**QUEEN'S
UNIVERSITY
BELFAST**

Ageing and the social economy

Murtagh, B. (2017). Ageing and the social economy. *Social Enterprise Journal*, 13(3), 216-233.
<https://doi.org/10.1108/SEJ-02-2017-0009>

Published in:
Social Enterprise Journal

Document Version:
Peer reviewed version

Queen's University Belfast - Research Portal:
[Link to publication record in Queen's University Belfast Research Portal](#)

Publisher rights

© Emerald Publishing Limited 2017

This work is made available online in accordance with the publisher's policies. Please refer to any applicable terms of use of the publisher.

General rights

Copyright for the publications made accessible via the Queen's University Belfast Research Portal is retained by the author(s) and / or other copyright owners and it is a condition of accessing these publications that users recognise and abide by the legal requirements associated with these rights.

Take down policy

The Research Portal is Queen's institutional repository that provides access to Queen's research output. Every effort has been made to ensure that content in the Research Portal does not infringe any person's rights, or applicable UK laws. If you discover content in the Research Portal that you believe breaches copyright or violates any law, please contact openaccess@qub.ac.uk.

Ageing and the social economy

Brendan Murtagh

Social Enterprise Journal, <https://doi.org/10.1108/SEJ-02-2017-0009>

Brendan Murtagh, SNBE, The Queen's University Belfast, David Keir Building, Stranmillis Road, Belfast, BT9 5AG, UK. Tel: +44 (0)28 9097 4742; Email: b.murtagh@qub.ac.uk.

Abstract

Purpose - This paper is concerned with the extent to which social economies can be constructed as alternatives to private and state markets and their purported neoliberal tendencies.

Design/methodology/approach - The paper presents a meta-evaluation of an integrated set of projects supported by philanthropic investment to build finance, skills, entrepreneurship, social enterprises and non-monetised trading in the age sector in Northern Ireland.

Findings - The programme had important successes in stimulating social entrepreneurship, improving employability and showing how social enterprises can be incubated and scaled to offer new services for older people. It also improved skills in contract readiness but this did not translate into new borrowing or trading models, even among larger NGOs.

Practical implications - In that all economies are, to some extent, constructed and socially mediated, there is value in thinking through the components, relationships and projects that might make the ecosystem work more effectively. This should not just offer a counterweight to the market but could explore how an alternative arena for producing and consuming goods and services can be formed, especially among potentially vulnerable age communities.

Originality/value – The albeit, small scale investment in a range of interrelated projects shows the value in experimentation but also the limits in planned attempts to construct social markets. The analysis shows that social economies need to respond to the priorities of older people, grown from community initiatives and better connected to the capabilities and resources of the sector.

Introduction

Demographic ageing has been accompanied by stark warnings about its affordability, the unbearable fiscal strains and related complex social risks including dementia and loneliness (JRF, 2012). Traditional social protection, especially in Europe, is being restructured with increasing privatisation, cuts in government spending and responsabilising the individual and the local to take on significant aspects of health, housing and social care (Macnichol, 2015). Part of the 'fix' has been to expand the community and voluntary sector and more recently in the UK, social enterprises, to step into the widening gap left in rolling-back the state (Peck and Tickell, 2002; Hall *et al.*, 2012). Indeed, neoliberal critics see the social economy as an essential flanking mechanism to enable the state to roll-out alternative models of welfare, market metrics and cost efficiencies (Peck *et al.*, 2010). This expanded 'shadow state' leaves the most vulnerable old relying on poor quality services, domiciliary care models operating on tight margins with costs pushed down by zero-hours contracts and lack of access to (or long waits for) medical care (Williams, 2012).

Certainly, there is evidence that social enterprises are providing a broader range of care services but their role and potential is more complex, especially when the scope is broadened to understand the wider dynamics of the social and solidarity economy. Thompson (2011) makes an important distinction between *social enterprises*, which trade in goods and services for community benefit, *social entrepreneurs* who find and expand market opportunities and *social economics*, which embraces a wider assembly of intermediaries, finance providers, technical support and networks founded on explicit solidarity ethics. Solidarity emphasises the values of reciprocity, trust and the operation of markets in the context of a wider set of communitarian values and not shareholder margins (Teasdale, 2011).

Defourny and Nyssens (2010) argues that ‘solidarity’ is a much stronger feature of the social economy in Latin and South America as well as in Southern Europe than in the UK or US where it is more closely aligned with welfare delivery. In some places, it offers a fair alternative to the market or failing public services, has mobilised as a political force and scaled-up to become a more central feature of regional and even national economies such as in the Basque Country (Morgan, 2016). St. Martin *et al.* (2015) also show that the social economy is an important site of resistive politics, sustainable consumption and experimentation with alternatives to the market. For Harvey (2012), experimentation is critical in offering a coherent challenge to capitalist crises and making social movements and especially NGOs rethink their relations with the state and the private sector. Part of the success of neoliberalism has been its attempt to disembed the market from any sense of social value and to strip it back to rational rules and the primacy of profit (Berndt and Boeckler, 2010). The struggle to recolonise, domesticate and ultimately control economics should be at the heart of risk taking and making the social economy a concrete space for social organisation and advocacy (Gibson-Graham *et al.*, 2013). The extent to which the social economy, as an assemblage, responds to these needs, priorities and communitarian ideas and can be *made*, as a site of social mobilisation, in a deliberative fashion, is at the core of this paper.

This paper is concerned with experimentation to help develop the social economy in the age (community and voluntary) sector in Northern Ireland. A £2.35m investment was made between 2010 and 2016 by the US based Atlantic Philanthropies and involved a set of integrated projects to support social enterprise start-up; entrepreneurship; social finance; skills development; and intermediary labour markets. The empirical analysis draws on the evaluation of the programme which involved; a meta-analysis of individual project

evaluations; in-depth interviews with project managers; and a Social Return on Investment (SROI), which monetises the social value effects of each grant. It also draws on practice and experiences internationally but the focus is on the social economy in the UK and the implications for the age sector as well as investor strategies. The Atlantic Philanthropies is based on the capital wealth of one of a group of US philanthropists committed to a 'giving while living' pledge by investing in a range of social, environmental, health and anti-poverty projects (O'Cleary, 2007). The organisation operates in the US, Vietnam, South Africa and Ireland and concentrates its investment in three areas: children and young people; human rights and reconciliation; and ageing. Stroper (2016, p. 252) is critical of the motives of philanthropists pointing to the enormous growth in the donor class in the US because, 'using the wealth they concentrate from the new inequality, they shape elections, academic research and the community action (through the shadow state of its foundation)'. However, Rogers (2011) also points out, there is often limited evidence that philanthropists are motivated to extend international capitalism, showing that they have also enabled anti-discriminatory practices and social inclusion programmes at both a national and global level.

The paper evaluates the experiences of one attempt to create a social economy programme by assembling individual components as an interdependent grid in the age sector in Northern Ireland. The next section outlines the scope of the social economy, compares its structure globally but stresses the complex assemblages of enterprises, finance, and intermediaries that help it operate as a distinctive market. The main part of the paper evaluates the Atlantic Philanthropies programme that aimed to embed these practices in the age sector in Northern Ireland. It shows that whilst there were individual successes, models of good practice and some replication, for the most part it failed to scale-up as a meaningful arena of alternative economics, advocacy and political organisation. The paper concludes by

highlighting the limitations of manufactured social economies and especially the need to embed such alterity in the interests, motives and aspirations of those who it purports to serve. In particular, it highlights the value of thinking about the social economy as an assemblage but also the need to challenge assumptions about how it ‘actually exists’ as an interrelated grid.

Assembling the social economy

The social economy is notoriously ill-defined but in broad terms, is characterised by trading a product or service for profit with a social purpose and collective, rather than shareholder forms of ownership (Ridley-Duff and Bull, 2011). Defourny and Nyssen (2010) show that it includes cooperatives, mutuals, associations and foundations and that its scope has broadened from its community base to include specialist forms of finance, intermediaries (in legal, business consultancy and research services) and increasingly, hybrid organisational forms including private-social companies operating close to the public sector. Nicholls (2010a) makes the point that the social economy in the UK is still in a ‘pre-paradigmatic’ stage but detected the consolidation of a hegemonic discourse of the ‘entrepreneur-hero’ which threatens to marginalise other narratives based on social justice and empowerment. For Harvey (2012), the alignment of social enterprises with neoliberal ideologies, welfare withdrawal and shifting service delivery to the third sector is deeply problematic. Here, the social economy emerges as a ‘liberal Trojan horse’ designed to extend and naturalise market or quasi-market forms across both the local and central state (McMurtry, 2015, p. 59).

But McMurtry also points out that this is not inevitable, that the sector has the resources to make alternative ethical choices and that the social economy takes different forms across the globe. As noted earlier, it is shaped in path-dependent ways and responds to distinctive

economic histories, national cultures and political ideologies (Kerlin, 2012). For instance, Nicholls (2010a) shows how in Latin American, cooperative models with their roots in liberation theology place a much stronger emphasis on social solidarity whilst in Eastern Europe social enterprises have enabled the transition from centralised state control to a more liberal economy. Similarly, Defourny and Nyssen (2010) identify at least four types of social economies in Europe, each responding to different histories, support systems and neoliberal pressures. In Belgium, France and Germany a more corporatist model exists where the sector works in partnership with the state to target hard to reach groups and tackle social exclusion. In Nordic countries with stronger social protection systems cooperatives have specialised in a range of care and housing sectors whilst in Southern Europe the charitable sector and the church still play a prominent role in mainstream education, health and social services. Finally, Defourny and Nyssens show that the policy thrust in the UK (as well as the US) aims to reshape the sector in more marketised ways via new forms of finance, contracting public services and support for performance related Social Impact Bonds. Indeed, Wheeler (2017, p. 1) argues that marketized management techniques, incentive financing and social lending inevitably restructure the value base of even the most recalcitrant ventures as ‘neo-institutional pressures tend to drive the organisation towards conformity with similar more mainstream rivals meaning the radical approach which assisted the formation of the organisation become less observable.’

However, Dey and Steyaert (2012, p. 94) make the point that the social enterprise sector cannot be disciplined in such resource dependent ways, which ‘positions non-profit organisations in a Darwinistic plot, as only the most flexible and entrepreneurial organisations are deemed fit enough to morph with social entrepreneurship, thus averting their looming demise’. In particular, there is little empirical evidence to suggest that the

community and voluntary sector is shifting to a social enterprise model in order to replace grant income lost in a period of austerity (Maibon and Smith, 2016). Sunley and Pinch (2014) also show that social economy markets are far more complex, rejecting the view that they are simply the product of calculated decisions to impose private sector behaviours and modalities onto the third sector. In short, they are embedded in a range of complex institutional, cultural and social processes that vary across sectors, nation states and levels of activity. Beckert (2009) argues that markets are ‘arenas’ in which a range of firms, suppliers, financiers, regulators, experts and intermediaries are needed to resolve problems of coordination and to make it operate smoothly. Here, the emphasis is explicitly normative. If neoliberalism is about dis-embedding economics from its social base, then strategies to re-embed it are at the core of resistive politics, building alternative arenas for redistribution and exchange and mobilising around a distinct set of solidarity values (Bendt and Brockler, 2010). Markets are socially constructed but as McFarlane (2011) argued, the assemblage of organisations, networks, skills and resources is necessary in order to *create* alternatives to dominant rational values and purely economic outcomes.

Sunley and Pinch (2014) draw on Beckert’s analysis of markets to show that social enterprises also rely on institutions, networks and cognitive structures that form a ‘grid’ to enable the social economy to survive and ultimately scale its effects. Institutions refer to the regulations, finance providers and policies that encourage market stratification and heterodoxy beyond the profit motive. Networks involve the alliances and relationships that are formed to improve coordination through supply chains, joint contracts and access to markets but also to seek political advantage and preferential policies for the sector. Cognitive frames are belief systems, heuristics and ideologies that distinguish the social economy from other forms of public and private markets but also shape understandings of the desirability of

distinctly social action. Wheeler (2017) shows that this is in constant tension with policy community recursively stressing the role of social enterprises in public service delivery and the sector, which struggles to assert its emancipatory qualities. In short, the ‘social grid’ and how it is assembled and reproduced is important in understanding how the social economy can be steered in a different way.

Components of the social grid

This concept of an assembled social grid on which the development of a reformist social economy rests is at the heart of experimentation, community control and political advocacy (Sunley and Pinch, 2014). The Atlantic Philanthropies programme did not plan or envisage a social grid but did reflect the need to assemble ‘an enabling infrastructure to help create a viable socially responsible and person-centred social economy’ in the age sector in Northern Ireland (Atlantic Philanthropies, 2009, p. 1). It also supported institutional capacity especially around social finance, the cognitive environment and skills in investment readiness, labour market access and supporting social entrepreneurs. Grantees were also supported to come together to share practice, develop resources and undertake research to improve learning, strengthen skills and the build the case for social economics more broadly. Each is itself, a politically loaded arena and Thompson (2011) argues that the increase in social enterprises in the UK and US are, in part, linked to the decline of state services, an emphasis on self-reliance and personal responsibility, a shift in funding from grant to loans and the increased use of competitive contracts. Ultimately, the danger here is that social enterprises are created or co-opted in the interests of the state rather than as a response to the aspirations of users (Stewart *et al.*, 2014).

In their study of the social enterprises in the age sector, Whitelaw and Hill (2013) did find evidence that they were filling the gap left behind by rationalising and centralising services and have become preoccupied by business metrics and sustaining organisations rather than meeting the needs of older people. Their research also highlighted the disruptive effects of both formalising volunteering and restructuring community organisations as commercial businesses. However, where the service is genuinely coproduced and responds to the expressed priorities of users, such as in rural transport, they argue that social enterprise models created a different sense of value and a more expansive understanding of community sustainability. Similarly, O'Shaughnessy *et al.* (2011) argue that social enterprises in the transport sector need the state (for finance, access to planning information and staff) to improve services. It is not the case that these are, or need to be, separate arenas of activity but are inevitably connected if the outcome is to improve access for the older user. SEUK (2015) also point out that there is little evidence, certainly at the national level, that the social enterprise sector is being redesigned as a cheap alternative to welfare and state provision. They argue that social enterprises respond to local, not state needs and tend to be concentrated in the UK's most deprived communities, with 31 percent of all social enterprises based in the 20 percent most disadvantaged areas compared with 12 percent of private SMEs. Moreover, 40 percent of social enterprises have a female leader compared with 18 percent of SMEs and 59 percent have developed a new product or service in the previous 12 months compared with 38 percent of all SMEs (SEUK, 2015).

There are, of course, isomorphic pressures to conform to the needs of the funder and the most effective social entrepreneurs are constantly balancing the priorities of the resource holder with that of their community of interest (Dart, 2004). They need to hold in check *pragmatic legitimacy* that satisfies the former but adopt *moral legitimacy* to anchor the business in their

core organisational values, ethics and stakeholder demands (Di Domenico *et al.*, 2010). For Wynne-Jones *et al.*, (2015) the preoccupation with the celebrity social entrepreneur linked to high performance social enterprises marginalises the collectivity that make solidarity economies distinctive. But, as Kickul and Lyons (2012) demonstrate, they are also a necessary part of the assemblage in creating new services and products, finding and using resources (including social finance) and resisting external pressures by steering the organisation closer to its social mission. Pandey *et al.* (2017) in particular, highlight the increasing importance of skills in resource management rather than innate leadership traits in expanding the sector in a way that avoids capture or co-option. In short, there may be issues with a concentration on entrepreneurship but it is an integral component of the social grid and progressive enterprise development.

Social finance also represents a critical component of the social grid and again it is inevitably double-edged; on the one hand, liberating organisations to scale their social mission; and on the other, an instrument to discipline the sector in the ways of the market (Nicholls, 2010b). In the UK, this also relates to the regulatory environment within which social finance has developed including legislative changes to enable social clauses and the transfer of state assets to charities (Margarian, 2017). The New Labour administration introduced Community Investment Tax Relief (CITR), which has been extended by the current administration via Social Investment Tax Relief (SITR) to incentivise investment in community businesses and sectors with a high social impact. The last 15 years have also seen a considerable expansion of Community Development Finance Institutions (CDFIs), which are social enterprises that raise capital from commercial, government and charitable sources to lend on to community business as well as individuals. Responsible Finance (2016, p.2) show that the social finance market in the UK has grown from £77m worth of lending to £250m per annum in the last 10

years and that this has supported 40,000 businesses and social enterprises, creating 68,000 jobs and saving a further 41,000 that were at risk. Moore et al (2014) also predict that the social finance market will grow rapidly because of increased outsourcing of public services to private and social providers, a new statutory requirement for commissioners to consider social value when awarding contracts and a stronger culture of independence among NGOs aiming to reduce their reliance on grant aid.

However, Nicholls (2012) argues that the supply of finance is only one issue and that obstacles to scaling enterprises also relates to the lack of financial literacy, a weak regulatory environment and information asymmetries between borrowers and lenders. In particular, he highlights the need to understand the importance of capital in getting business to the next level and that finance is not punitive simply because it is connected with discredited technologies of the market. The CDFI (2012, p. 13) also emphasise the point that 'community finance is not faceless and rootless but recognisable and place-based. It promotes transparency not opacity, the long-term not the short-term, honesty not complexity and real investment in the economy rather than a game of numbers on a screen. Instead of algorithms, community finance offers the human touch, instead of hidden systemic risk and moral hazard, this is social enterprise.' The critical point is not economic activity, market modalities or business formats but exercising 'greater democratic control over the production and use of surplus' and ultimately, the ends to which it is used (Harvey, 2012, p. 23). If the social economy is to offer a genuine alternative, then it needs to assemble the necessary instruments to resist, compete and ultimately undermine the neoliberal market (Ferguson, 2015). Whether this can be deliberately planned and created, even with significant resources is the issue to which the paper now turns.

Programme design and research methodology

The design of the Social Economy Age Programme and the meta-evaluation approach is set out in table 1. Individual project evaluations were concerned primarily with output level indicators and organisational learning but the strategic analysis of the six grants aimed to determine whether their cumulative effects created the ‘ecosystem that that would enable more responsive services, strengthen the independence of the age sector and offer alternatives to failing public or private service delivery’ (Atlantic Philanthropies 2009, p. 2). The programme aimed to build the skills of NGOs in social economics, which was delivered primarily by the Ulster University Business School and this was linked to a new capital fund to strengthen the supply of social finance through a grant to Charity Bank. The approach also recognised that older people with a wide range of skills and experience have an interest in developing social enterprises and the charity *UnLtd* was funded to deliver an older peoples social entrepreneur programme. This was supported by more experimental projects by Volunteer Now to create age-specific Time Banks, creating employment via Intermediary Labour Markets with the Gasworks Employment Matching Service (GEMS); and developing social enterprise models to deliver home improvements based on the expertise of the Bryson Charitable Group.

Table 1 Programme design and evaluation framework

Project	Delivery organisation	Project aims	Methodology	Evaluation agency	Grant size	SROI impact
Investment readiness	Ulster University	Postgraduate training programme for social enterprise managers in the age sector	<ul style="list-style-type: none"> Quantitative survey n=103 participants In-depth interviews with n=5 academic staff and external trainers Analysis of learning materials and coursework 	RSM (private sector management consultancy)	£375,000	£1:£2.86
Financial capitalisation	Charity Bank	Capital investment in CDFI to support lending to the age sector	<ul style="list-style-type: none"> Analysis of lending inquiries and loan offers 	Queen's University Belfast (academic)	£500,000	£1:£0.00
Social entrepreneurship	UnLtd: Ignite Programme	Accelerator programme to develop older social entrepreneurs in forming and scaling social enterprises	<ul style="list-style-type: none"> Quantitative survey of n=40 participants Client progression data In-depth interviews with n=11 programme managers, donor and government agencies Case studies of n=10 participants 	UnLtd Research and Evaluation Services (NGO)	£700,000	£1:£2.79
Intermediary labour market	GEMS: Kestrel Programme	Work integration programme for over-50s in greater Belfast	<ul style="list-style-type: none"> Quantitative survey of 246 participants Monitoring data on participant progression In-depth interview with n=5 employers and programme managers 	LOCUS (private sector management consultancy, specialising in the voluntary sector)	£500,000	£1:£2.75
Time Banks	Volunteer Now: Time Banks Programme	Seed grants to start up and develop time banks specialising in older people's services	<ul style="list-style-type: none"> Data on exchange flows from n=15 participating schemes Survey data on exchanges in main programme (n=200 participants and 1500 exchanges) 	PG Consulting (private sector management consultancy)	£175,000	£1:£1.78
Social enterprise development	Bryson Charitable Group	New start company to provide home improvements for older people	<ul style="list-style-type: none"> Analysis of client volume and quantitative survey of n=161 clients Cost realisation model on client base Case studies n=10 in-depth analysis of participants 	ASTRAL Advisory (UK based foundation specialising in home improvement interventions for older people)	£100,000	£1:£1.34

The table also sets out the main data sources used to compile the meta evaluation and for the social economy, measurement, accounting for blended value and reliability have been problems, conceptually as well as methodologically. Maas and Grieco (2017, p. 122) argue that evaluations of social enterprises, for example, ‘seem to show that the warm glow of aiming for social value is stronger than the need for validation of their expectations’ and call for more rigorous multi-method approaches that reflect of the limits as well as benefits of, social action. Similarly, Tischer *et al.* (2016) argue that social enterprise evaluations, in particular, have tended to focus on a shareholder rather than stakeholder outcomes and prioritise economic and financial metrics over the impacts on client groups or participatory processes. Here, Mauksch *et al.* (2017) call for a stronger ethnographic content within mixed methods evaluations, especially to validate the multiple effects of interventions on people in the most marginal social and economic conditions.

A number of checks were introduced as part of the wider programme evaluation in order to prioritise learning, support evaluation design and validate findings. All projects must, as part of their grant terms, commission an evaluation and measures are built into the award including finance, technical assistance and preferred supplier lists to strengthen quality. Specific guidance on evaluation design in the Ageing Programme (Atlantic Philanthropies, 2011) highlighted the need to follow the broad logic model approach, which informs grant planning and contractual agreement between the donor and the project but also stressed the need to draw on a range of qualitative and ethnographic techniques to understand project effects on client groups, stakeholder engagement and governance systems. Project evaluations are monitored and formally reviewed by the Atlantic Philanthropies *Research and Evaluation Unit* and an interactive process between the Unit, the evaluator and project management staff is designed to strengthen the validity and reliability of each study. As the

table shows, a specific Social Return on Investment (SROI) was conducted across the projects. Drawing on New Economics Foundation and Cabinet Office (2009) guidance, this part of the evaluation attempted to identify consistent measures in order to valorise the social, financial and beneficiary impacts of the overall programme. SROI places a monetary value on the effects of the intervention and identifies the costs and benefits that accrue and in turn, relates these to a range stakeholders and interests including participants, the state, NGOs, the donor and so on.

The cognitive environment

The aim of investment readiness grant was ‘to develop a programme of training and technical aid that will build the financial capability of the age sector and increase NGO competence and awareness of the opportunities and challenges of social enterprise’ (RSM, 2014, p. 4).

The programme recognises that support is required at multiple levels from local age organisations that need support to professionalise their management systems to leaders in larger NGOs who want to diversify their income streams, create social enterprises or partner with the private sector to compete for contracts. The Ulster University launched the first *Advanced Diploma in Sustainable Investment for the Third Sector* with a specific focus on business planning, financial management, understanding and mitigating risk and marketing. The degree enables learning to be embedded in the practical challenges faced by individual organisations attempting to develop social enterprise models and the specific outcome was to create a new tradable service, start-up business, compete for contracts and especially to draw down social finance.

The evaluation conducted by RSM (2014) showed that the programme had a significant effect on the age sector by creating: 24 places per annum in an advanced level university

course; supported 103 participants; and levered an in-kind contribution of £420,000 for educational development from the university. The report also concluded that successive cohorts were satisfied with the quality and range of the teaching as well as the skills and knowledge they developed. However, only 10 per cent stated that they now understand the need to acquire capital; 36 per cent that they should diversify revenue streams and 45 per cent that they need to develop adequate reserves and working capital (RSM, 2014, pp. 268-269). The evaluation showed that there is still little evidence that the participants from the age sector have created new business concepts let alone started a social enterprise as a result of the training. In short, training on its own was unlikely to produce new businesses or strengthen the flow of lending into the sector. Again, the assumption (not necessarily entirely erroneously) was that the more competent practitioners would be better able to understand, draw down and ultimately repay loans, especially those made available under the second strand of the programme.

Sustainable social finance

Weber and Remer (2011) argue that the future of community development is closely related to the expansion of finance supply, the skills to use it and the capacity of organisations to assess the business and ethical risks of debt. Traditionally, financial capital for the sector has come in the form of grant aid but as this declines the need to find other forms of finance has and will increase (Albert *et al.*, 2016). Financial independence also brings a capacity to act in more challenging and independent ways without risking core funding support from government and the most radical NGOs are those that can separate themselves from the agendas of their financial backers (Trudeau, 2012). For example, Margarian (2017, p.53) points out that 'repeated project-based public support might create a harmful dependence on this kind of fund. To be effective, it needs to be targeted at nascent socially effective

organizations with non-solvent clients.’ In short, grant aid works best with start-up, non-commercial projects and might crowd out more innovative fund raising among enterprises that have the capacity to diversify their income streams.

ECORYS (2012) reviewed the state of social finance in Northern Ireland and highlighted significant gaps in patient capital that helps projects graduate from grants to a blended mix of grant and debt up to full lending options. This could also involve extended terms, loan holidays and more flexible repayment schedules delivered by a CDFI and in this case Atlantic invested in Charity Bank as one of only two CDFIs operating in Northern Ireland. In order to lend to charities and other not for profit age organisations, CDFIs such as Charity Bank needs two sources of funds; capital and deposits. Capital in the form of ordinary shares and capital grants is the foundation of the Bank and allows it to create *leverage* (Buttle, 2008). In broad terms, £1 of capital allows the Bank to raise £6 of deposits from which they can lend to charities and as loans repay, new borrowings can be advanced and the leverage increased. Thus, £500,000 of core capital invested in Charity Bank through the capital grant does not yield Atlantic Philanthropies any financial return immediately but would provide underpin lending valued at around £3m. However, by the last quarter 2016 there was no lending to the age sector in Northern Ireland. There have been inquiries but the Charity Bank manager pointed it that most of the demand is for unsecured lending below £50,000 and mainly for working capital, salaries or revenue costs. Charity Bank do not lend below £50,000 because of the transaction costs involved and have found it difficult to compete with retail banks, especially where the applicant has security (such as property, plant or equipment). Moreover, with banking recovering from the financial crises and Charity Bank unlikely to vary its lending floor, the manager points out that demand is likely to remain weak.

Labour market integration

GEMS is a Labour Market Intermediary operating in Belfast and KESTREL (Knowledge, Experience, Skills, Training, Respect, Empowerment, Lifelong learning) aims to increase the economic security of older workers aged 50+, promote age positive employment practices, challenge stereotypical perceptions and provide services to individuals approaching retirement. Work integration programmes have been criticised, precisely because they have been used to help shift people on welfare off benefits and into work in often low paid or insecure jobs (Vidal, 2005). However, LOCUS (2015) point out that the initial scoping exercise showed that there were a large number of older people who wanted to work (and stay in work) to recover their sense of identity and sense of self-worth as well as to address their isolation and loneliness. They also identified significant labour market barriers:

- There is an absence of age positive practices with employer practices dominated by the need to comply with anti-discrimination legislation on religion.
- A corporate culture that generally favours youth over experience. Young people are perceived as energetic, dynamic and motivated whilst older people's experience, ability to make more accurate and stable decisions and avoid risk are less valued.
- Yet, salary is determined by age and experience with employers sensing diminishing returns from more expensive and apparently less effective older workers.
- Retirement within organisations is seen as a largely human resource issue dominated by financial issues. The impact of retirement on organisational performance, knowledge assets or succession planning is rarely considered in workforce planning (LOCUS, 2015).

The evaluation of the grant showed that by 2014: 246 older people had registered with KESTREL since the project began in November 2009; 107 have completed formal training; 94 or 38 per cent have been placed into either full-time or part-time employment; and 33 have become volunteers. The evaluators point out that by comparison, the Government's *Steps to Work* scheme achieved 28 per cent into employment across Northern Ireland. The exit survey showed that 78 per cent of KESTREL participants rated their *self-esteem* as excellent or good and the figures for *confidence* and *quality of life* were 75 per cent and 65 per cent respectively, highlighting the particular quality of social enterprise participation on health and

wellbeing outcomes (Farmer *et al.*, 2016). The analysis also estimated the financial effects of the grant including a reduction in welfare benefits of £1.1m, a new full-time waged income of £6.1m and a part-time wage of £0.9m over a projected five-year period. However, it also showed that most of the participants had previously been employed, only one-third were from the most deprived wards and most of the jobs were in low paying sectors of the economy.

Infrastructure for social entrepreneurs

The UnLtd older people's social entrepreneurship project provided one-to-one mentoring, financial support and training, networking and best practice visits to develop skills and help grow business ideas. Participants could enter at Level 1 or 2 but the concept aimed to staircase viable projects to the point where they form social business capable of delivering a service, product or facility for older people. Two *awards* were available and the evaluation (UnLtd, 2012) showed that: 96 Ignite Awards of up to £5,000 for start-up ideas; and 4 Ignite Development Awards of up to £15,000 for more established entrepreneurs to grow their ideas. The analysis also showed that the grant had the following broad profile:

- 36 per cent of participants in the Ignite awards were over 60 and 64 per cent were over 50 years of age;
- 3,597 older people have benefited from the work of the projects supported;
- 40 social enterprises have been created; and
- 20 Full-Time Equivalent jobs have been created.

The evaluation also showed that over a five-year period, there are significant effects on: the turnover of social enterprises formed (£4.0m); new wages (£2.3m); and training support (£0.05m) (UnLtd, 2014). The table below describes the number of projects by sector and shows that only one-fifth (22 per cent) were active in health and social care and that entrepreneurs were also working in community arts (19 per cent), adult education (17 per cent) and tackling isolation (15 per cent). Again, there is comparatively little evidence that

the programme created subsidised forms of welfare or displaced existing services but neither did it develop an independent, radical alternative economy for older people either.

Table 2 Sector activity of UnLtd older social entrepreneurship programme

Sector	No.	Percentage
Health and social care	21	22
Community cohesion/peace building	8	8
Unemployment	4	4
Isolation of older people	14	15
Education	16	17
Social history	6	6
Sports	4	4
Environment	3	3
Community arts	18	19
Other	2	2
Total	96	100

Time Banks

Dodd (2015) highlights both the social uses of money and the varied means by which exchange and distribution happens, especially within solidarity networks and self-help communities. Time Banks are interesting because they sit outside a financialized understanding of surplus and accumulation and instead focus on reciprocal transactions in which participants trade skills, resources and expertise through time. ‘For every hour participants ‘deposit’ in a Time Bank by giving practical help and support to others, they are able to ‘withdraw’ equivalent support in time when they themselves need something too. In each case the participant decides what they can offer. Everyone’s time is equal, so one hour of my time is equal to one hour of your time, irrespective of the skills we might trade’ (TBUK, 2011, p. 8). The grant to *Volunteer Now* aimed to create 15 Time Banks where older people are the primary giver or receiver of local services. Whilst a number of Time Banks are still being developed, few have reached the scale to impact on service provision for older people (PG Consultancy 2015). In one social housing estate in North Down, 200 residents are involved with around 1,500 exchanges per year but it has been difficult to engage older

people in other schemes, not least because relationships formed around home, community and place are much more complex (Stewart *et al.*, 2014). Relationships, trust and reciprocal behaviours are formed by older people (and others) in socially constructed and geographically mediated ways, not in response to schemes brought in from outside, no matter how well intentioned their outcomes (Buffel *et al.*, 2012).

Social Enterprise Pilot

Finally, the Bryson Energy Handyperson Pilot aimed to maintain the independence of older people at home whilst improving their quality of life, security and mobility. In order to carry out basic improvements to their dwelling, the Bryson Charitable Group created a new social enterprise, which enables older people to live in their homes longer. A charging model was established with people aged over-60 and on qualifying welfare benefits receiving the subsidised rate of £15 for three-hours' work; and a second category of over-60 and not on qualifying benefits receiving a rate of £30 for the first hour and up to a maximum of £50 for three-hours' work. The evaluation showed that the users, public sector stakeholders and referral agencies valued the design, delivery and impact of the service:

- The development of standards and systems to ensure that the quality and reliability of the service was maintained was highlighted both by users and also by stakeholders, especially in the statutory sector.
- Building on the reputation of the Bryson Charitable Group and their home insulation programme was important to secure access, get users on board and build effective partnerships with local referral agencies.
- Training for frontline staff maintained reputational standards but also ensured the service was tailored to the needs of older people.
- Each occupant who received a visit from the handyperson was offered a home safety assessment that identified risks such as fall hazards that could easily be remedied or referred on to an appropriate organisation (Astral Advisory, 2014).

Astral also show that the clients surveyed all stated that they were 'satisfied' with the service and in particular:

- Participants got jobs completed that they could neither do themselves nor get another tradesperson to complete.
- They were often suspicious of workmen and feared being exploited and valued the 'honest broker' service offered by an organisation with a trusted reputation.
- The quality of the work was high and users were satisfied accessing the service, the timing and quality of the work and the cost.
- The work was often small scale but was valued at both a practical and emotional level. The sense of confidence, independence, peace of mind and safety were recurring themes among users.

The evaluation also used cost realisation methods to determine the economic as well as the social effects of home improvements. This analysis was modelled over a twelve-month period and showed that, every £40,000 spent on the grant produced nearly £55,000 in monetary benefit or each £1.00 invested produced a social return of £1.34. Savings were generated as: older people could stay out of institutional care and maintain their independence; falls and their subsequent health and care costs are reduced; and fuel bills declined as a result of better home insulation. Health organisations benefit most, in financial and service terms but Bryson pointed out that they had difficulty with referrals, especially from social care providers and securing sustainable funding commitments from government (Astral Advisory, 2014).

Table 1 also summarises cost realisation techniques to show the *Social Return on Investment [SROI]* modelled for the six grants and it shows that whilst the payback is comparatively modest, it is important. It was seen in the description of case studies that: people are taken off benefits; they move into waged work; some form new businesses that employ older people; and social enterprises have strengthened their turnover by providing services and products to diversify income streams.

There are also specific examples of pilot initiatives being adopted by government and other funders. For example, the KESTREL approach has now been taken up by the Department of

Employment and Learning who launched (in January 2013) a new £6m employment initiative entitled *Step Ahead 50+* to support 1,100 unemployed older people into work. In 2015, the *Building Change Trust* developed proposals for a two year Investment Readiness Programme, based on the Charity Bank model. However, as noted earlier, the assumption that a more competent, investment savvy and entrepreneurial sector would create projects and businesses supported by debt rather than grant has simply not materialised.

Moreover, Bryson make it clear that a Handyperson service will not be profitable as a standalone venture and a subsidy is still required to make it viable as a social as well as an economic entity. The plan to create Time Banks also made assumptions about the readiness and willingness of older people to engage in such formal exchanges. There was little detailed interrogation of the dynamics and value of their informal relations with friends, family and neighbours nor the potential that these might be disrupted or displaced by more organised approaches. The relationship between investment readiness and lending also indicates a broader problem with programme integration. UnLtd did identify and develop social entrepreneurs but few of the new entrants had formed or scaled a social enterprise, availed of the investment readiness programme or showed an interest in debt finance. Many of these initiatives were small scale and happy to remain so or were under-capitalised and found it difficult to get to the next stage of growth. It was also unclear how the labour market programme linked with other projects and no real attempt was made to use the entrepreneurship initiative or the social enterprise as pathways to sustainable employment.

Conclusions

The programme did add value in terms of new services, addressing exclusion and isolation and leveraging resources from government, the participants themselves and other funders. The

vignettes show that they also touched older people's lives, improved their sense of wellbeing and made a qualitative difference for hard to reach individuals and groups. But its real value was in experimentation and how economic models might create alternatives to the market, declining state welfare and the individualisation of care. It did give expression to older people who wanted to create ethical business models and use their expertise for a wider set of collective rather than purely private gains. There is comparatively little evidence that these models or practices are filling the space left behind by a retreating state or rapacious private contractors moving into care services. The Handyperson scheme struggles to attract statutory support and it is far too simplistic to see social enterprises trapped in a Fustian pact by a punitive public sector. Many of the businesses simply offered services that older people need and were not getting in a way, at a price and with the confidence they wanted. Others give expression to older peoples' interests and identities, offered meaningful work or provided opportunities for socialisation, contact and new income.

However, as an experiment, large parts of the approach simply did not work and this raises three implications for social economics more broadly. First, it made all sorts of assumptions about how the social economy operates, how it can be *made*, the appetite for risk and how the projects selected related to the expressed needs of organisations, communities and most of all, older people themselves. Skilling-up NGOs will not by itself result in lending or new businesses any more than neoliberal ideologies can discipline the sector in the context of state restructuring. Lending is risky for organisations without the collateral or experience to manage it and ultimately their skills set is just one part of the challenge of business sustainability. As a number of the evaluations show, any business concept only makes sense if it responds to needs that are not being met by state or private markets. Social enterprises, Time Banks and lending are critical to scaling-up a just economy but it cannot be

manufactured without reference to what and who it is for. The weakness of the Atlantic Philanthropies programme was that it was primarily top-down rather than embedded in the everyday worlds of older people, how they access and use services, where the gaps are and how they might be addressed. This form of embedding is critical to the performance of an ethically responsive social economy and significant investment is needed to better understand how the poorest and most isolated old can meaningfully shape and support the services that matter most to them.

Secondly, the concept of the social grid, the ordering and organising of the elements of alternative practice and the identification of the components in the wider assembly of social economies have important value. What these are, how they work together, the assumptions they make about their interdependence and how they respond to local conditions all clearly need to be better evaluated. Such evaluation needs to focus on the capacity of projects to respond to local conditions, the potential for communitarian politics and how practically, they can make older people's lives better. Identifying how projects connect as a grid, especially the relationship between skills, the use of finance and scaling-up viable enterprises are critical to experimentation and replication strategies.

Third, is the problem of coordination and specifically the maturity of the sector and the capacity of grantees to connect to each other, economically but also politically. They did not form a coherent group trading interdependent services and whilst this was part of their funding, most saw little benefit to the delivery of their individual project. This unquestionably diminished their political potency, ability to work cooperatively or to lobby for social economics more broadly. Research, beyond performance management was weak, certainly to build the case for the social economy, draw attention to policy limitations or

demonstrate its leverage over private providers. If the social economy is to become a meaningful site of age politics, self-organisation and service provision then a better evidence base, more effective arguments and a stronger sense of corporate purpose needs to accompany donor investment and project support.

References

- Albert, L., Dean, T. and Baron, R. (2016), "From social value to social cognition: how social ventures obtain the resources they need for social transformation", *Journal of Social Entrepreneurship*, Vol. 7, No. 3, pp. 289-311.
- Astral Advisory (2014), *Evaluation of the Bryson Energy Handyperson Services*, Astral, Derbyshire.
- Atlantic Philanthropies (2009), *Feasibility Study into an Age Social Economy Intervention in Northern Ireland*, Atlantic Philanthropies, Dublin.
- Atlantic Philanthropies (2011), *Thinking About Evaluation? A Guide to Methods and Concepts*, Atlantic Philanthropies, Dublin.
- Beckert, J. (2009), "The social order of markets", *Theory and Society*, Vol. 38, No. 3, pp. 245-269.
- Berndt, C. and Boeckler, M. (2010), "Geographies of markets: Materials, morals and monsters in motion", *Progress in Human Geography*, Vol. 35, No. 4, pp. 559-567.
- Buffel, T., Phillipson, C. and Scharf, T. (2012), "Ageing in urban environments: developing 'age-friendly' cities", *Critical Social Policy*, Vol. 32, No. 4, pp. 597-617.
- Buttle, M. (2008), "Diverse economies and the negotiations and practices of ethical finance: The case of Charity Bank", *Environment and Planning A*, Vol. 40, No. 9, pp. 2097-2113.
- Cabinet Office (2009), *A Guide to Social Return on Investment*, Cabinet Office, London.
- Community Development Finance Association (CDFA) (2012), *Just Finance: Capitalising Communities, Strengthening Local Economies*, CDFA, London.
- Dart, R. (2004), "The legitimacy of social enterprises", *Non-profit Management and Leadership*, Vol. 14, No. 4, pp. 411-424.
- Defourny, J. and Nyssens, M. (2010), "Conceptions of social enterprise and social entrepreneurship in Europe and US: Convergences and divergences", *Journal of Social Entrepreneurship*, Vol. 1, No. 1, pp. 32-53.
- Dey, P. and Steyaert, C. (2012), "Social entrepreneurship: Critique and the radical enactment of the social", *Social Enterprise Journal*, Vol. 8, No. 2, pp. 90-107.
- Di Domenico, M., Haugh, T. and Tracey, P. (2010), "Social bricolage: Theorising social value creation in social enterprises", *Entrepreneurship Theory and Practice*, Vol. 34, No. 4, pp. 681-703.
- Dodd, N. (2014), *The Social Life of Money*, Princeton University Press, Princeton.
- ECORYS (2012), *Social Finance Northern Ireland: Innovative Thinking and Action*, UCIT and Charity Bank, Belfast.

Farmer, J., De Cotta, T., McKinnon, K., Barraket, J., Munoz, S-A, Douglas, H. and Roy, M. (2016), "Social enterprise and wellbeing in community life", *Social Enterprise Journal*, Vol. 12, No. 2, pp. 235-254.

Ferguson, J. (2015), *Give a Man a Fish*, Duke University Press, Durham (NC).

Gibson-Graham, J-K., Cameron, J. and Healy, S. (2013), *Take Back the Economy: An Ethical Guide for Transforming our Communities*, University of Minnesota, Minneapolis (MN).

Hall, K., Alcock, P. and Millar, R. (2012), "Start up and sustainability: Marketisation and the social enterprise investment fund in England", *Journal of Social Policy*, Vol. 41, No. 4, pp. 733-749.

Harvey, D. (2012), *Rebel Cities: From the Right to the City to the Urban Revolution*, Verso, London.

Joseph Rowntree Foundation (JRF) (2012), *Living With Loneliness*, Joseph Rowntree Foundation, York.

Kerlin, J. (2012), "Defining social enterprises across different contexts: A conceptual framework based on institutional factors", in Gidron, B. and Hasenfeld, Y. (Eds.), *Social Enterprises: An Organisational Perspective*, Palgrave, Basingstoke, pp. 91-120.

Kickul, J. and Lyons, T. (2012), *Understanding Social Entrepreneurship: The Relentless Pursuit of Mission in an Ever Changing World*, Routledge, London.

LOCUS (2014), *Evaluation of the KESTREL Programme*, GEMS, Belfast.

Maas, K. and Grieco, C. (2017), "Distinguishing game changers from boastful charlatans: Which social enterprises measure their impact?", *Journal of Social Entrepreneurship*, Vol. 8, No. 1, pp. 110-128.

Macnicol, J. (2015), *Neoliberalising Old Age*, Cambridge, Cambridge University Press.

Maibom, C. and Smith, P. (2016), "Symbiosis across institutional logics in a social enterprise", *Social Enterprise Journal*, Vol. 12, No. 3, pp. 260-280.

Margarian, A. (2017), "Tell me your financing and I will tell you who you are: Organizations' strategies and project funds' effectiveness", *Social Enterprise Journal*, Vol. 13, No. 1, pp. 53-77.

Mauksch, S., Dey, P., Rowe, M. and Teasdale, S. (2017), "Ethnographies of social enterprise", *Social Enterprise Journal*, Vol. 13, No. 2, doi: 10.1108/SEJ-03-2017-0019.

McFarlane, C. (2011), "Assemblage and critical urbanism", *City*, Vol. 15, No. 2, pp. 204-224.

McMurtry, J-J. (2015), “Prometheus trojan horse or Frankenstein? Appraising the social and solidarity economy”, in Utting, P. (Ed.), *Social Solidarity Economy: Beyond the Fringe*, Zed Books, London, pp. 57-78.

Moore, M., Westley, F. and Nicholls, A. (2014), “The social finance and social innovation Nexus”, *Journal of Social Entrepreneurship*, Vol. 3, No. 2, pp. 115-132.

Morgan, K. (2016), “Collective entrepreneurship: the Basque model of innovation”, *European Planning Studies*, Vol. 24, No. 8, pp. 1544-1560.

Nicholls, A. (2010a), “The legitimacy of social entrepreneurship: Reflexive isomorphism in a pre-paradigmatic field”, *Entrepreneurship Theory and Practice*, Vol. 34, No.1, pp. 611-632.

Nicholls, A. (2010b), “The Institutionalization of social investment: The interplay of investment Logics and investor Rationalities”, *Journal of Social Entrepreneurship*, Vol. 1, No. 1, pp. 70–100.

Nicholls, A. (2012), “The legitimacy of social entrepreneurship: Reflexive isomorphism in a pre-paradigmatic field”, in Gidron, B. and Hasenfeld, Y. (Eds.), *Social Enterprises: An Organisational Perspective*, Palgrave, Basingstoke, pp. 222-249.

O’Cleary, C. (2007), *The Billionaire Who Wasn’t*, Public Affairs, New York.

O’Shaughnessy, M., Casey, E. and Enright, P. (2011), “Rural transport in peripheral rural areas”, *Social Enterprise Journal*, Vol. 7, No. 2, pp. 183–190.

Pandey, S., Lall, S., Pandey, S. and Ahlawat, S. (2017), “The appeal of social accelerators: what do social entrepreneurs value?”, *Journal of Social Entrepreneurship*, Vol. 8, No. 1, pp. 88-109.

Peck, J. and Tickell, A. (2002), “Neoliberalising space”, *Antipode*, Vol. 34, No. 3, pp. 380–404.

Peck, J., Theodore, N. and Brenner, N. (2010), “Postneoliberalism and its malcontents”, *Antipode*, Vol. 41, No. 1, pp. 94-116.

PG Consulting (2014), *Interim Report on Volunteer Now Time Banks*, Volunteer Now, Belfast.

Responsible Finance (2016), *Ten Years of Responsible Finance*, Responsible Finance, London.

Ridley-Duff, R. and Bull, M. (2011), *Understanding Social Enterprise: Theory and Practice*, Sage, London.

Rogers, R. (2011), “Why philanthropy-policy making matters”, *Society*, Vol. 48, No. 5, pp. 376-381.

RSM (2014) *Final Evaluation Report of the Investment Readiness Programme*, Building Change Trust, Belfast.

St. Martin, K., Roelvink, G. and Gibson-Graham, J.K. (2015), "Introduction: An economic politics for our time", in Roelvink, G., St.Martin, K. and Gibson-Graham, J.K. (Eds.), *Making Other Worlds Possible: Performing Diverse Economies*, University of Minnesota Press, Minneapolis.

Social Enterprise UK (SEUK) (2015), *The People's Business: State of Social Enterprise Survey 2015*, SEUK, London.

Stewart, J., Browning, C. and Sims, J. (2014), "Civic Socialising: A revealing new theory about older people's social relationships", *Ageing and Society*, Vol. 35, No. 4, pp. 750–764.

Stroper, M. (2016), "The neoliberal city as idea and reality", *Territory Politics Governance*, Vol. 4, No. 2, pp. 247-263.

Sunley, P. and Pinch, S. (2014), "The local construction of social enterprise markets: an evaluation of Jens Beckert's field approach", *Environment and Planning A*, Vol. 46, No. 4, pp. 788–802.

Teasdale, S. (2011), "What's in a name? Making sense of social enterprise discourses", *Public Policy and Administration*, Vol. 27, No. 2, pp. 99–119.

Thompson, J. (2011), "Reflections on social enterprise and the big society", *Social Enterprise Journal*, Vol. 7, No. 3, pp. 219-223.

Time Banking UK (TBUK) (2011), *The Time of Our Lives: Using Time Banking for Neighbourhood Renewal and Community Capacity Building*, TBUK, London.

Tischer, D., Yeoman, R., White, S., Nicholls, A. and Michie, J. (2016), "An evaluative framework for Mutual and Employee-Owned Businesses", *Journal of Social Entrepreneurship*, Vol. 7, No. 3, pp. 342-368.

Trudeau, D. (2012), "Constructing citizenship in the shadow state", *Geoforum*, Vol. 43, No. 3, pp. 442–452.

UnLtd (2012), *IgniteNI: Second Evaluation Report*, UnLtd, Bradford.

UnLtd (2014), *Golden Opportunities*, UnLtd, Bradford.

Vidal, I. (2005), "Social enterprise and social inclusion: Social enterprises in the sphere of work integration", *International Journal of Public Administration*, Vol. 28, Nos. 9-10, pp. 807-825.

Weber, O. and Remer, R. (2011), *Social Banks and the Future of Sustainable Finance*, Routledge, London.

Wheeler, P. (2017), "Where have all the radicals gone? How normative pressures can blunt the radical edge of a social enterprise", *Social Enterprise Journal*, Vol. 13, No. 2, doi: 10.1108/SEJ-07-2016-0024.

Whitelaw, S. and Hill, C. (2013), "Achieving social enterprises for older people; evidence from a European project", *Social Enterprise Journal*, Vol. 9, No. 3, pp. 269-292.

Williams, Z. (2012), *The Shadow State: A Report About Outsourcing of Public Services*, Social Enterprise UK, London.

Wynne-Jones, S., North, P. and Routledge, P. (2015), "Practising participatory geographies: potentials, problems and politics", *Area*, Vol. 47, No. 3, pp. 218-221.