact. However continued research could uncover further wellbeing or illbeing effects not discovered in this study. 'True alternate economies are motivated by collaborative interests and driven by a deep desire to connect with others and share' (Rifkin 2014, 18), and in this I believe the OANM has much to offer.



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# Appendix

## Appendix A: Demographic Tables

### Appendix A.1: Ethnicity

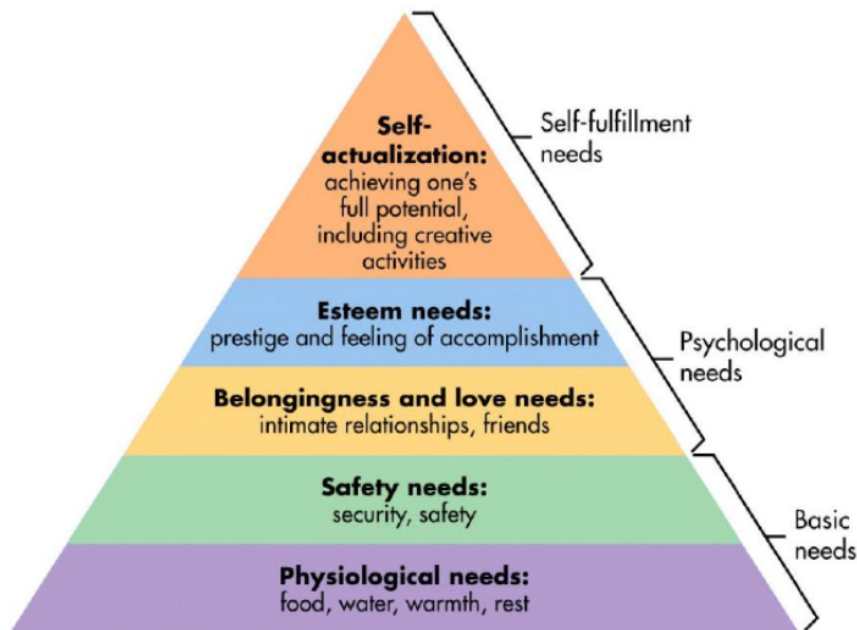
Ethnicity	White	Asian	Hispanic/Latino	Middle Eastern	Black	Other
Percentage %	74.3	9.4	6.6	6.3	4	10.6

### Appendix A.2 Age

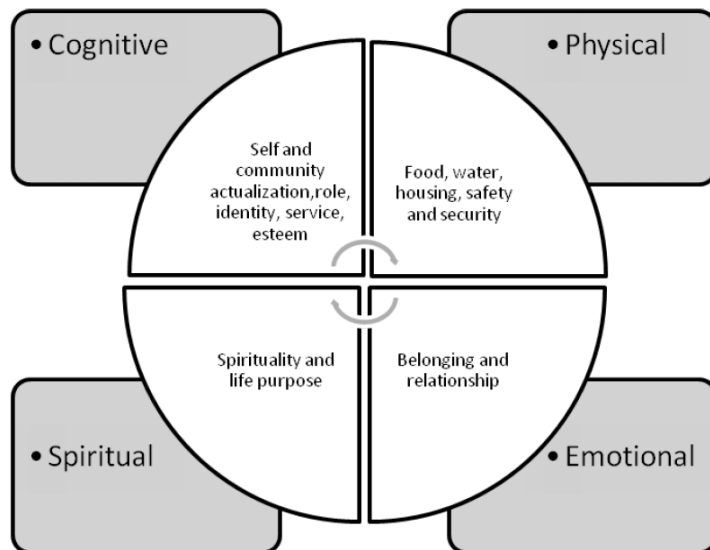
Age	18 and under	18-30	31-40	41-50	51+
Percentage %	1	19.7	19.7	19.7	39.9

## Appendix B: Needs and Wellbeing Frameworks referenced in literature review

### Appendix B.1: Maslow's Hierarchy of Needs



## Appendix B.2 Crosses Relational Worldview Principle



## Appendix C: Thought Mapping OANM objectives with facilitators

These thought bubbles were created during a creative exercise I conducted during one facilitator interview

