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## **Examining collective action through the capability approach: the example of community currencies**

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# **Examining collective action through the capability approach: the example of community currencies**

## **Abstract**

Collective action is commonly defined through the involvement of a group of people carrying out common and voluntary actions to pursue shared interests. Collective action with its potential to contribute to agency and wellbeing freedom is a current and recurrent phenomenon in society, but still poorly explained by the Capability Approach. This paper's main aim is to look more closely at how the Capability Approach can be used to better frame, understand and evaluate the impacts of collective action. Based on a discussion of the literature on collective capabilities and agency, we suggest extending the perspective of the original approach, mainly through a more explicit distinction between three layers: individual processes, collective action, and social institutions. We argue that such an extension is useful in order to evaluate how collective action can alter wellbeing and agency freedoms. By way of example, we look at community currency initiatives – trading schemes that are designed and implemented as a supplement to the legal tender money – and employ the three-layered CA to describe and evaluate the effects of acting collectively in such a setting. We also point out what distinguishes such an assessment from other approaches that we have found in the literature on community currencies. We conclude that a more systematic analysis of collective action through the Capability Approach may enable the latter to provide for useful assessments of collective action.

**Keywords:** capability approach; agency; agency freedom; wellbeing freedom; collective action; community currencies; collective capabilities

## **1. Introduction**

At all times and places people have gathered to pursue their shared interests through collective action. No standard definition exists for the term “collective action”, but essential elements include the involvement of a group of people, a shared interest, as well as common, cooperative and voluntary actions to pursue that interest (Marshall

1998, Meinzen-Dick et al. 2004). The underlying motivation is to realize self- and other-regarding goals that are beyond the scope of individual participants, for example aiming to change social institutions. Collective action may increase the freedom to realise such goals.

As the expansion of freedoms is at the core of the Capability Approach (CA), we consider it a good candidate for better understanding and evaluating the effects of collective action. At the same time, the standard versions of Amartya Sen's CA have so far been mostly concerned with individuals and individual aims, preferences, and agency, without sufficiently elaborating the collective aspects of establishing and valuing individual freedoms. So far, the CA has not been able to provide guidelines for strengthening collective agency (Leßmann 2011, 11). Whereas the standard CA focusses on individual capabilities only, we argue that, when looking at collective processes involving a significant amount of interaction and collaboration among users, it makes sense to explicitly analyse collective aspects of capabilities. Our considerations go beyond arguments for considering procedural aspects of collectives with respect to collective value judgements (Alkire 2006) and beyond the discussion on positive or negative capabilities evolving from (not necessarily voluntary) group adherence (Evans 2002, Sen 2002, Stewart 2005, Ibrahim 2006). We argue that collective action requires and creates collective agency which may in turn change the capability set and hence the achieved functionings of participants as well as non-participants of such action. We focus our discussion on the evaluative analysis of collective action and not on motivational questions on why people gather to undertake collective action.

As a contemporary example of collective action, we use community currencies (CC), i.e. currency systems that exist as supplements to the national ones at the local level. CC are used around the world, attempting to provide local answers to global

challenges, such as the opacity of the standard financial system with its seeming tendency to redistribute wealth from the poor to the rich (Atkinson et al. 2011). The aims of such complementary currencies include, inter alia, the creation or strengthening of a locally rooted resilient economy, giving value to skills and things not valued by the standard market, and creating social ties in neighbourhoods. Bernd Lietaer, a Belgian expert on finance and CC, is convinced of the strong impact that currencies and their characteristics have on society: “Money matters. The way money is created and administered in a given society makes a deep impression on values and relationships within that society.” (Lietaer 2001, 4). CC are forms of collective action because they are based on the solidarity and cooperation of a group of people who voluntarily engage in the scheme in order to enact change within the social institutions of the current economic and financial system, notably money and exchange (Seyfang 2006).

CC have captured the interest of scientific research of quite different disciplines, including economics, sociology, anthropology, geography and to a lesser degree also development studies, political science, psychology or jurisprudence (Schroeder et al. 2011). Given this wide spectrum of perspectives and ontologies, analyses of CC adopt very diverse approaches, models, theories, measurements and indicators. Up to now, much research on CC does not refer to a clear conceptual framework, but is strongly practice-oriented and case-study-based. As we will show later, the CA offers an interesting focus on CC that complements and enriches current assessments of CC in terms of their effects on capabilities (not in terms of individual motives to join a CC initiative). It thus allows us to look more thoroughly at both the individual dimension of CC as well as the interplay between individual and collective effects.

This paper starts by extending standard uses of Sen’s CA to better cover the process aspect of collective action. We briefly review the literature on CC and use our

extended CA to show what an evaluative analysis of CC would look like if the focus was placed on individual freedoms and collective agency. The discussion focuses on the enrichment of the CA through the suggested extension.

## **2. The Capability Approach as a means to evaluate collective action**

The social embeddedness of both capability generation and the choice of achieved functionings has been mentioned throughout the literature, but – in our opinion – its conceptual implications have not been sufficiently elaborated. With what follows we want to resume the debate with regard to collective action and propose a three-layered understanding of Sen's CA.

### ***2.1 The Capability Approach embedded in social institutions***

The CA was developed by the economist and philosopher Amartya Sen as a critique to standard welfare economics, but also with the aim of proposing an alternative method for descriptive, prospective, and evaluative analyses. Within this framework, the ultimate goal of development is to contribute to a good human life, expressed by the enhancement of one's capability set (Sen 1999). A good life goes beyond the notion of achieving specific functionings by including the freedom to achieve them. Capabilities are a function of resources and conversion factors (acting as non-monetary constraints and opportunities), some of which can be acquired through individual action, but most of which depend on social institutions and are not within an individual's control. Analysing the potential of collective action to influence social institutions in order to enhance human freedom should thus also be based on this multidimensional understanding of a good life that includes achievements and freedoms.

Sen distinguishes between different goals that individuals have with regard to their respective individual or collective actions: whether they do something with the aim

of increasing their own wellbeing (sometimes motivated by sympathy for others) or their agency (being motivated by any commitment to the wellbeing of others). Through this distinction the CA includes a whole range of goals and values, narrowly self-regarding as well as completely other-regarding (see Grasso and Di Giulio 2003; Robeyns 2005). A good life, according to Sen, necessarily includes the freedom to pursue and achieve other-regarding values and goals. The literature on collective action and collaborative behaviour concurs that people have good reasons to take on commitments to the wellbeing of others, such as children, the poor, or future generations (see, e.g., Ostrom 1990; Putnam 1993).

In line with Alkire (2002) and Qizilbash (2002) who argue that it is important to distinguish values from capabilities, Deneulin (2011) calls for a better understanding of how social processes influence individually held values. The prioritisation among different capabilities, the act of choosing which functionings to achieve, and the evaluation of agency or wellbeing achievements all depend on individual and collective values<sup>1</sup>.

With regard to the topic of this paper, the relation between values and capabilities therefore is two-fold: on the one hand, individually held values and goals determine the relative importance of wellbeing with respect to agency freedoms. On the other hand, actions resulting from these choices lead to wellbeing or agency achievements which influence goals and values – this feedback loop might be especially important for collective actions.

Neither values and goals, nor capabilities or functionings are independent of larger collective processes, comprising of formal and informal institutions, but also of collective debates and actions. Therefore, the individual achievement of functionings

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<sup>1</sup> While we agree with Alkire (2002) and others that this space of values and goals is multi-dimensional, we want to highlight the tension between self- and other-regarding goals that has been prominent throughout Sen's work.

can only be understood with such collective processes in mind. Especially social conversion factors, such as intrapersonal trust or reciprocity depend on collective processes. The white core of figure 1 resumes the main elements of the CA, adding values and goals as an element and highlighting the distinction between self- and other-regarding goals.<sup>2</sup> As another contrast to standard presentations of the CA (e.g. Robeyns 2005, but Ibrahim 2006) where the capability function is subject to singular external factors such as the social context or personal history and psychology, figure 1 shows the embeddedness of individual capabilities and functionings in social institutions.<sup>3</sup> Social institutions can be divided into processes of collective action that are considered to be changeable from an individual perspective (e.g. local associations or groups) and those that seem to be unchangeable from the same individual's perspective (e.g. national or global institutions).<sup>4</sup> We assume that participating in collective action, as defined above, is a voluntary and intentional act which is not the case for all social processes or group memberships. The interactions between the three layers are highlighted with bold arrows. The white arrows depict the influence individually achieved functionings can have on social institutions whereas the dark and light grey arrows depict the influence of social institutions on individual goals, resources, conversion factors, and choices.

Figure 1: Embedding the CA in social institutions (own depiction)

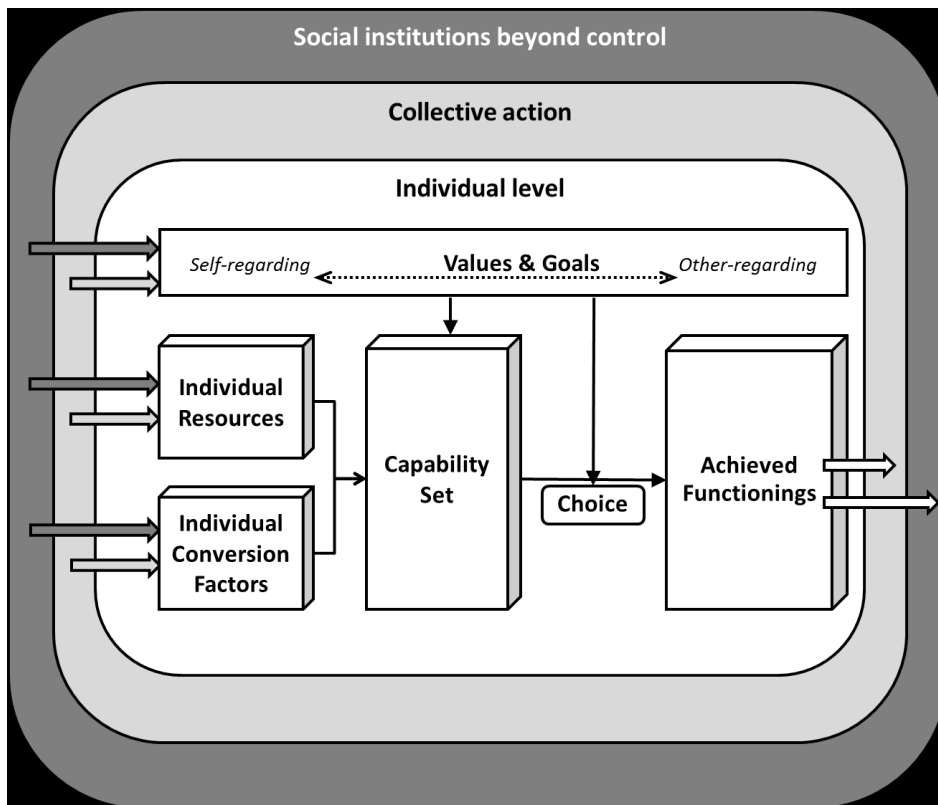
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2 While it seems plausible that different resources and conversion factors are required for wellbeing capabilities than for agency capabilities, we are not aware of any study in this respect.

3 The embeddedness in natural systems has been discussed, e.g. in Holland (2008), Polishchuk & Rauschmayer (2012), Peeters et al. (2015), Pelenc & Ballet (2015).

4 Please note that what appears to be changeable or unchangeable differs from one person to another. For people in strong positions of power, national or international institutions may be changeable to some extent, while people with low self-efficacy may not even think that they may be able to change local institutions. Moreover, such assessments of one's own ability to change social institutions may alter over time.





We will now turn to a more specific discussion of collective processes and capabilities in order to be able to specify this embeddedness.

### ***2.2 Collective processes and capabilities***

A merely individualistic understanding of behaviour has been criticised for omitting the deep embeddedness of individual actions in cultural norms and social institutions (e.g. Shove 2010). Scholars of practice theory such as Elizabeth Shove see values (or in her terms: meaning) alongside material and skills as an inherent part of actions (or: social practices). As the CA is essentially individualistic in its normative basis (Robeyns 2005), but also in its practice (e.g. the CA is void of an elaborate theory of society), the criticism of omitting the deep social embeddedness of individual practices is also partially applicable to the CA<sup>5</sup>. As Leßmann (2011, 19) puts it: “the CA should more

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<sup>5</sup> Following Robeyns (2005), the CA is defined through ethical individualism (ibid., 109), and can in principle account for groups and social structures although it does not provide a profound theory of society, institutions, or organizations. Thus, “more elaboration and integrity on collectivity issues is needed particularly because CA scholars often involve collective entities in their claims for justice (e.g., Nussbaum 2011)” (Griewald and Rauschmayer 2013).

systematically take account of the social embeddedness of individuals. The CA is not ignorant of the influence of groups, social relations, norms etc., on people's choices as Robeyns (2005, 98–99) points out, but as the literature on participatory projects shows there is a tension between the narrative approach taken so far and the model of choice used in the CA." Among CA scholars, the (too) individualistic perspective has been criticized by different authors as too narrow to deal with social phenomena constituted by social interdependencies (see, e.g., Evans 2002; Stewart 2005; Ibrahim 2006 and 2011; Ballet et al. 2007; Deneulin 2008 and 2011; Volkert 2013; Demals and Hyard 2014; Davis 2015). Demals and Hyard (2014, 36) affirm for example that "the Senian CA is grounded in a kind of individualism that states that collectivity is built up from individuals or people, who think, act and choose in relation with others and under the influence of social circumstances". Davis (2015) has shown, though, that Sen's differentiation of aspects of the self, ranging from self-welfare to commitments, allows a more differentiated analysis of the link between collectives and individuals, in particular, when separating the evaluation of individual advantage – where only individual capabilities count – from the analysis of agency where it makes sense to also consider collective aspects (which Davis calls "collective capabilities").

Some authors have argued that the methodological perspective of the approach, not necessarily in its concept, but in its implementation in practice, downplays the importance of collectives in enhancing capability sets. One of the first to do so was the sociologist Peter Evans, seeing himself in accordance with Sen, who has repeatedly stated the embedding of preference formation in cultural, and hence collective processes. But Evans wants to acknowledge this embeddedness through the extension of the CA towards collective capabilities: "In practice, my ability to choose the life I have reason to value often hangs on the possibility of my acting together with others who

have reason to value similar things. Individual capabilities depend on collective capabilities" (Evans 2002, 56). Davis (2015) argues that such dependency is contingent on a strong identification of the individual with the group – an issue that is also relevant for Ibrahim's (2006) and Stewart's (2005) contribution to the debate on collective capabilities.

Solava Ibrahim, referring to Evans, defines collective capabilities (in the context of self-help groups) "as the newly generated capabilities attained by virtue of their engagement in a collective action or their membership in a social network that helps them achieve the lives they value. They are not simply the sum (or average) of individual capabilities, but rather new capabilities that the individual alone would neither have nor be able to achieve, if he/she did not join a collectivity" (Ibrahim 2006, 404). Ibrahim assumes that collective capabilities influence individual choices in two ways: they extend the range of available options, and they influence the individual perception of a "reason to value" which, again, affects the conversion of capabilities to achieved functionings: "In contrast to individual agency where a person pursues 'individually' his/her own perception of the good, through acts of collective agency the individual can pursue this perception of the good collectively by joining or participating in a group with similar goals." (ibid.: 405).

Others (e.g., Sen [2002], Deneulin [2008], Volkert [2013]) do not disagree on the importance of social interaction for human development, but refrain from calling such freedoms to realise doings and beings in collective interaction 'collective capabilities' due to the strong normative role of 'capabilities' within the CA's use in evaluation. Capabilities, as the expression of human freedom, is the normative basis of any CA-based evaluation of individual advantage; giving 'collective capabilities' the same function is questionable and would challenge the CA's ethical basis. 'Collective

capabilities' that are valuable for some members may at the same time harm other members. Claiming that a structure or group provides a collective capability may overlook some significant dis-benefits or heterogeneities. Sen (2002, 85) refers to those capabilities that are dependent on social interactions as "socially dependent individual capabilities", since the experience of an "intrinsic satisfaction" still takes place on the individual layer. Davis (2015), in his analysis of the process of agency development, in contrast to an evaluation of individual advantage, complements these socially dependent individual capabilities with "individually dependent collective capabilities" in order to capture "how individuals influence what social groups in Sen's sense can achieve."

(Davis 2015, 10)

Volkert talks about 'collective abilities' that are produced by groups (including, but not limited to, groups carrying out collective actions) and "comprise positive and negative collective potentials that are beyond any individual's capability" (2013, 10-11). He sees the main importance of groups (including the state) in their intent to influence the distribution of resources and conversion factors as well as individual choices and goals. Economic lobby groups, environmental NGOs, self-help organisations, and sporting associations can all be analysed in this perspective. Volkert (2013) differentiates between direct and indirect individual agency, referring with the former to direct control of decisions and actions. Indirect individual agency "stands for individual citizens' public reasoning envisioning a 'government by discussion' (Sen 2009, 324). This allows influencing and indirectly controlling social actors and institutions" (Volkert 2013, 10). For example in sporting associations, members can exert direct agency through their engagement within the association and indirect agency through participation in the town's discussion and decisions on the importance and support of sporting associations. This last type of agency becomes collective when members act

out of collective interests and / or out of commitments they have taken collectively. In conceptual terms, Volkert talks about collective agency and avoids the term ‘collective capabilities’ and herewith apparently sees agency as being different from capabilities. Davis, on the other hand, talks of capabilities, but differentiates between evaluation of advantage and analysis of agency. In substance, they do not seem to disagree. Apart from this distinction it seems necessary to better describe the character of membership. This paper’s focus is on voluntary and intentional membership in collectives pursuing collective actions based on members’ shared interests. We assume that collective capabilities that harm their wellbeing would in general encourage individuals to leave the collective, and herewith dissolve the harming component.<sup>6</sup>

In the light of Sen’s fourfold differentiation between wellbeing freedom and achievement as well as agency freedom and achievement, an engagement for a sporting association can then be understood not only with respect to effects on individual wellbeing freedom and achievement (e.g. being able to and actively carry out a sports activity), but also with regard to agency freedom and achievement (e.g. being able to and actively support others to perform this sport). Many people design and/or implement collective action processes and benefit from their outcomes. This “direct collective agency” (Volkert 2013) additionally enhances their indirect individual and collective agency by empowering them to take part in public reasoning.

From this brief and incomplete review on collective (cap)abilities and agency, we conclude that culturally and institutionally embedded collective processes and their outcomes are important for individual capabilities. Due to the normative weight of

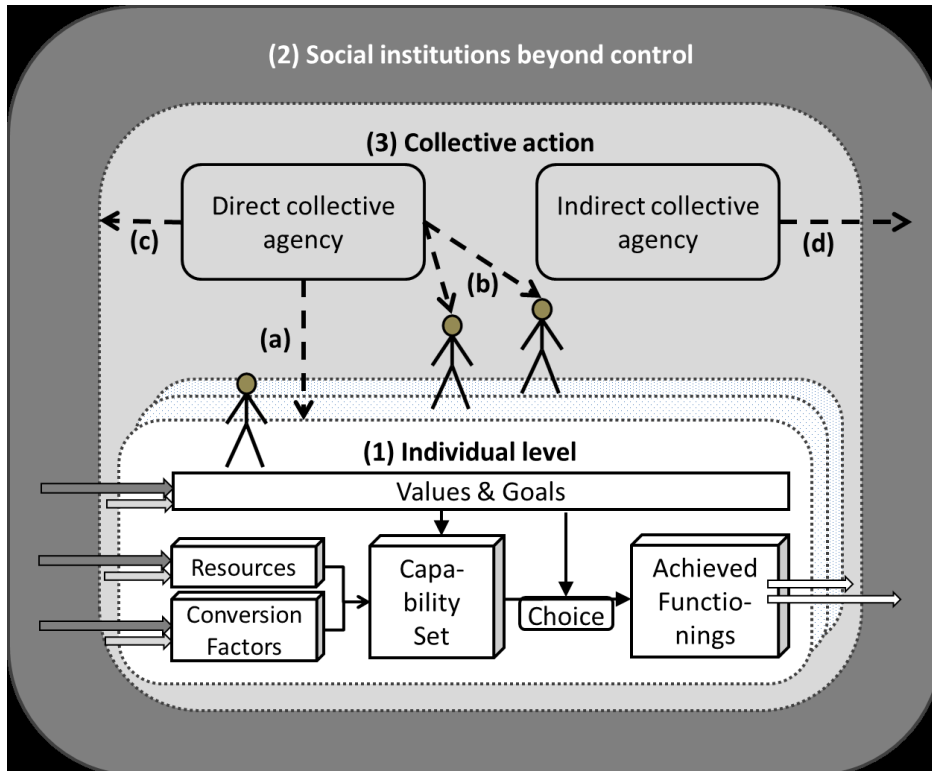
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<sup>6</sup> Along the discussion on Sen’s (2002) definition and examples of collective capabilities, many scholars are against the use of the term ‘capabilities’ for those collective capabilities that may harm group members or non-members. In our view, this is an overly harsh restriction, as the term ‘individual capabilities’ is not restricted in this way. Even for the capability of cycling around (let alone: driving around), harming oneself and others is a possible and not unlikely outcome.

‘capabilities’ in the CA’s evaluation of advantage, it seems necessary, however, to specify that collective capabilities may be an important part of agency development, but should not be a source of a normative analysis of individual advantage. We will therefore call Davis’ ‘collective capabilities’ collective agency. Ibrahim’s use of collective capabilities in an evaluative sense seems to be misleading and Sen’s use (2002) misplaced in a discussion on collective action.

### 2.3 A three-layered understanding of the Capability Approach

Figure 2: Role of collective processes in the three-layered understanding of the Capability Approach (own depiction)



Based on figure 1 and our discussion on collective processes and capabilities, we are now able to present figure 2 that shows a more fully-fledged three-layered understanding of the CA:

- (1) The white boxes in the centre correspond to the respective individual layer embedded in social institutions (depicted in more detail in figure 1).

- (2) The outer box in dark grey corresponds to those social institutions that are considered unchangeable by the respective individual, such as the national currency system, or rules of market exchange. These are not in the focus of this paper.
- (3) The light grey box in between, which is at the centre of this conceptual analysis, depicts specific processes of collective action and their outcomes. By taking part in such processes, individuals can acquire collective agency, which can take both direct and indirect forms (Volkert 2013) and have different effects, as depicted through the different arrows (a) to (d):

- Arrow (a): Direct collective agency may influence an individual's values and goals, resources, and conversion factors and the interaction of those which we have not depicted in the figure. With regard to goals, for example, an individual's courage to strive for societal change may increase through engagement in collective action. Through collective action, they may also adjust their preferences towards goals that previously seemed unattainable. Some personal conversion factors may also change as a result of engaging in collective action, such as self-confidence and courage.
- Arrow (b): Direct collective agency may in very similar ways influence the goals, resources, and conversion factors of other members of the collective action group.
- Arrow (c): Direct collective agency can also shift the border line between those institutions that are considered changeable and unchangeable by the individual at hand and thus increase the control over one's surrounding social institutions.
- Arrow (d): Through indirect collective agency it may be possible to influence institutions that are considered to be beyond the control of individuals and their collectives, i.e. the functioning of social institutions. In line with Volkert's (2013) definition of indirect individual agency, this is done by participating in public discourse. Indirect collective agency into wider systems can have

different goals, oriented towards the quality of life of initiative members, but may also be motivated by collective commitments to other humans or non-humans.

The following chapter will take an example of collective action – community currencies – in order to illustrate the usefulness of the three-layered Capability Approach in practice.

### **3. Community currencies**

#### ***3.1 Defining community currencies***

CC are alternative trading schemes that are designed and implemented as a supplement to the legal tender money. Having emerged across the world, especially over the last 30 years, and without any sharp typology or classification shared by scholars (Blanc 2011, 4), CC often appear under different names, the most common ones being “complementary currencies”, “alternative currencies”, and “parallel currencies”.

Various criteria for classifying them have been suggested, according to their technical and operational design features, objectives, purposes, and visions (Martignoni 2012). In the following overview, we follow a design-oriented classification of CC based on a rich empirical data basis.

Seyfang and Longhurst (2013) analysed 3,418 CC projects across the world and categorised them into four main groups: service credits, mutual exchange schemes, local currencies, and barter markets.<sup>7</sup> Service credit time banks are the most widely spread type of CC. They are a reciprocity-based trading system in which work hours are usually used as currency. Service credits often take the form of time banks and foster neighbourhood support, social care and community activities. Many time banks value

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<sup>7</sup> We exclude barter markets from the following description as they account for only 1.4% of the 3,418 projects in the study of Seyfang and Longhurst (2013).



every activity equally, i.e. one hour of a rendered service can be exchanged for one hour of any other service on offer. Saved credits can be spent, donated or saved for future use (there are also special schemes for care of the elderly). Mutual exchange currencies, such as Local Exchange Trading Schemes (LETS), are locally organised economic organisations regulating the exchange of goods and services among the members of the group. They are usually run by community volunteers taking care of providing all required information and a system to record all the transactions. In LETS, the members list their offers and requests for goods and services in a directory and then exchange them at a price negotiated in units of the locally created LETS Credits. LETS often take the form of purely notional credits and debits. Hence, they are a form of ‘mutual credit’, meaning that the currency is issued by the members themselves and generated by the act of exchange. The value of the currency is maintained by trust in other members to meet their commitments. The third group of CC, local currencies, are geographically-bound, locally-issued notes or tokens which circulate freely among consumers and participating businesses in a defined area. They are utilised in a similar manner as national currencies, to purchase goods and services. Some are even convertible to the national currency. Because of their local boundaries, they foster the local economy. In most cases, participation is based purely on exchange, facilitated by an internet platform and directory which lists businesses that accept the local currency (see Seyfang and Pearson 2000, 57; Seyfang 2001, 976; Seyfang and Longhurst 2013).

Besides the differences in engagement among the participants as in most collective action groups, the different types of CC also imply different degrees of engagement of their users. In contrast to local currencies, which do not usually involve any form of membership in the currency scheme, mutual exchange currencies or service credits often require membership.

Independently of their differences, all these forms of CC include the essential elements of collective action, i.e. the involvement of a group of people, a shared interest, as well as common, cooperative and voluntary actions to pursue that interest (Marshall 1998; Meinzen-Dick et al. 2004).

### ***3.2 Community currencies linking markets, deliberation, and collective action***

It is interesting to note that the discussion on collective capabilities has begun with a critical note by Evans (2002) on the role of markets as an impediment to deliberative preference formation, an issue that Sen concedes he should have given more attention (Sen 2002, 84). Currencies are an integral part of markets. Recently, Leßmann (2011) differentiated the space in which people act into three relatively distinct domains: market activity, public deliberation, and community participation. Referring to Granovetter (1985), Davis (2015, 2) distinguishes these domains “in terms of their ‘social embeddedness’ or according to the extent to which they each determine the nature of interaction between individuals and social structures.” Davis sees markets as spaces in which people primarily seek to develop individual capabilities, though these are still “socially dependent individual capabilities.[...] In terms of Sen’s different aspects of the self thinking, individuals’ privateness is high. In general the market promotes welfarist thinking.” (Davis 2015, 13). In public deliberation arenas, individuals develop more successfully their “socially dependent individual capabilities” – self- as well as other-regarding values and goals can be found in this space of public interaction (see on this also Soma and Vatn 2014). The space of community participation – or collective action – depends “almost entirely on individuals’ commitment to them and strong identification with their overall goals and the role opportunities they create for members. That is, their collective capabilities are highly ‘individually dependent.’” (Davis 2015, 13).

CC can, in this light, be seen as endeavours to link market activities, public deliberation arenas, and community participation in a hybrid form. CC users engage in market activities when they buy goods and services through the complementary currency. At the same time, CC can provide a forum to discuss alternatives to capitalist markets, and participation may be a form of political engagement (North 2006, 2007). Especially the process of setting up CC and establishing these mostly small collective action initiatives in a region clearly is an act of community participation. As specified above, it is this latter aspect of collective action that is in the focus of the analysis below.

It is important to capture the whole range of capability impacts of such forms of collective action: from individual capabilities to socially dependent individual capabilities to collective agency. Moreover, it is useful to distinguish the process of agency development that comprises these three categories of capabilities (in Davis' terms) from the evaluation of individual advantage referring only to individual capabilities. We suggest that the three-layered CA may offer a coherent framework to analyse the effects of collective action at various scales, their interaction, as well as the significance of collective action for enhancing human freedoms. Collective action has a number of important characteristics which differ from the properties of individual action and which may enable freedoms that individual action would not be capable of achieving. In order to shed light on these freedoms – notably on the ability to influence social institutions that would otherwise be regarded as unchangeable – it is useful to consider the manifold ways in which individuals engaging in collective action are able to change their own capability set and its determinants through the power of collective agency.

#### **4. Applying the three-layered Capability Approach to the case of community currencies**

The main question that emerges from what we said above is: What effects does engaging in collective action have on (a) individual capabilities, (b) collective agency, and (c) on society as a whole? More specifically, we look at what happens when people develop and use alternative trading schemes instead of or in addition to using the national currency. Analysing this phenomenon through the CA reveals a plethora of changes at the individual layer, not only in terms of the financial value of the trading activities, but also with regard to values and goals, conversion factors, choices, individual capability sets and achieved functionings. A closer look at the dynamics involved in using CC reveals that direct and indirect collective agency affect the individual capability sets of the users and non-users as well as social institutions. In the following, we will describe some of the potential effects of CC along the arrows of figure 2. The description draws on exemplary findings from the CC literature, situating them in the CA perspective.<sup>8</sup> We conclude this section by specifying exemplary research questions that emerge when looking at CC through the three-layered CA.

##### ***4.1 Influence of direct collective agency on the user (individual layer) – arrow a***

Taking part in CC may induce changes in various elements at the individual level (the central box of figure 2), namely in goals, resources, personal and social conversion factors and thereby in capabilities, choices, and achieved functionings.

- Changes in resources:

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<sup>8</sup> It is important to note that a vast part of the CC literature deals with issues that cannot be captured by the arrows depicted in figure 2 – see discussion below.

Using community currencies changes the disposable resources at hand that help to form the individual capability set. Many CC have no or negative interest rates, thus making it more costly to own or hold the community currency over a given period compared to the national currency. The goods and services traded within a CC community may differ from the ones offered through the formal market – both in terms of scale and quantity (local currencies are usually only valid in selected shops, while time banks or LETS only allow people to exchange what other members offer) and in terms of choice (CC markets also trade specific homemade or second-hand goods and services that may not be available at the formal market, or only at a higher price). In LETS and time banks, the members of the CC themselves offer these goods and services. By creating an alternative source of income (and purchasing possibilities), they alter the individual resources of the CC users. The availability of time of, e.g., retired people may herewith constitute a new resource. Thus, people who have traditionally been excluded from the formal labour market may gain access to an alternative market (Molnar 2011; Seyfang 2006). As CC are complementary to national currencies, the changes in resources mostly constitute an enlargement of the set of resources available (except for the negative interest rate).

- Changes in social and personal conversion factors:

Most studies suggest that CC foster trust, cooperation and reciprocity (e.g. Seyfang 2009, 8; Ozanne 2010, 10). Trust has been labelled as “the currency” of the sharing economy (Botsman and Rangers 2011), and the idea that mutual trust can be extended beyond friends and acquaintances is a fundamental element of CC (Seyfang 2009, 8). Molnar argues that time banks allow for new forms of

cooperation, for example based on “generalized reciprocity” (Putnam 2000), “which implies long-term, indirect exchanges within a network of people rather than the short-term, direct exchanges between two or more individuals that are a characteristic of ‘direct reciprocity’” (Molnar 2011, 18). Engaging in CC groups can also change self-efficacy (Bandura 1977), a key mechanism in empowerment for personal and social change, e.g. by enabling people to (a) gain first-hand experience of the influence of one’s own capacities in acting on alternative markets, (b) create and maintain such currency systems, and (c) experience the collective agency to create self-controlled spaces within social institutions beyond control (see arrow c on this last point).

- Changes in values and goals:

Many CC significantly alter rules of the economy for example by establishing systems in which every activity is valued equally and all services (cleaning as well as accounting) cost the amount of time needed to carry them out. Thereby new understandings of work, money and wealth are set into practice that influence the user’s goals (Kristof et al. 2001, Briceno and Stagl 2006, 1548). “In fact, the most significant benefit of time banking, for many participants, was the opportunity to redefine what is considered ‘valuable’ [...] in other words: creating and putting into practice new institutions of wealth, value and work” (Seyfang 2004, 10).

Resonating with Deneulin’s (2011) discussion on groups as drivers of value change, CC have been reported to provoke reflections on individual values, e.g. in relation to consumption, environmental awareness (Briceno and Stagl 2006), or economic localisation (Collom 2007). As transaction processes with CC are

often less straightforward than with standard currencies, people are more likely to pause and question whether they really need a certain good or service (Kristof et al. 2001; Briceno and Stagl 2006, 1547; North 2005, 225; Seyfang 2009).

- Changes in choices

The change in resources, conversion factors, and values and goals of course induce a change in concrete choices. Briceno and Stagl (2006, 1547) report from their study that “[m]any participants (about 40%) identified the existence of [collective action and consumption] initiatives and gave some examples such as ‘sharing systems of garden tools’, ‘work in garden allotments’, ‘decorating equipment leasing’, ‘video sharing’, ‘carpooling’, and other rotator, loan, and hire projects.”

#### ***4.2 Influence of direct collective agency on other individual users – arrow b***

The direct collective agency involved in using a CC may not only influence the capabilities of the individual user (and his or her quality of life), but also those of other CC users. These effects, which are the same as described under arrow a above, may be unintended by some users, while for others, they may constitute a prime motivation for engaging for and using a CC – as an expression of sympathy or commitment.

Literature on community currencies describes a broad range of motivations why people join such a trading scheme. Collom (2007) as well as Briceno and Stagl (2006) found that both self- and other-regarding motivations are common motivations for using CC. From a CA perspective with its missing discussion on how social processes influence values (Deneulin 2011), it is unclear whether the wish to act on personal values (in this case to “create a better society”, to “contribute to the quality of life in our region”, to “be part of a larger movement for social change” and to “help build

community in our region”; Collom 2007, 39) should be regarded as a motivation that is self-or other-regarding.

#### ***4.3 Increasing control over social institutions through direct collective agency – arrow c***

In his research on local currencies, Schwaiger (2006, 23) analyses the feeling of powerlessness and asks whether local currencies can address it. For many of his interviewees, local currencies represent a possibility to actively shape their own surrounding and even to influence global processes to a limited extent, notably by promoting small local enterprises through the currency scheme and thus supporting the economic development of the home region (ibid.). This as well as creating spaces for public discussion, e.g. on the values related to consumption, environmental awareness, or economic localisation, can be considered as a means to have more control over social institutions. This implies an increased control over the social institutions’ influences on resources, conversion factors, values and goals, as well as on choice.

Psychological literature distinguishes between self- and group-efficacy (Pescosolido 2003), defining the latter as the group’s collective estimate of its ability to perform a task (Gibson 1999). Both, group- and self-efficacy develop based on previous performances and goal attainments. As CC are based on collective action, not only self-efficacy may increase as a conversion factor, as Schwaiger (2006) found in his study on local currencies, but also group efficacy: Through collective agency, CC users may (as a group) perceive their control over social institutions as increased and hence “widen” the middle box of figure 2 by slightly shifting the border line between those institutions that are considered changeable and those considered unchangeable. This potentially increased sense of efficacy is based on experiences as becoming more independent from large corporations or also the government by being integrated in an alternative



economic system. The expectation of such experiences may be one of the motivations to join a community currency (Collom 2007) and some users do indeed experience increased efficacy (Seyfang 2006).

#### ***4.4 Influence of indirect collective agency on social institutions beyond control – arrow d***

As stated above, indirect individual agency reflects the ability of individual citizens to engage in public reasoning and envision a ‘government by discussion’ (Sen 2009, 324), thus allowing them to exert influence on social actors and institutions (Volkert 2013, 10). Collective agency, though, arises when members act out of collective interests and / or out of commitments they have taken collectively. In the field of CC, agency is also exerted as indirect agency: Several national networks have emerged which aim to support networking and knowledge transfer between different currency schemes and are also engaged in spreading the experiences of CC via handbooks, websites, conferences, media etc. They are volunteer-run and act as advocates for the CC trying to recruit new actors and supporters and hence impact on social institutions beyond control, such as the economic system (Seyfang and Longhurst 2013).

The questions that have been stipulated through figure 2 differ in their character from those usually answered in the CC literature (e.g., Molnar 2011) insofar as they always refer to individuals’ quality of life (indicated here through capabilities) as the evaluative source of value. Usually, CC literature deals with questions such as localization of the economy, recognizing informal work and skills, tackling social exclusion, without a clear reference to a coherent normative foundation. Placing these discussions within the frame set by the three-layered CA, might alter their focus. By way of example, we shortly discuss what these divergences could mean for the assessment of CC in the case of three recurrent topics in the CC literature.

(1) Localization of the economy can be interpreted in three ways: first, as a potential change due to direct collective agency deployed in the individual layers (arrows a and b), and here as changes in values, conversion factors, and resources. Secondly, it can be regarded as a widening of the sphere of influence on social institutions (arrow c). Third, discussing the advantages and disadvantages of more local economies can also be part of indirect collective agency (arrow d). Discussing economic localization within this frame of analysis facilitates linking this socio-economic strategy back to the normative ideal of strengthening individual freedoms. Yet, as the three-layered CA is only a conceptualisation, it cannot fully capture the phenomenon of localization and other real-life complexities.

(2 & 3) The CA background of being a partial theory of justice can also allow integrating the two social justice issues of recognizing informal work and skills as well as tackling social exclusion, two other important issues in the debate around CC. Recognizing informal work and skills is seen as a motivation for engaging for CC as well as an impact of CC (Ozanne 2010; Seyfang and Smith 2002) and it is linked, in terms of the three-layered CA, to altered personal conversion factors, resources, values and goals (e.g. through discussions on this within CC), but also to a different group efficacy and discussion in wider society.

#### ***4.5 Research questions arising from this conceptual application***

Some of the following research questions are rather conceptual and require more development of the CA and its three-layered form, others are more empirical. As usual, an iterative development of empirical research along the provisional frame of analysis presented here and of a more conceptual debate seems to be necessary to better understand why and what in collective action constitutes an achievement in human well-being and agency.

*Conceptual questions:*

- To what extent is it possible (or necessary) to delineate personal and social conversion factors? In some cases, it may be difficult to categorize certain factors, e.g. trust.
  1. In which way can conversion factors that are commonly changed by collective action be conceptualised? How malleable are social conversion factors in collective action settings?
- How can the difference between the shifting of the boundaries between collective action and wider social institutions be conceptualised in contrast to a change in conversion factors? For example, the literature on CC deals with effects such as localization of the economy, recognizing informal work and skills, and reducing social exclusion. Those effects can be seen as shifting the boundaries between what one can and cannot control, or as changing social or personal conversion factors: including informal work facilitates access to informal employment, skills are personal conversion factors, and reducing social exclusion reduces the lack of social opportunities.

*Empirical questions:*

- Given that members of CC schemes voluntarily accept zero or even negative interest rates (even at times when common market rates are positive), what capabilities are people trying to expand when using CC?
- Does the self-regarding deployment of well-being require the same resources and conversion factors as the other-regarding strengthening of agency? Are there any systematic differences?

- What kinds of conversion factors (personal, social, environmental) can be influenced through engagement in CC, how and under what conditions?
- Is there any correlation between the degree of engagement in collective action and the degree of capability changes involved?
- How does the way choices are made in collective action groups affect individual capabilities?

## **5. Conclusions**

How can one frame, understand, and evaluate the impacts of collective action on individual and collective agency? To address this question, this paper has attempted to enlarge the current understanding of the Capability Approach by shedding light on various interactions between three layers: individual capabilities and functionings, collective action processes, and wider social institutions deemed beyond individual control. This perspective allows insights into the embeddedness of goals and values, resources, conversion factors, and choice in social institutions. It also helps to differentiate between different types of agency (individual and collective, direct and indirect) and shows how collective action can contribute to an enlargement of these types of agency and hereby of human flourishing. The three-layered understanding of the CA allows us to consider how collective action can change individual agency and create collective agency. Cooperation within a group creates a collective potential beyond any individual's capability and may provide a vehicle for increased agency. Agency derived through collective action can therefore be used to increase both one's own and others' wellbeing.

Based on a literature study, we looked at community currencies through the lens of the three-layered CA. While the current CC literature reflects a variety of approaches

and a wealth of empirical studies, which mainly focus on social impacts, a clear theoretical approach that may capture a more comprehensive picture of the potential impacts of collective action has so far been missing. When CC members act out of collective interests and / or out of commitments they have taken collectively, collective direct and indirect agency develops. According to the literature on CC, it seems important to CC users to design collective processes, to implement them, to use the currencies, to spread news about them, and to motivate others to found similar initiatives. In CA terms, such engagement for and use of CC, both individually and collectively, can be motivated by the wish to increase freedom and achievement of both wellbeing and agency.

Looking at the CC literature through the distinction between goals and values, resources, conversion factors, capabilities, choice, and achieved functionings shows that many CC studies have focused on the analysis of resources and neglected other factors and elements. Working with a CA-framework which conceptualizes money – in whatever currency – as a means but not an end in itself, widens this perspective. Using a systematic framework would make the many different analyses of CC more easily comparable and show commonalities as well as shortcomings in the scope of assessments. We assume that similar outcomes would be obtained when analysing other kinds of collective action.

We showed that the CA can provide a coherent framework to analyse the impacts of CC as an example of collective action. Our analysis sheds light on the interactions between different layers in a way that has not been considered before. It highlights the roles of individual and collective goals and the power of collective agency in shifting the boundaries between what can and cannot be influenced in the

realm of social institutions. Quite a few research questions, though, have remained open as to how to more thoroughly include collective action into a CA-based analysis.

Compared to standard CA understandings, the three-layered CA shifts the focus to aspects of collective action, and here especially to aspects of collective agency. “The idea of strengthening agency for improving the freedom of choice of [...] people shifts the focus away from the opportunity aspect of freedom towards the process aspect” (Leßmann 2011, 11-12) which involves a shift towards a more empowering policy. This shift would require a different discussion on policy making that can be based on our analysis, but which was not feasible within the scope of this article. The three-layered model is neither able to describe, understand, nor to propose improvements in the realm of social institutions beyond control (third layer). Even though we included some aspects of collective action into the CA framework, the CA still misses a theory on economic systems, governments, or other social structures and processes. The same is true for the interaction with the natural systems, constituting the basis for any social and individual action, despite the nascent literature on this (see footnote 4). Other models are necessary for such analyses.

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