

Liminality in UK social housing associations: ethnographies of accounting change

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THESIS SUMMARY

Liminality in UK social housing associations: ethnographies of accounting change

Mohit Dar, Aston University, Doctor of Philosophy, 2021

Social housing in the UK is a “pillar of the society along with free health care and education” (CIH, 2018). It is also near the top of the political agenda primarily due to a housing shortage. Social housing is rented housing provided at rents below market levels, by social housing associations to people who can demonstrate they are in housing need. As such, social housing is for people on low incomes and whose needs are not adequately served by the private housing sector. One in five of the UK population lives in the social rented sector (circa. 5 million or 17% of the households in 2017) and the main providers of social housing are not-for-profit social housing associations. Sector revenues (mainly rental income) in 2020 are circa. £24 billion with an operating surplus of £5.3 billion. Social purpose and mission are often core values for social housing associations, which impact society in many ways. Specifically, they can help solve the housing shortage in a highly regulated social housing sector. However, in recent years, social housing has transformed from a local/central government funded sector to a privately financed sector. With a dramatic reduction of state funding (from circa. 90% down to 10%), social housing associations face extreme pressures to their operating model, combined with the urgent need to finance new housing stock (Smyth, 2019; Smyth, Cole, & Fields, 2020). It is within this fast-moving and high-pressure environment that key individuals make important choices/decisions that impact the operational sustainability of housing associations. They must balance funding needs (Cooper, Graham, & Himick, 2016), regulation, commercial practices, and the desire to satisfy/serve tenants in their housing associations.

It is against this background, that individuals within social housing are faced with/consider reporting the impact on communities and society in general. However, specifically at the individual level, the research seeks to answer how self-regularising individuals, that is, key social housing individuals (including professional accountants) deal with their liminality (or inbetweenness) when confronted with accounting change (Hopwood, 1990) and/or financial pressures in UK social housing. In other words, how do they deal with the challenges they face. Ethnographic research (Hammersley & Atkinson, 2019; Madden, 2011), in the interpretive research tradition (Chua, 1986, 2019) is considered appropriate for this study as I seek output of first-hand individual experiences. The theoretical lens being used is the ritual theory, which encapsulates the concept of liminality (Turner, 1967, 1969) and accounting as ritual activity (Ezzamel, 2009, 2012; Gambling, 1987).

The findings bring to attention the idea of self-regularising individuals in the setting of social housing and the wider context of communities and society. In this study, these individuals when confronted with accounting change and/or financial pressures dealt with their liminality by bringing about new forms of accounting (such as social accounting), which were operationalised as “new ritual” accounting activity. I draw a distinction between new and mature ritual with new ritual containing the characteristics of transformation which occurred during liminality. Further, I theorise from the lived experiences of these individuals that they necessarily go through a five-stage liminality process model potentially interrelated to collective levels. Finally, the notion of self-regularising individuals, the experiences of liminality in ritual theory, and accounting as ritual activity may resonate with other individuals, not only in social housing, but other sectors as powerful concepts helping to generate new possibilities and ideas at individual and collective levels (Söderlund & Borg, 2018).

Keywords: UK social housing, social housing association, accounting change, new forms of accounting, social accounting, liminality, ritual theory, ethnography.

“Please always remember, ‘***Tomorrow Will Be A Good Day***’.”

Captain Sir Tom Moore on his 100th birthday.

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LIST OF ABBREVIATIONS

ACCA	The Association of Chartered Certified Accountants
CIH	Chartered Institute of Housing
GB	Great Britain
G15	London's largest housing associations
HA	Housing association
ICAEW	The Institute of Chartered Accountants in England and Wales
LA	Local authority
MHCLG	Ministry of Housing, Communities and Local Government
NHF	National Housing Federation
RSH	Regulator of Social Housing
SDGs	Sustainable Development Goals
SORP	Statement of Recommended Practice
UK	United Kingdom
VfM	Value for money

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CHAPTER 1: INTRODUCTION AND OVERVIEW

1.1 Introduction

The essence of my research is captured in the thesis title: *“Liminality in UK social housing associations: ethnographies of accounting change”*. This chapter provides an overview of the complete thesis. The chapter sets out the research context, motivations and aims and objectives. This is followed by the research philosophy and the chosen research methods to achieve the aims. Then, key contributions are outlined. Finally, the structure of the thesis is provided in the last section.

1.2 Research context - setting the scene

The research is set in 21st century in UK social housing, which is considered a *“pillar of the society along with free health care and education”* (CIH, 2018). Social housing is rented housing provided at rents below market levels, by HAS¹ to people who can demonstrate they are in housing need. As such, social housing is for people on low incomes and whose needs are not adequately served by the private housing sector. One in five of the UK population live in the social rented sector (circa. 5 million or 17% of the households in 2017) and the main provider of social housing is not-for-profit and with charitable/philanthropic roots, “social” HAS (Smyth, Cole, & Fields, 2020) in the UK. Sector revenues (mainly rental income) are circa. £24 billion with an operating surplus of £5.3 billion².

Social HAS³ have social purpose and aims that benefit society. For example, amongst other impacts, they can help solve the housing shortage. In recent years, social housing has transformed from a local/central government funded sector to a privately financed sector (C. Cooper, Graham, & Himick, 2016). With a reduction of state funding, social HAS have needed to attract private funding to enable them to deliver their social aims and purposes (Smyth, 2019; Smyth et al., 2020). Furthermore, despite the high level of regulation in social housing, for-profit providers have entered the sector.

It is against this background, that individuals within social housing are faced with/consider reporting the impact on communities and society in general. As this is new/different, how do key social housing

¹ HAS are also known as Registered Social Landlords or Private Registered Providers of Social Housing (www.gov.uk/housing-association-homes).

² Global Accounts 2019/20, published by regulatory agencies in England, Scotland and Wales.

³ I mean not-for-profit HAS (social landlords) providing rented housing as distinct from private landlords providing private rented housing.

individuals (including professional accountants) deal with the challenges? Therefore, the lived experience of key social housing individuals in the field of UK social housing research provides for a potentially fascinating academic study.

1.3 Motivations for the research

The motivation for undertaking this research arises from two main sources. Firstly, as a “*pillar of society*” (CIH, 2018), social housing is significant in terms of revenues, surpluses, housing stock held and debt (RSH, 2020a). Social housing in the UK is also near the top of the political agenda primarily due to a housing shortage⁴. Further, being the main provider of social housing, social HAs have pressures to finance new housing stock in the face of reduced state funding. So, it is interesting to study how social HAs attempt to report “beyond profit” using innovative new forms of accounting such as social impact reporting (Hopwood & Burchell, 1980) to tell their story of social impact in the communities they serve and for society in general. However, more specifically, there are challenges for key social housing individuals working in HAs associated with changing to new forms of accounting. Therefore, the study is more interested in seeing how these individuals deal with accounting change (Hopwood, 1990) through their lived experiences (Haynes, 2017b) in UK social housing. In this regard, my research shows accounting in a new light or from a different angle using autoethnography (Davie, 2008; Zicari & Perera-Aldama, 2020; Zou, 2020) and ethnographic interviews (Spradley, 1979).

Secondly, I have a personal motivation as I have lived and breathed UK social housing for some 10 years as a chartered accountant⁵. The research provides an opportunity for me to take a reflective approach by combining emic and etic perspectives (Madden, 2011). Emic as I have been an “insider” for 10 years and etic because as an “outsider”, some questions have brought me back to social housing. In particular, questions about how key social housing individuals deal with their challenges when faced with accounting change.

1.4 Research aims and objectives

This study answers Hopwood and Miller’s (1994) call for researchers to explore the organisational, institutional and social nature of accounting (Burchell, Clubb, & Hopwood, 1985; Burchell, Clubb,

⁴ According to The BBC Housing Briefing (2020), researchers using the average of recent studies, estimated the possible scale of the current shortage as more than 1 million homes.

⁵ Fellow of the Institute of Chartered Accountants in England and Wales (ICAEW), and Fellow of the Association of Chartered Certified Accountants (ACCA).

Hopwood, Hughes, & Nahapiet, 1980; Hopwood, 1983) and more recently, calls from James Guthrie and Parker (2017) and Deegan (2017) calls for research of significant societal importance. More specifically, social housing as a “pillar of society” (CIH, 2018) is under-researched when connected to accounting as a social practice (Hopwood & Miller, 1994).

The primary purpose of this research is to understand how key social housing individuals (self-regularising individuals) deal with the challenges of accounting change⁶ (Hopwood, 1990) in UK social housing.

To achieve the primary purpose, my attention is focused on the lived experience of four key social housing individuals. As such, my worldview (or philosophy) is through the human (individual) perspective, and how they construct their own sense of subjective “reality” in dealing with liminality in ritual theory when faced by accounting change (Hopwood, 1990). Liminality is a classical anthropological concept on “inbetweenness” (Gluesing, 2016), often one of transformation that is enacted in ritual form, and the way in which individuals and collective levels (Söderlund & Borg, 2018) are shaped by the liminal experience (Turner, 1967, 1969, 1974a, 1982). Liminality as Turner puts it is “*a realm of pure possibility*” (Turner, 1967, p. 97), and provides the opportunity for new forms of accounting, such as social accounting (Hopwood & Burchell, 1980). As such, I take a social anthropological perspective (Ingold, 2018; Malinowski, 1922; Radcliffe-Brown, 1922) which primarily centres upon the lived experience of social housing individuals, including myself as a professional accountant who has worked in UK social housing.

1.5 Research questions

Consistent with the study’s purpose, the central research question (Fig. 1-1) addressed is:

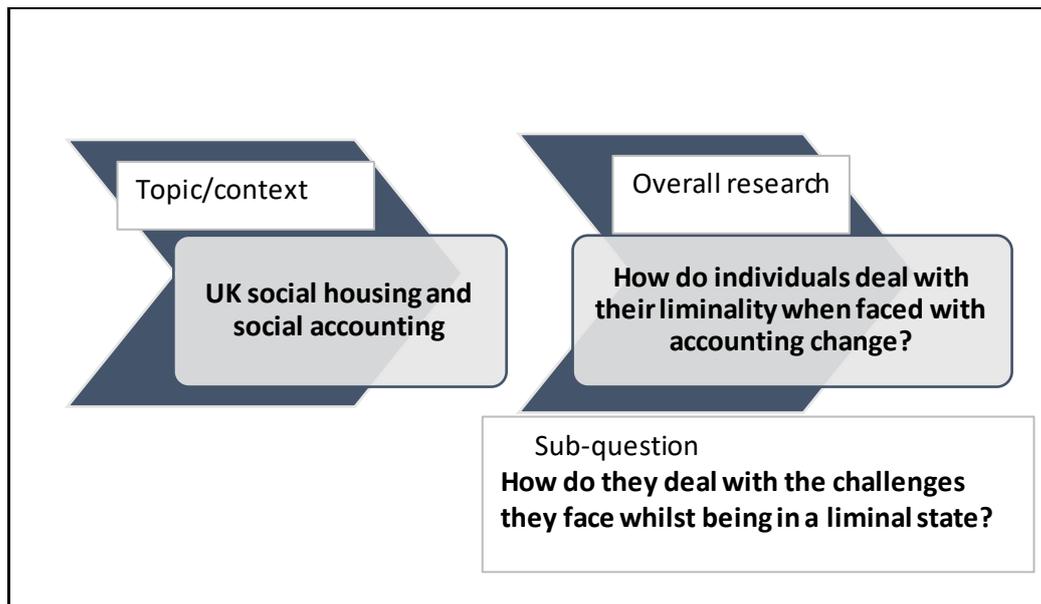
1. How do individuals deal with their liminality when faced with accounting change?

Beneath the overall research question is the following inter-related sub-question (Fig. 1-1):

2. How do they deal with the challenges they face whilst being in a liminal state?

⁶ Other interpretations of accounting change (Burns, 2000; Burns & Scapens, 2000) are possible which this thesis does not follow.

Figure 1-1. Research questions



Source: author

1.6 Theoretical framework

The theoretical lens being used is the ritual theory, which among others encompasses the concept of liminality (Gluesing, 2016; Thomassen, 2014) and accounting as ritual activity (Ezzamel, 2009, 2012; Gambling, 1987). Liminality is adapted and applied from anthropologist Turner (1967, 1969, 1974a, 1982) concerning a state of inbetweenness (Gluesing, 2016). Accounting as ritual activity (Gambling, 1987) links into liminality (Gluesing, 2016) in ritual theory because that is where potentially new rituals can arise, given that liminality is *“a realm of pure possibility whence novel configurations of ideas and relations may arise”* (Turner, 1967, p. 97). If the aforementioned is correct, then there is the possibility for new ritual (transformative) to emerge associated with new forms of accounting, such as social accounting (Hopwood & Burchell, 1980).

1.7 Research philosophy

My research focuses on individual experiences (Haynes, 2017a; Spradley, 1979) and meanings of liminality (Gluesing, 2016) and accounting as ritual activity (Ezzamel, 2009, 2012; Gambling, 1987) linked to accounting as a social practice (Hopwood & Miller, 1994). As such, an interpretive epistemological perspective (Chua, 1986, 2019) which allows for a greater in-depth understanding of individual’s (insider’s) viewpoints is considered appropriate for this research. Furthermore, given that

reality exists within the minds of individuals (i.e., subjective), there is also fit with my social constructionist ontology. Both interpretivism and social constructionist ontology are for me a “natural” progression from liminality (Gluesing, 2016) in ritual theory (Turner, 1967, 1969). As such, ethnographic research (Hammersley & Atkinson, 2019; Madden, 2011), in the interpretive research tradition (Chua, 1986, 2019) is considered appropriate for this study as I seek output of first-hand individual experiences.

1.8 Research methods

The research methods used allow me to focus on individual experiences and meanings of liminality (Gluesing, 2016; Thomassen, 2009) with respect to how social housing individuals deal with accounting change (Hopwood, 1990) and /or financial pressures. The paradigm adopted is an interpretive perspective (Chua, 1986, 2019), which makes use of qualitative methods. Ethnography is the primary source of evidence (to explore the research questions) and is applied as follows:

- **Autoethnography** (Adams, Jones, & Ellis, 2015; Chang, 2016/2008; Davie, 2008; Denzin, 2014; Gibbon, 2012; Haynes, 2017b; Zou, 2020) – the researcher’s lived experience in social housing (10 years) as an “insider” chartered accountant who has introduced accounting change (including new forms of accounting) (Dar & Coombs, 2013). This prior knowledge and experience of the social housing sector not only allows for self-reflection and sense-making, but also acts as an initial point of reference for subsequent ethnographic interviews in the social housing field. Thus, the starting point is a focus on the researcher as the researched.
- **Ethnographic interviews** (Spradley, 1979) from two different social HAs and one charitable organisation acting for 90 organisations (including social HAs). I tap deeply into my interviewees’ “inner-views” (what they think, feel, see) of liminal (inbetween) experiences with respect to how they deal with the challenges they face.

The interviewees are selected purposely based on secondary data analysis and the influence and/or potential knowledge over the making and doing of social accounting. The participants⁷ include:

- Director of Strategy at social housing association XYZ.

⁷ The participants were recruited through the researcher’s professional connections in the social housing sector.

- Director of ABC, a representative (umbrella) body⁸ for homelessness, housing and support⁹.
- Senior Manager at social housing association LMN (a member organisation of ABC).

In addition to empirical evidence, documentary evidence and analysis of published social impact reports and other documents generating interesting insight is analysed to assist in the development of this study.

The selected methods not only fit in with my core philosophical beliefs and assumptions (Burrell & Morgan, 1979), but they help in examining my theoretical framework (i.e., ritual theory encapsulating liminality and accounting as ritual activity) and with addressing my research questions.

1.9 Key research contributions

My theoretical underpinning is ritual theory which encapsulates the concept of liminality (Gluesing, 2016; Turner, 1967, 1969) and accounting as ritual activity (Ezzamel, 2009, 2012; Gambling, 1987). Therefore, the study has potential to make theoretical contributions by extending the extant accounting and ritual literature in the following areas:

- **Conceptualisation of liminality in ritual theory** (Turner, 1967, 1969, 1974a, 1982) to accounting research (Ezzamel, 2012). I consider the idea of self-regularising individuals in the setting of social housing, and how they experience liminality (Gluesing, 2016) when confronted with accounting change and/or financial pressures. They use their liminality to create new forms of accounting, such as social accounting (Hopwood & Burchell, 1980).
- **Accounting as ritual activity** (Chariri, 2017; Gambling, 1987; Lapsley, 1994; Mills & Bettner, 1992; Pentland, 1993; Uche & Atkins, 2015): what is/becomes (not) ritualistic about social accounting (Gambling, 1987; Hopwood, 1976, p. 3). There is a gap in the accounting literature because of an assumption that accounting activity is ritual per se (i.e., a ritual is a ritual) without in-depth conceptualisation/theorisation of accounting in ritual theory (Ezzamel, 2009, 2012). This study has applied Gambling's (1987) notions of accounting as ritual by taking the underpinning theory and the concrete setting of UK social housing. It develops Gambling by focusing predominantly on the social interactions that he deemed important, but framed through references with tribal activity, by exploring what rituals have evolved in the specific

⁸ circa. 90 organisations.

⁹ which includes social HAs.

setting. Further, this study has sought to better understand why accounting is a ritual activity (or not) by defining “ritual” and making a distinction between mature and new ritual in the setting of social housing.

- **Social nature of accounting** (Burchell et al., 1980; Chapman, Cooper, & Miller, 2009; Hopwood, 1983; Hopwood & Miller, 1994): how the social aspects of accounting (i.e., the interactions) facilitate both accounting as ritual activity (Gambling, 1987) and liminality (Turner, 1967, 1969) to embed new forms of accounting (Hopwood & Burchell, 1980) in social HAs.

1.10 Thesis structure

Chapter 1- Introduction and overview

This thesis is organised into eight chapters (Fig. 1-2) to address the research questions.

- Introductory Chapter 1
- Background Chapters 2-5
- Empirical Chapters 6-7
- Concluding Chapter 8

Chapter 2 - Social housing context

This chapter sets the scene for the thesis starting with the macro-overview of UK social housing, moving towards the meso level of the social HA, and then anchors primarily at the micro level of social housing individuals who are assumed to be self-regularising.

Chapter 3 - Social accounting in social housing

This chapter highlights the expansive role of accounting, that is, new forms of accounting such as social accounting (Hopwood & Burchell, 1980), and new conceptual thinking around how the “social” has fitted with accounting and has been framed in the accounting literature across the ages. The chapter presents a comprehensive exploration of social accounting covering the broad literature (ASSC, 1975; W. W. Cooper, 1949; Elkington, 1997; Farman, 1951; Gray, 2002; Hopwood, 1983; Hopwood & Burchell, 1980; Killian & O'Regan, 2016; Owen, 2008; Ramanathan, 1976; Renshall, 1976), and then

narrows the definition of social accounting (Hopwood & Burchell, 1980) to social impact reporting in the context of UK social housing. Secondary published data is also analysed to understand current social accounting in social HAs.

Chapter 4 - Theoretical framework

The purpose in Chapter 4 is to introduce my ritual theoretical framework encapsulating the concept of liminality or “inbetweenness” (Gluesing, 2016; Thomassen, 2009) and accounting as ritual activity (Ezzamel, 2009, 2012; Gambling, 1987). It provides the analytical scaffolding within which I explore my empirical findings. More specifically, the ritual framework adapts and applies Turner’s (1967, 1969, 1974a, 1982) conceptualisation of liminality (Gluesing, 2016; Thomassen, 2009) to key social housing individuals (self-regularising individuals) dealing with their liminality when confronted with accounting change (Hopwood, 1990) and/or financial pressures. Liminality is theorised as a process model (Turner, 1969; van Gennep, 1909), that is, the passage (transition) between pre-liminal state, liminality and post-liminal state (where rituals are operationalised as ritual accounting activity). In this way, I consider the idea that accounting not only reports HAs’ impacts, but that it also has ritualistic tendencies and activities in the creation and operationalisation of these reports of impact (Ezzamel, 2012; Gambling, 1987).

Chapter 5 - Research philosophy, methodology and methods

This chapter presents a discussion of the research philosophy, methodology and methods underpinning the study. Chapter 5 provides a link between the preceding background Chapters 2-4 and the subsequent empirical Chapters 6-7.

Chapter 6 - Autoethnography

This empirical chapter is my personal experiences as a professional accountant, undertaking accounting change (Dar & Coombs, 2013) in UK social housing. The chapter provides examples of liminality (Gluesing, 2016; Thomassen, 2009) at close quarters (an emic or insider’s view). In other words, it researches my lived reality of accounting change (Hopwood, 1990) and new accountings as a professional accountant in UK social housing (Haynes, 2017b) .

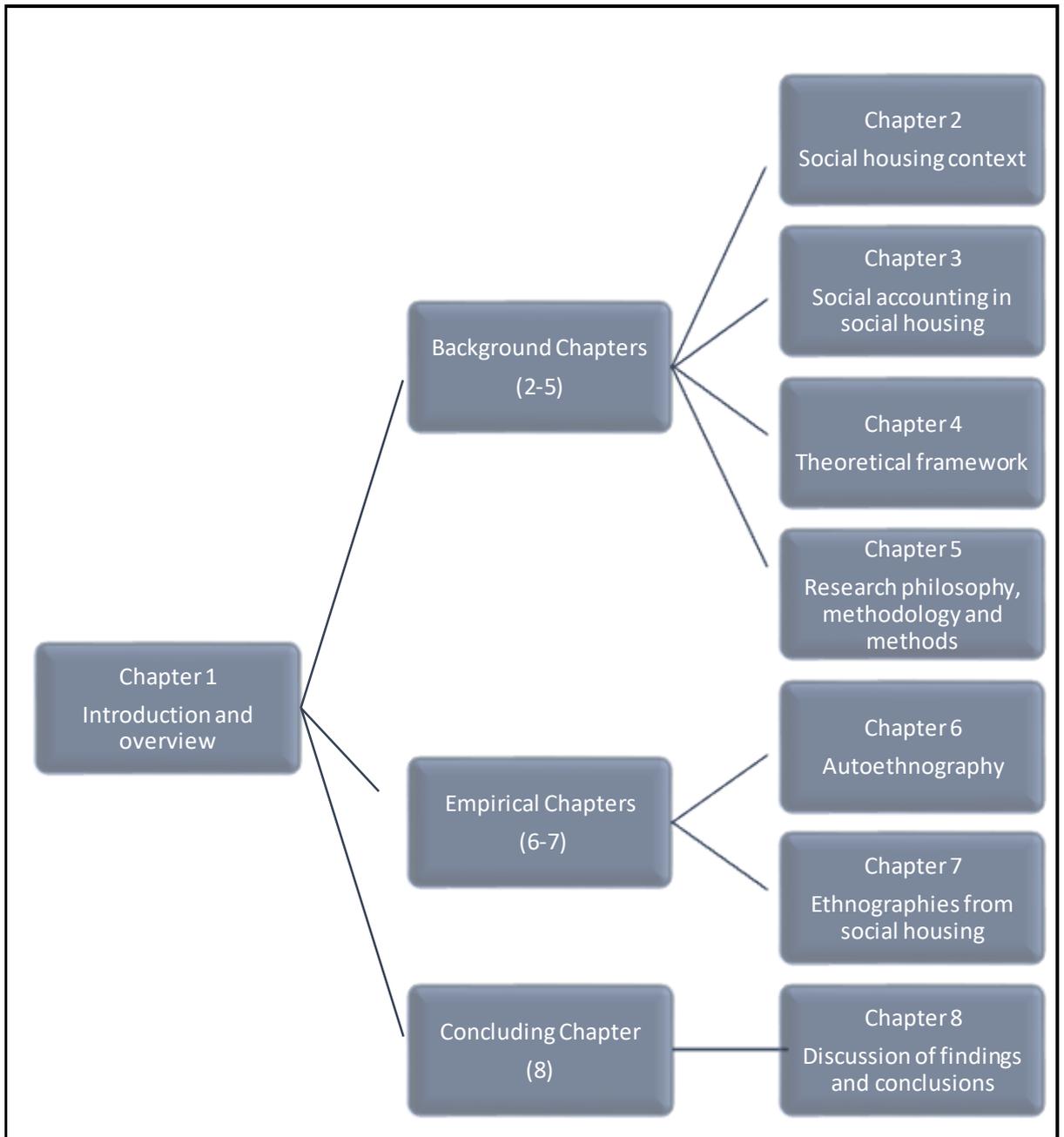
Chapter 7 - Ethnographies from social housing

Chapter 7 reports empirical data and follows on from my personal experiences as a professional accountant undertaking accounting change (Dar & Coombs, 2013) in UK social housing. This chapter reports three ethnographic interviews (Spradley, 1979). The aim is to understand how these key social housing individuals (self-regularising individuals) also deal with their liminality when faced with accounting change (Hopwood, 1990) and new forms of accounting (Hopwood & Burchell, 1980) in the UK social housing sector. As such, the interviewees are selected purposely from UK social housing.

Chapter 8 - Discussion of findings and conclusions

This is the final chapter which concludes the thesis. The chapter discusses findings drawn from the empirical Chapters 6-7 and linked with the theoretical framework (Chapter 4) and background Chapters 2-3. Additionally, the chapter summarises the findings, addresses the research questions, and the contributions made. Finally, Chapter 7 concludes with limitations of the study, suggestions for future research and a personal reflection.

Figure 1-2. Diagrammatic representation of chapters



CHAPTER 2: THE SOCIAL HOUSING CONTEXT

2.1 Introduction

The chapter reviews the importance and significance of UK social housing. It covers the changing social housing environment, observing the structural and financial changes and associated challenges of social housing whilst the sector strives to fulfil a social purpose and mission. This provides the contextual/foundational basis for the research to explore the role of social housing organisations in the sector, and the role of individuals therein, who are assumed to be self-regularising¹⁰.

Chapter 2 is structured in five main sections. The first provides the current day macro-overview of the UK social housing sector showing its importance and significance including key terminology and observes the high degree of regulation. Next, the chapter highlights the role of social HAs as the dominant providers of social housing in UK tracing their history, origins and distinctive characteristics. Third, attention is focused on the key themes that emerge from the sector. Next, the role of individuals in social housing are assumed to be self-regularising. Fifth and finally, a chapter summary concludes.

2.2 The overall social housing sector – current day

This section provides key definitions and an overview of the overall size of the social housing sector.

2.2.1 Defining social housing and social providers

Social housing is rented housing, provided at rents below market levels, by social housing providers to people who can demonstrate they are in housing need. Social housing is defined in the Housing and Regeneration Act 2008 sections 68-77. Section 68 of the said Act states “social housing” means-

“(a) low cost rental accommodation (defined by section 69), and

(b) low cost home ownership accommodation (defined by section 70).”

¹⁰ Self-regularising individuals are key individuals in social housing, and because they are key individuals, they are aware of the context (or big picture) of their housing association (HA) and the sector generally (Manochin, Brignall, Lowe, & Howell, 2011).

Section 69 states accommodation is low cost rental accommodation if-

- “(a) it is made available for rent,*
- (b) the rent is below the market rate, and*
- (c) the accommodation is made available in accordance with rules designed to ensure that it is made available to people whose needs are not adequately served by the commercial housing market.”*

Further, section 70 of the said Act states, accommodation is low-cost home ownership accommodation if two conditions are satisfied. The first condition is that the accommodation is occupied, or made available for occupation, in accordance with: (a) shared ownership arrangements, (b) equity percentage arrangements, or (c) shared ownership trusts. The second condition is that the accommodation is made available in accordance with rules designed to ensure that it is made available to people whose needs are not adequately served by the commercial housing market.

Similarly, Hills (2007, p. 16) defined social housing as: *“.....housing provided, normally at sub-market rents, by not-for-profit landlords.”* In a non-UK study, Hansson and Lundgren (2018, p. 14), provided a similar definition when they stated that: *“Social housing systems provide below-market rents or prices and hence are not self-supporting, but need some form of public or private financial contribution (subsidy)”*. So, the inference is that social housing is rented housing, provided at rents below market levels or to buy through schemes such as shared ownership. It is made available to help those whose needs are not served by the market. In other words, social housing is decent, secure housing affordable to people on low incomes provided traditionally by not-for-profit organisations. For end customers (tenants), the eligibility criteria and the process of tenant application and waiting lists for affordable homes makes social housing a “system” or process to be followed.

The social housing sector is varied in the UK. It includes housing associations¹¹, local authorities¹², stock transfer organisations, arms-length management organisations¹³, co-operatives, community-led

¹¹ Housing associations (HAs) (also known as 'private registered providers' or 'registered social landlords' in Scotland) – housing associations are private organisations which own and manage affordable housing. Most are not-for-profit organisations, and many are registered charities. HAs have become the biggest providers of affordable housing in the UK. In total they own and manage nearly 10% of the country's housing. The HA sector is extremely diverse. In total there are circa.1,700 HAs operating in England alone (Global Accounts 2016/17, published by regulatory agencies in England, Scotland and Wales). Many of these are very small organisations who own a handful of properties each, but some are large businesses responsible for tens of thousands of properties, sometimes spread across the whole country.

¹² Local authorities (LAs) (also known as councils) – all local authorities provide a range of services to households in their area including, for example, refuse collection and highways maintenance. Their housing-related services include planning for the development of new housing of all types and 'enabling' the development of more affordable housing specifically. In addition to this, some LAs also continue to own and manage their own social/affordable rented housing.

¹³ Arm's Length Management Organisations (ALMOs) – are management agents working on behalf of LA. The LA continues to own the properties, but the ALMO is responsible for managing and maintaining them. ALMOs are only present in England. In 2018 there were 33 ALMOs operating across England.

housing and more recently for-profit providers have entered this space. These different types of organisations are often collectively referred to as ‘social landlords’.

Social landlords carry out a number of ‘core’ housing management functions¹⁴. These include:

- allocating and letting properties to new tenants
- collecting rent and service charges and dealing with arrears
- managing estates and individual tenancies
- carrying out repairs and essential maintenance of properties
- tackling anti-social behaviour
- involving tenants in designing, improving and scrutinising their services

In addition, many social landlords go far beyond these basic functions and provide other services to improve the communities they operate in and the lives of their residents. These may include¹⁵, for example:

- providing care and support services to a particular client group, such as people with a physical disability or learning difficulty
- providing money and debt advice
- helping people into work and training
- running services or maintaining amenities that benefit the local community, and that may not necessarily be directly related to housing

There are variations in the types of housing provided by different social landlords, and this reflects the different types of housing need. However, social housing or “affordable” housing is mainly provided by HAs and LAs as shown in the continuum of social providers (Fig. 2-1).

¹⁴ Chartered Institute of Housing (CIH), Knowledge hub (www.cih.org). Plus, 2019 Published Accounts of G15 and non-G15 HAs. The G15 is the representative lobby group of large London-based HAs.

¹⁵ Chartered Institute of Housing (CIH), Knowledge hub (www.cih.org). Plus, 2019 Published Accounts of G15 and non-G15 housing associations. The G15 is the representative lobby group of large London-based HAs.

Figure 2-1. The providers in the social housing sector – HAs and LAs

	Private sector	Social housing sector				
	Privately Rented	Housing Associations	Local Authority/Council	Arms-length Management Organisations (ALMOs)	Community-led housing (CLTs)	For-profit providers
	Lower levels of regulation	Higher levels of regulation of design standards, rent levels, governance and financial viability				
No. of providers	N/A	1,714	407	32	290	37
Social homes (units)	5,448,000	2,845,000	2,016,000	440,000	826	2,171

Sources: Ministry of Housing, Communities & Local Government (MHCLG), 2016/17;

Regulator of Social Housing: Private registered provider Social housing stock in England: Statistical Data Return 2017/18 (October 2018);

The National Federation of ALMOs (NFA) 2017 (www.almos.org.uk);

National Community Land Trust Network (<http://www.communitylandtrusts.org.uk>)

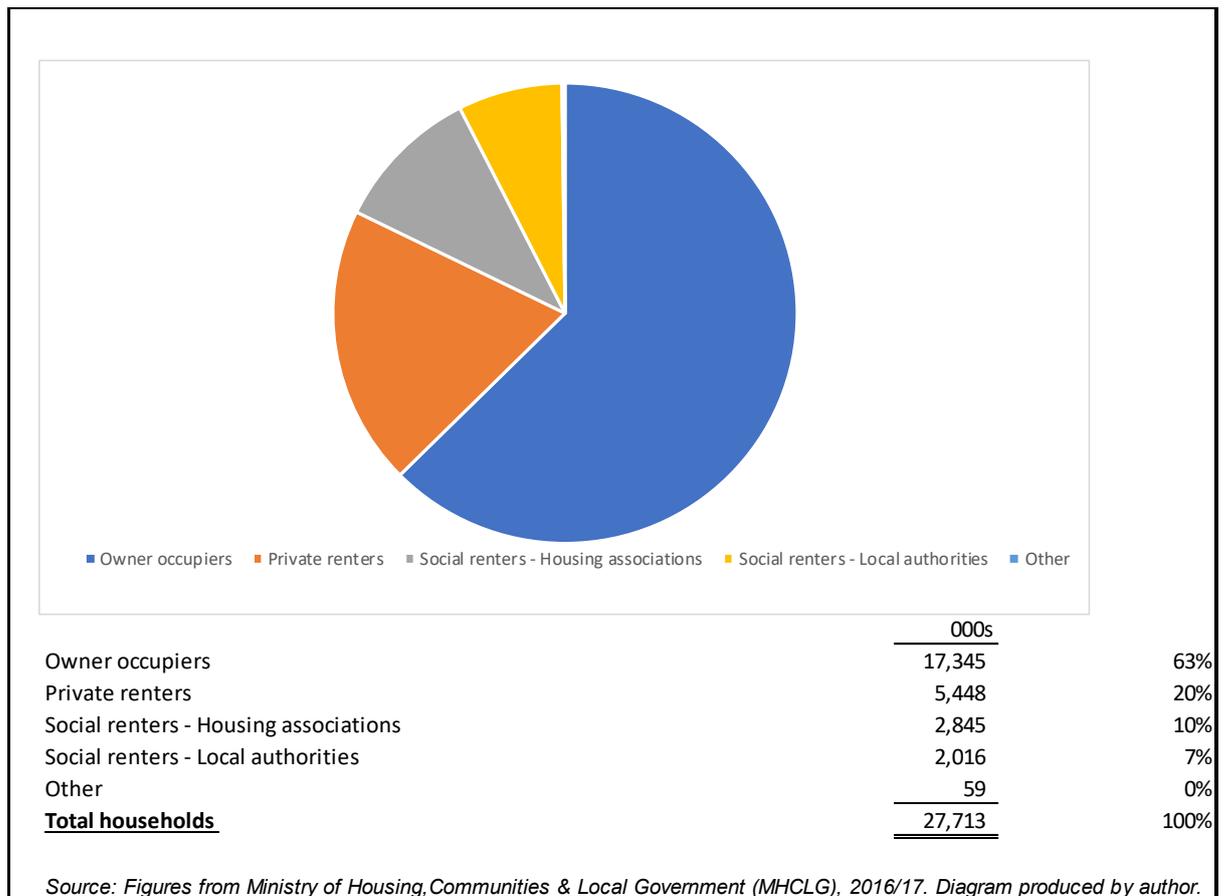
A 2018 report (CIH, 2018) based on data collected by Ipsos MORI gives evidence that society wants and values social housing, and that it is fundamental to a mixed housing economy and a better society. Social housing is highly valued by those who live in it as it is affordable, secure and of good quality. And, it has a much wider value in tackling poverty, supporting local/national economies and improving health and well-being (CIH, 2018). However, the report recognises that there is a stigma attached to social housing (CIH, 2018; Ejiogu & Denedo, 2021) and the people living in it as opposed to those who either rent from private landlords, or even better still, own their own homes.

Additionally, Fig.2-2 shows that in 2016/7 around 4.9 million households live in the social rented sector in Great Britain. This represents 17% of all households, 10% in HAs¹⁶ and 7% in LAs. Nonetheless, there are pressures - the sector is being tasked with finding new ways to deliver, partner and fund social housing. The current UK government target is for as a target of 300,000 new homes a year in England¹⁷. Table 2-2 (in section 2.2.2) shows the gap and challenge as only 189,270 homes were completed in 2018. The last time 300,000 homes were delivered were in 1970s, when Councils (Local authorities) were responsible for more than 40% of them (Table 2-2).

¹⁶ In the early 1970s most HAs were “very minor players”, as compared to LAs (Malpass, 2000b).

¹⁷ Inside Housing, June 2021, p.60.

Figure 2-2. Great Britain: share of households by tenure (in 000s) 2016/17



2.2.2 Global accounts of social housing associations in Great Britain (GB)

Table 2-1 shows that the great majority of social housing is maintained by HAs. Indeed, in 2020 (RSH, 2020a) 2,768,000 social homes were under management by HAs in England homes (that is, they house 2.7 million households) with some 1,714 registered HAs. They are now the largest provider of social rented housing in the country. Table 2-1 also shows that HAs have substantial financial power with GB turnover over £24bn a year. The sector’s GB operating profit was £5.3bn slightly down on previous year.

Table 2-1. HAs' Global Accounts 2019/20 in GB (England, Scotland and Wales)

	Total			
	GB	England	Scotland	Wales
Social housing (number of units, '000s)	3,240	2,768	306	166
Income & expenditure (key lines only)	£m	£m	£m	£m
Turnover	24,059	21,200	1,793	1,066
Operating surplus	5,306	4,700	392	214
Interest payable and similar charges	(3,624)	(3,300)	(194)	(130)
Surplus on sales of assets	1,028	1,000	2	26
Surplus for the year before tax	3,776	3,500	251	25
Balance sheet (key lines only)				
Net Book Value	181,170	160,300	13,655	7,215
Long-term loans	87,196	79,500	4,646	3,050
Capital grant	47,076	37,700	5,925	3,451
Total finance and capital reserves	60,860	55,700	3,909	1,251

Source: Global Accounts 2019/20, published by regulatory agencies in England, Scotland and Wales

In terms of social impact and helping to solve the housing shortage in UK, Table 2-2 shows that HAs have built in excess of 100,000 homes since 2000 (MHCLG, 2018a) supporting their growth as a sector and emphasizing their importance as a key provider of new homes for social rent (especially so when compared to LAs). They are well established developers building close to a fifth of UK's new homes each year and play an important role in the communities where they work. Hence, HAs have become very powerful institutional actors in shaping the urban and social landscape. This has led Mullins (2002, p. 25) to argue that *"The non-profit housing sector is one of the most significant public service sectors"*. In the current day, HAs operate in both public and private sectors, as they receive government subsidies but with the reductions in those, must seek private finance. Government funding has resulted in social housing attracting greater regulation (section 2.2.3) noting that housing is a devolved matter¹⁸.

¹⁸ This thesis is built primarily on the housing sector in England.

Table 2-2. Housing completions in UK (England, Wales, Scotland, Northern Ireland) – 5 year intervals

	1970	1975	1980	1985	1990	1995	2000	2005	2015	2018
Private sector	185,920	145,180	144,060	165,420	187,540	155,290	160,520	183,710	118,620	153,150
Local authorities	185,000	124,440	89,700	37,590	19,380	3,060	320	130	2,520	3,450
Housing associations	7,410	9,970	18,070	17,260	14,600	37,240	23,170	21,550	31,880	32,670
All dwellings - total	378,330	279,590	251,830	220,270	221,520	195,590	184,010	205,390	153,020	189,270
Percentages (%)										
Private sector	49.1%	51.9%	57.2%	75.1%	84.7%	79.4%	87.2%	89.4%	77.5%	81.7%
Local authorities	48.9%	44.5%	35.6%	17.1%	8.7%	1.6%	0.2%	0.1%	1.6%	1.8%
Housing associations	2.0%	3.6%	7.2%	7.8%	6.6%	19.0%	12.6%	10.5%	20.8%	17.3%
All dwellings - total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.7%

Source: Ministry of Housing, Communities & Local Government (MHCLG), Live table 209 on house building: permanent dwellings completed, by tenure and country.

2.2.3 Social housing regulation and reporting

There is a high degree of regulation in social housing primarily due to the sector's receipt of public subsidies/funding and because of its social role in society (CIH, 2018). From 1964 to 2008 (44 years), HAs were funded and regulated by the Housing Corporation in England. It established a register of HAs and provided social housing grants to those registered; in addition, it had a duty to monitor and supervise registered HAs. Funding for HAs at that time was 100% of capital costs for new housing developments. The system effectively placed HAs in a "hybrid position" between the state and market (Mullins, Czischke, & Van Bortel, 2014; Sacranie, 2012).

Housing is devolved in Wales, Scotland and, Northern Ireland so the UK government is only responsible for housing in England¹⁹. The regulators in social housing are:

- The Regulator of Social Housing (RSH)²⁰ for England.
- The Welsh Government for Wales.
- The Scottish Housing Regulator (SHR) for Scotland.
- The Department for Communities in Northern Ireland.

¹⁹ England is by far the largest (circa. 85% of all social homes).

²⁰ Covers HAs, LAs and for-profit providers.

The objectives of the Regulator of Social Housing are set out in the Housing and Regeneration Act 2008.

In summary, the role (RSH, 2015b) is to:

- Protect social housing assets.
- Ensure providers are financially viable and properly governed.
- Maintain confidence of lenders to invest into the sector.
- Encourage and support supply of social housing.
- Ensure tenants are protected and have opportunities to be involved in the management of their housing.
- Ensure value for money (VfM) in service delivery.

Arguably, regulation in the sector is seen as a means of providing confidence for lenders (e.g., banks and building societies) and also support the sector's legitimacy and accountability with its stakeholders. Manochin, Jack, and Howell (2008, p. 350) point out that *"the board of the RSL²¹ is not legally expected to promote shareholder wealth, but the problems concerning accountability to numerous stakeholders alongside the need to run the company efficiently"*. In monitoring HAs, the RSH promotes a viable, efficient and well-governed social housing sector able to deliver homes that meet a range of needs. An important focus of the regulator's activity is on governance, financial viability and value for money as the basis for robust economic regulation, maintaining lender confidence²² and protecting taxpayers. The regulator also sets consumer standards (i.e., standards for tenants). Moreover, the regulator now rates HAs (RSH, 2020b) on governance viability (grades G1-G4) and financial viability (grades V1-V4)²³. There are four governance (G1-G4) and viability (V1-V4) grades. G1/V1 being the best grades. The grading system is about using a competitive element to bring about regulatory compliance (commercialism).

The high degree of regulation in social housing has implications for reporting, particularly with regards to VfM. RSH takes a "co-regulatory" approach²⁴ which means HAs' Boards are responsible for meeting the relevant economic and consumer standards and determining how this is done. The RSH proactively seeks assurance from providers that they are meeting the three economic standards²⁵ and four consumer standards²⁶.

²¹ These are the current-day HA.

²² A large part of the social housing sector continues to rely heavily on the UK banking market for support i.e., debt is £80 billion (per Global Accounts, 2020, Homes and Communities Agency).

²³ Note, these do not apply to Councils.

²⁴ Regulator of Social Housing "A guide to regulation of registered providers" (May 2015).

²⁵ The 3 economic standards are: 1. Governance and Financial Viability Standard (RSH, 2015a). 2. Value for Money (VfM) Standard (RSH, 2018a) – demonstrate robust approach to VfM. Annually publish evidence in statutory accounts. 3. Rent Standard (RSH, 2020c) – effective from 1/4/20 to increase rents by CPI + 1% (rent freeze in place until then).

²⁶ The 4 consumer standards are: 1. Tenant Involvement and Empowerment Standard (RSH, 2017). 2. Home Standard (RSH, 2012a). 3. Tenancy Standard (RSH, 2012c). 4. Neighbourhood and Community Standard (RSH, 2012b).

Additionally, co-existing with the regulatory requirements is the financial reporting framework for HAs (Financial reporting standard, FRS102) and The Statement of Recommended Practices (SORP) for housing. Furthermore, the Accounting Direction (RSH, 2019) then sets a minimum set of disclosures that HAs must include within their accounts. This is required because HAs operate under a variety of constitutions/legal structures, whose individual legislation (the Companies Act, the Charities Act and the Co-operative and Community Benefit Societies Act) would not lead to consistent financial reporting without an Accounting Direction to specify what must be disclosed.

The Accounting Direction (RSH, 2019, p. 8) also states that HAs must annually publish evidence within the statutory accounts to enable stakeholders to understand the organisation's:

- Performance against its own VfM targets and any metrics set out by the regulator²⁷ (see below), and how that performance compares to peers.
- Measurable plans to address any areas of underperformance, including clearly stating any areas where improvements would not be appropriate, and the rationale for this in accordance with the regulator's standard on VfM.

The first requirement above is particularly relevant for this research, that is, the reporting of performance against targets that social²⁸ HAs have set themselves (self-regulating) based on their objectives. It is potentially here that social HAs have the opportunity to demonstrate their social impact related to their objectives of social purpose and mission. Additionally, these targets will be specific to each social HA and reflect its core values and beliefs.

In summary, social housing is highly regulated, but what is also observed is the space for new accountings or new forms of accounting (RSH, 2019, p. 8). As such, not only are there challenges but also opportunities in social housing for HAs and the individuals who work for them.

2.2.4 Housing federations

The "voice" and lobby of the social housing sector are housing federations, that are HA-membership based. They campaign at a local and national level to ensure that their members can continue to deliver affordable housing, contribute to the housing and social policy agenda on issues such as sustainability,

²⁷ There are seven mandatory regulator VfM metrics which HAs must report their performance against in their annual accounts: reinvestment %; new supply delivered %; Gearing %; EBITDA MRI %; Headline social housing cost per unit; Operating margin; and ROCE %.

²⁸ The word social is used to denote not-for-profit HAs.

care and support, equality and homelessness²⁹. Therefore, what Federations do is intrinsically linked to the history of housing (see section 2.3.2). Housing federations would have no reason to exist without their members. As well as lobbying HAs and key social housing individuals have them to bounce ideas off. These federations are:

- National Housing Federation (NHF) in England.
- Community Housing Cymru for Wales.
- Scottish Federation of Housing Associations (SFHA) for Scotland.
- Northern Ireland Federation of Housing Associations (NIFHA) for Northern Ireland.

In England, for example, The National Housing Federation (NHF), formerly the National Federation of Housing Associations³⁰ (NFHA) was established on 22 June 1935 for the purpose of promoting the formation and extension of HAs and to provide advice and assistance (Tickell, 2005). The NHF is membership based and a trade or industry body representing providers of housing (www.housing.org.uk), much of it termed 'affordable housing' in England. The Federation's members provide approximately 2.5 million homes for more than 5 million people³¹.

The next section moves to explore social HAs (at the meso, organisational level).

2.3 The role of social housing associations

2.3.1 Not-for-profit

The main provider of social housing in 21st century are social HAs (Fig.2-2). Malpass (2000b, p. 3) has called them “*curious entities*” that are “*neither private trading bodies, democratically elected public bodies, nor government appointed bodies*”. A key point is that social HAs are not-for-profit organisations, that is, they do not trade for profit, and this distinguishes them from the private sector and for-profit providers. For example, people in housing refer to the term “surpluses” not “profits.” They have also been described and have described themselves as private sector, public sector,

²⁹ They organise events including conferences and exhibitions for the social housing sector; provide training; publish guides, books, manuals, online resources; and free downloadable documents for housing professionals.

³⁰ or Societies

³¹ Amongst its members are G15 HAs represented by London’s largest HAs: A2Dominion, Catalyst, Clarion, Metropolitan, Hyde, L&Q, Network Homes, Notting Hill Genesis, One Housing, Optivo, Peabody and Southern Housing Group, providing homes for one in ten Londoners and one quarter of all new building in the capital. G15 collectively, manage around 600,000 homes and they build approximately 10,000 new homes every year. So, the NHF is a “champion” of such HAs’ independence, and as such acts as an intermediary between HAs and government (<https://g15.london/what-we-do>).

voluntary and third sector organisations, as social businesses and social enterprises³², or as “hybrids” (Mullins et al., 2014). Many take a charitable form.

Social HAs’ fundamental not-for-profit purpose is defined in the Housing Associations Act 1985. Most are charitable Community Benefit Societies, that is, they explicitly exist to provide social and economic benefit in communities and are required to pursue charitable objectives. How they pursue such objectives is determined by HA Boards and Executives. Legally, the difference between charities and HAs with charitable status is that charities (including charitable trusts and companies limited by guarantee) are registered with the Charity Commission. On the other hand, HAs with charitable status are exempt, because they are registered with the Register of Friendly Societies as Co-operative or Community Benefit Societies³³ (previously called Industrial and Provident Societies) with charitable rules. The qualification of charitable status for HAs is through their activities which contribute towards the “relief of poverty”. They are engaged in housing people who are deemed to be “in necessitous circumstances”, for example, elderly people or people on low incomes.

Sacranie (2012) suggests HAs in England “provide a well-established example of hybrid organisations³⁴, operating with a mixture of logics derived from their roots and links to communities, the state and the market. Mullins and Pawson (2010) point out that HA hybridity is due to their resource dependence on public funding and private finance secured on commercial terms. Other scholars view HAs as occupying a quasi-public sector (Collier, 2005; Smyth, 2017), that is, “public sector organisations in private sector clothing” (Collier & Brennan, 2008) – “a blurring of boundaries between the two sectors” (Shaoul, Stafford, & Stapleton, 2012). This quasi-public sector³⁵ is a product of the rolling back of state funding (see section 2.4) and direct provision, coupled with a rolling out of privatization solutions (Peck & Tickell, 2002; Smyth, 2017).

Clearly, there is much debate concerning HA status. The key point to reiterate is that the majority of HA (Fig. 2-1) do not trade for profit, and this distinguishes them from the private sector and for-profit providers (Fig. 2-1). Until 1988 the majority of funding for HAs came from central and local

³² Smallbone, Evans, Ekanem, and Butters (2001) noted, social enterprises: provide goods and services which the market or public sector is either unwilling or unable to provide; develop skills; create employment; foster pathways to integrate socially excluded people.

³³ The Co-operative and Community Benefit Societies Act 2014 consolidated certain enactments relating to co-operative societies, community benefit societies and other societies registered or treated as registered under the Industrial and Provident Societies Act 1965.

³⁴ “A hybrid organization is an organization that mixes elements, value systems and action logics (e.g. social impact and profit generation) of various sectors of society, i.e. the public sector, the private sector and the voluntary sector”.

³⁵ A type of corporation in the private sector that is backed by a branch of government that has a public mandate to provide a given service” e.g., housing provision.

government, thus classifying them squarely in the public sector. Post the Housing Act 1988, the regime for housing clearly placed HAs in the private sector, allowing them to use private finance (loans) as well as public grants to develop housing.

Regardless of status issues, HAs pick up where the market fails. They fill gaps in housing supply that enable governments to sustain the flow of provision. So, in a sense, are a necessary ingredient for any government to achieve sustainable housing policies (Williams, 1997).

The next section takes a closer look at the historical framework of HAs tracing their origins and distinctive characteristics to get a better understanding of where they come from and the impact they have had on communities and society in general.

2.3.2 Locating HAs in social housing history

Historically, social housing had a role in addressing housing shortages. This is witnessed in the history of HAs, which is arguably rooted in charity and philanthropy³⁶ (McDermont, 2010; Pawson, 2006). Charity, in the sense that almshouses³⁷ (charitable housing) were established in 12th Century in Britain (Bailey, 1988). The church provision of almshouses was not only motivated by a desire to help the poor but the benefactors themselves hoped to benefit in the “afterlife” (Malpass, 2000b). The concept of UK social housing expanded over time through Victorian philanthropy, with the formation of housing trusts such as Peabody, Rowntree, William Sutton and Guinness (Pawson, 2006). Thus, homes for rent at sub-market rents to selected people on low incomes were first built by charities and philanthropists to provide an alternative to the private rented slums of Victorian England (Wohl, 2017).

However, at that time, state “subsidised housing” was unacceptable on economic and moral grounds. As the Earl of Shaftesbury (a noted reformer) stated: *“if the state is to be summoned not only to provide houses for the labouring classes, but also to supply such dwelling at nominal rents, it will, while doing something on behalf of their physical condition, utterly destroy their moral senses”* (Earl of Shaftesbury, 1883). So, little happened except a consolidating Housing Act in 1890. This re-enacted powers for local authorities to build housing in connection with slum clearance, but to make them available at

³⁶ Peabody Group (150-year-old group) was founded by the philanthropist George Peabody, a financier and social reformer who built the organisations first estate in 1864.

³⁷ Also known as “poorhouses” were formed as extensions of the church system to provide a home for poor, old and distressed people. Almshouse is charitable housing and residents have no security of tenure as they are dependent upon the goodwill of the administering trustees. The oldest is St Lawrence’s Hospital Charity, based in Cirencester, Gloucestershire.

economic rents. However, it was not the case that these re-enacted powers for local authorities would be used to provide a major source of new housing (Harloe, 1995).

The history of HAs has been documented by several individual case studies of associations. Most of these HAs were founded either at the end of the 19th century, during the 1920s and 1930s, or in the 1960s and 1970s. For example Bournville Village Trust (M. Harrison, 1999; Hillman, 1994) and there are others³⁸.

The term HA came into being “officially” in 1935 with the establishment of the National Federation of Housing Societies consisting of Public Utility Societies (PUS) who were able to raise loans/public subsidies (Mullins, 2000). However, it took until the late 1960s for the idea of independent, not-for-profit housing groups to catch on more widely. Ken Loach’s “Cathy Come Home”, a 1966 television drama about homelessness shifted the public mood towards those in need of housing (Sandford, 1976) and away from opinions about how people are seen as being not very good if they are in social housing (Earl of Shaftesbury).

Historically, social housing had been under local authority control. In the “inter-war” period (1919-1938), The Housing & Planning Act (Addison Act) 1919 provided subsidies for LAs with the aim of building 500,000 houses within 3 years (“Homes fit for Heroes”³⁹). Indeed, by 1939, an estimated 10% of all households were in social housing, mainly LAs (Malpass & Murie, 1999). Hence, in the time period post World War II (1945-1960) and in line with the social democratic character of welfare state, LAs held the major responsibility for social housing (Mullins, 2000; Mullins & Pawson, 2010). By 1961, social housing housed 24% of all households. LA council house building continued, and from the mid-1960s LA gained access to central government funding too.

The Housing Act 1964 was an important landmark for housing, it established a state regulator and funder (the Housing Corporation, now known as RSH) for the HA sector. Thus, provision of a HA regulatory regime that meant HAs no longer needed to seek charitable status. The Housing Corporation was given statutory powers establish a register of HAs, provide Social Housing Grants (SHG) to registered HAs and a duty to monitor and supervise registered associations including the

³⁸ Paddington Churches (Mantle, 1995), Home (Malpass & Jones, 1995), Friendship (Malpass & Jones, 1996), the Guinness Trust (Malpass, 1998a), Octavia Hill Housing Trust (Malpass, 1999a), the William Sutton Trust (Garside, 2000), Prime Focus (Gulliver, 2000), Notting Hill Housing Trust (Holmes, 2005) and Trident Housing Association (Gulliver, 2005).

³⁹ On 11/11/18 World War I came to an end. The following day, Prime Minister David Lloyd George, called a general election and promised “habitations fit for heroes” (or generally abbreviated to “homes fit for heroes”) – which marked the start of the nationwide system of council housing that lasted for most of the 20th century.

disposal of HA assets. This system effectively placed HAs in a “hybrid position⁴⁰” between the state (government) and market (Sacranie, 2012).

Mullins (2000, p. 258) makes the important point with reference to the history of HAs, that “*there has been a tendency to view the development of new associations principally as responses to central policy drivers, such as legislation, regulation, and funding*”. Certainly, the Housing Act 1974 brought a “centralised funding system” attraction⁴¹ for registered HAs and into the public sector, providing risk free development opportunities and in return requiring compliance with state regulation including the explicit introduction of a non-profit distributing principle for the first time. In this way, the government sought to ensure that public money was spent appropriately.

The attraction of public funding encouraged growth with reference to those on low incomes and acute need. Societies and almshouse trusts sought HA grants (SHG) on similar terms to other associations. Some of the industrial HAs moved beyond their original remit of housing employees for particular industries and joined the mainstream. Indeed, Malpass (2000b) describes the 1974 Act as “*launching housing associations into a new plane, with a distinct role in housing policy*”. In support, McDermont (2010) comments “*The extremely generous funding arrangements enabled housing associations to move to centre stage of housing policy.*” The “generous” funding amounted to 100% from the Exchequer and allowed HAs to develop and grow very rapidly as there was no shortage of money (McDermont, 2004). So, effectively since 1979, government has seen HAs, rather than LAs, as the major providers of new, subsidised, rented housing (Cairncross, Clapham, & Goodlad, 1997). This “favoured status” is borne out in the figures/tables above and meant HAs were more highly subsidised than local authorities (Maclennan, 1989).

The 1980s saw a drive towards privatisation (notably through the sale of council housing) and commercialization of the public sector under the Conservative, Margaret Thatcher government. The reforms following the 1988 Housing Act have been described as “re-privatizing” (Randolph, 1993) HAs by gradually replacing state capital subsidies (public grants) with private finance and exposing HAs to commercial risk. The Act brought some quasi-market mechanisms, competition and commercialisation into the sector (Tang, 2010). The year 1988 also witnessed large scale voluntary stock transfers⁴²(LSVTs) (Daly, Mooney, Poole, & Davis, 2007). The first LSVT was made in 1988 by Chiltern District

⁴⁰ Billis (2010) refers to hybrid organisations as possessing significant characteristics of more than one sector (public, private and third).

⁴¹ No association could receive grant unless it was registered with the Housing Corporation and subject to its regular inspections.

⁴² LSVT involves the LA transferring ownership of its homes with the agreement of its tenants to a new or existing HA.

Council, when 4,650 dwellings were transferred off to a newly formed (purpose -built) HAs after a ballot of tenants.

New Labour⁴³ under Prime Minister Tony Blair (1997-2010) subsequently embraced LSVT as a means of reaching decent homes targets. This was because Treasury accounting meant that spending by councils on housing counted as public spending whereas work undertaken by HAs was off the public sector balance sheet. Thus, for New Labour, LSVT was a good means of funding repairs and maintenance of council houses by HAs⁴⁴. Thus, these new HAs were freer than local authority councils to find funding to make improvements. Arguably, stock transfers have changed the nature of associations, making them more community-focused and geared to helping to improve communities as well as building and maintaining houses. Since 1988, more than 500,000 tenants have consented to housing stock transfers from local authorities to HAs (Manochin et al., 2008). These changes have further fuelled HAs' increased demand for external funding (Smyth, 2017).

The 1990s saw impacts both positive and negative of the measures of the 1980s. There was greater use of private finance coupled with a 50% increase in government funding to the Housing Corporation for the first 4 years of the 1990s, compared with the last 4 years of the 1980s (Williams, 1997). There was a depressed state in the property market with a decline in real house prices in the early 1990s. Ironically, in contrast to a decade earlier, HAs now found themselves funded to switch property from home ownership into renting (Williams, 1997).

Structural and financial changes are on-going in the sector. However, prior to the credit crunch, around the first decade of 21 century, what is clear is that the sector's "safety net" included four core elements:

- Inflation-proofed rental income.
- Rents solidly underpinned by housing benefit.
- High levels of capital grant.
- Banks' lending long on the tightest of margins.

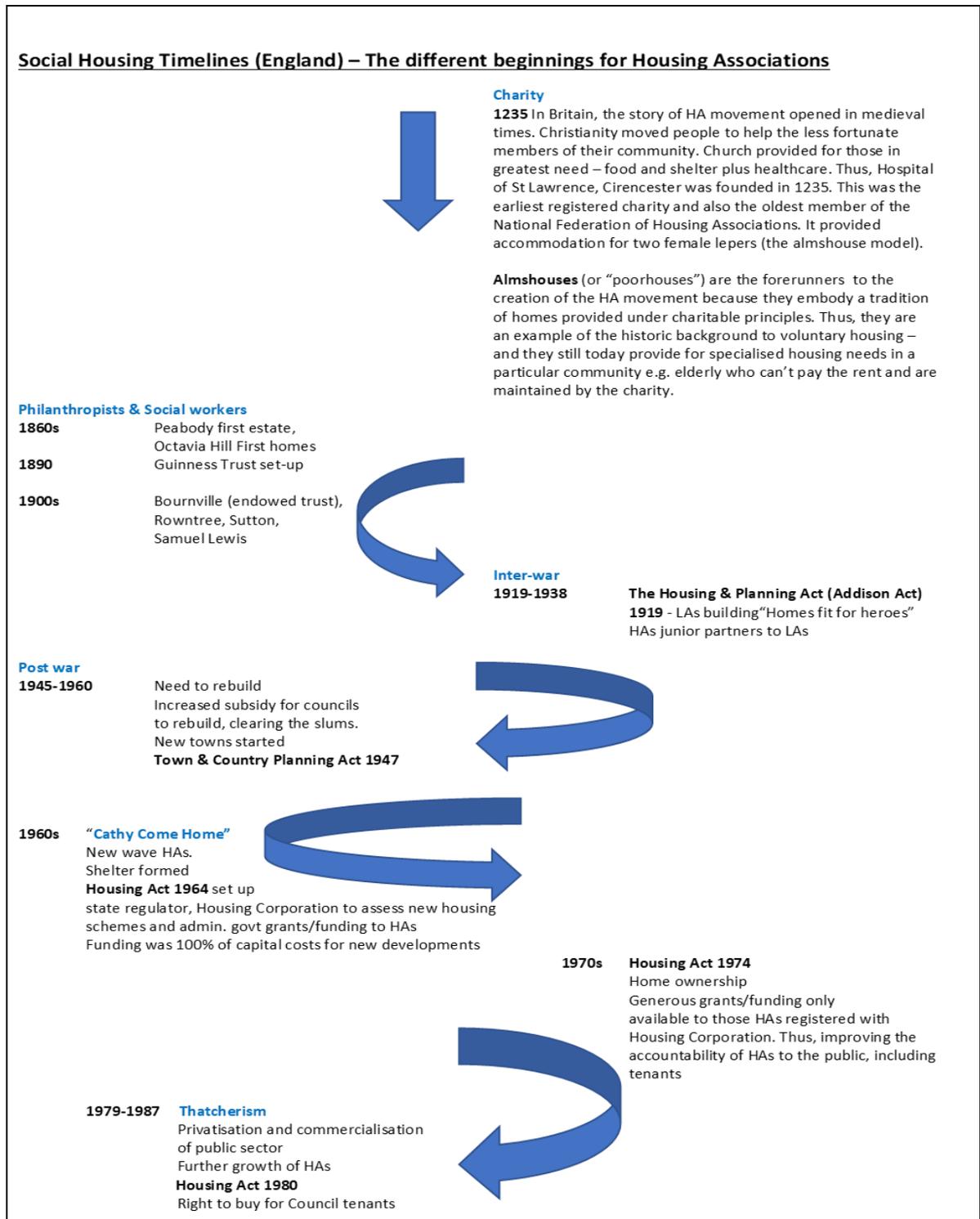
These four foundations are all less secure than they once were, and this has given rise to different pressures, risks and business models going forward (e.g., more private borrowings).

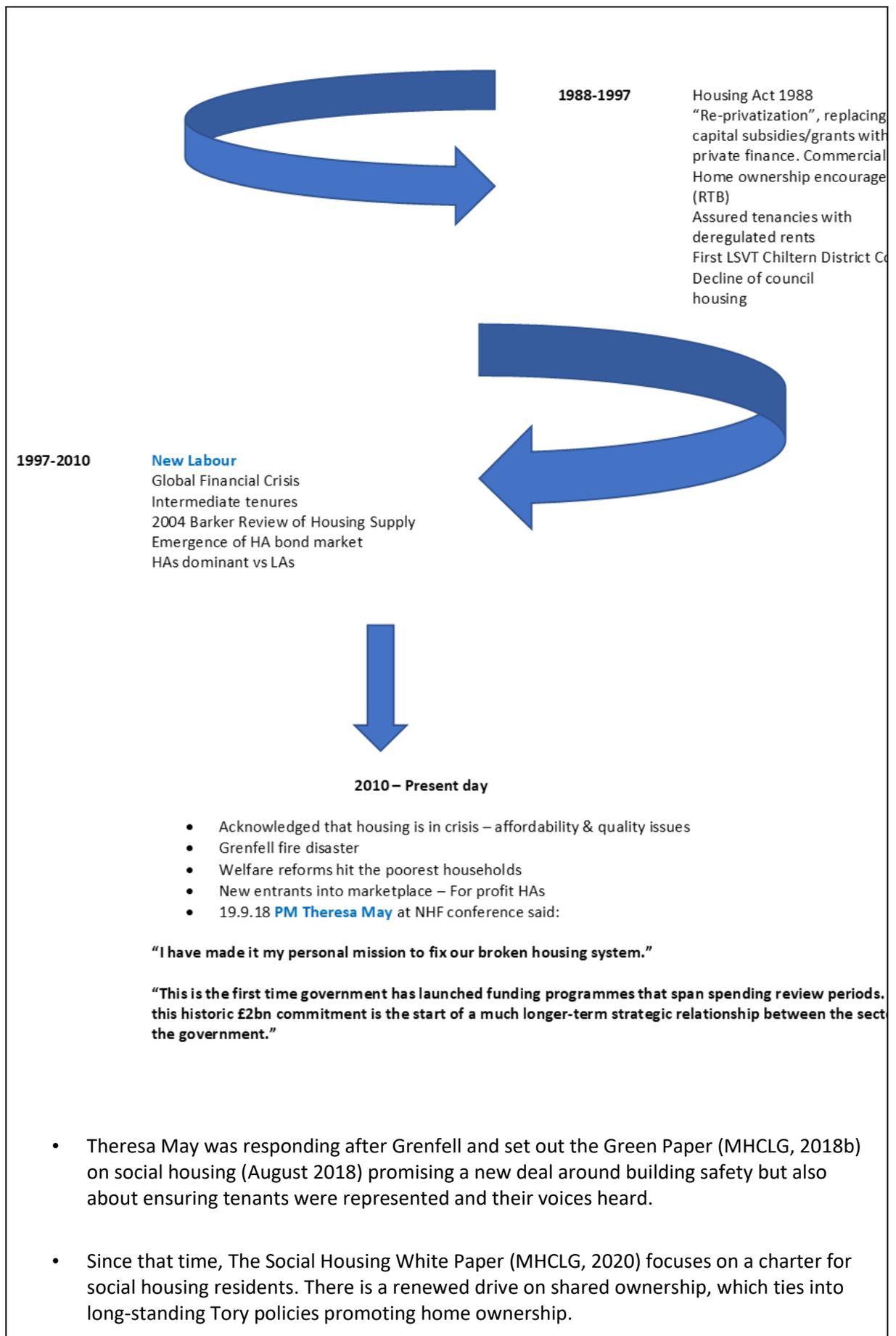
⁴³ New Labour refers to a period in the history of the British Labour Party from the mid-1990s until 2010 under the leadership of Tony Blair and Gordon Brown.

⁴⁴ LSVTs had been criticised at the time by some commentators/opposition campaigners as "back door privatisation" or "privatisation by any other name".

In my Fig. 2-3, I trace the historical timeline of HAs to current times.

Figure 2-3. Social housing timelines





According to Malpass (2000a, pp. 200-209); Malpass (2000b, p. 20) there have been four “waves” of voluntary housing formation:

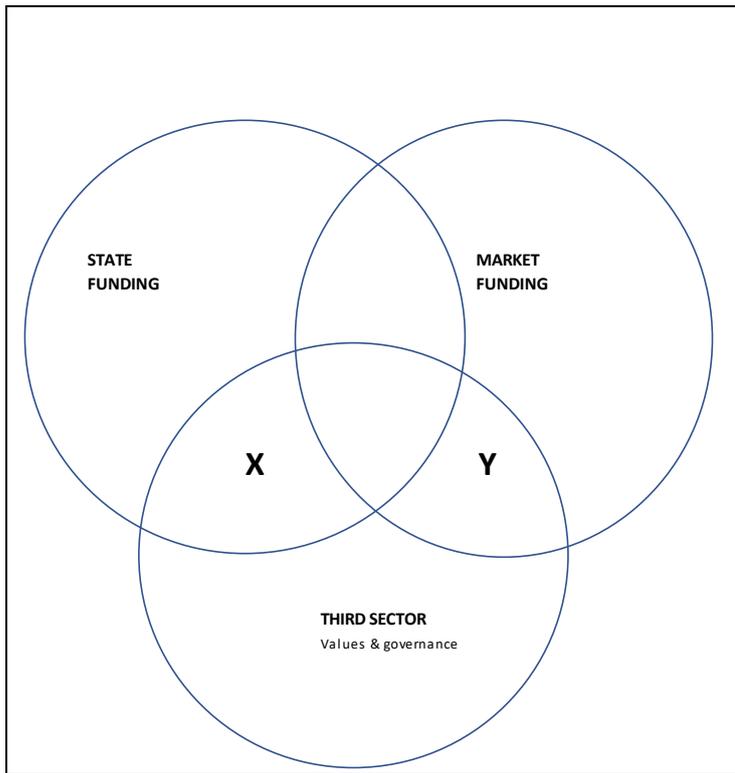
- **First wave:** Pre-1914 roots in charity and philanthropy, voluntary HAs and endowed trusts such as Bournville⁴⁵.
- **Second wave:** 1920s & 1930s housing societies and trusts (PUS) – carrying out slum patching, lobbying local government to undertake slum clearance. Increased subsidy for councils.
- **Third wave:** 1960s and 1970s – Emergence of HAs. Co-ownership and cost rent societies and emergence of new social action associations sponsored by Shelter and church-based groupings. In 1966 Shelter was formed, national campaign for homelessness.
- **Fourth wave:** 1980s – “Thatcherism” (privatisation and commercialism); creation of new HAs. A shift towards HAs via homes transferred from local authorities (LSVTs) and HAs taking on the role of building new social homes.

In 2020/21, a fifth wave may be emerging, that is the emergence of “for-profit housing associations” (Table 2-3).

Whilst, recognition is given to the waves of housing formation, the growth in accounting terms is through funding. This is the important “thread” running through the history of HAs outlined above. Mullins and Murie (2006) have neatly plotted the changing location of UK HAs between three sectors based on funding sources and risk as below in Figure 2.4. At point X, HAs were part of the public sector. At that time, the Housing Act 1974 provided almost 100% state funding and nearly all risk. After 1988 they moved towards the private sector (point Y) following the introduction of private funding. However, they continued to be part of a third sector enjoying some degree of independence from government and not being governed by “for profit” motivations.

⁴⁵ In 1900, the Bournville Village Trust was set up as an independent body to formally control the development of the Bournville estate. Bournville Village Trust is a charity and is an English registered social housing provider and is a public benefit entity.

Figure 2-4. The changing location of social housing associations due to funding



Source: Adapted from Mullins and Murie (2006)

Thus, the social housing landscape continues to evolve in the dynamic environment in which it operates. Lenders (such as banks) are more prominent and have taken possession (charges) against HA properties (homes). As noted in Table 2-1, the net book value of HAs' assets (i.e., homes) in the sector is £157 billion. It is this asset base built up by direct application of public funds, that acts and has acted as collateral for raising private finance. The borrowing is limited only by the HAs' encumbered assets (property or homes held as security against existing loans) and by their capacity for loan repayment, that is, the size of a loan supported by future rental income stream. As Smyth (2019, p. 2) confirms "....the gap in funding was expected to be filled from housing association own resources, increasing rents through new affordable rent products and increased borrowing". In the late 2000s, the emergence of a HA bond market⁴⁶ (C. Cooper et al., 2016) provided further evidence of this borrowing trend as governments reduced funding (Wainwright & Manville, 2016). So, the 2020 Global accounts (RSH, 2020a) show staggering debt of £80 billion.

In summary, history shows that HAs have not just "turned up" or suddenly appeared from nowhere. The reality I suggest is that of a grand national policy which has changed dramatically and potentially

⁴⁶ In 2009 Sanctuary HA issued new bonds – the first own label issuance in five years.

ideologically as well. Therefore, HAs are responses to policy drivers such as legislation, regulation and funding (Mullins, 2000). The point is that HAs have not just appeared, rather social housing is influenced by sweeping policy changes that influence/shift mindsets over time for both the HA and the people who work for them.

The next section reflects on the impact of social housing on communities and society along with new pressures and marketisation.

2.3.3 Benefit to society⁴⁷

The earlier sections have highlighted the importance and impact of social HAs, particularly in helping to solve the housing shortage in UK (section 2.2). There is also a high degree of regulation and reporting (section 2.2) in the social housing sector given government funding/subsidies (MHCLG, 2018c; Smyth, 2019). Despite increased regulation, social HAs strive to fulfil their social aims and objectives that benefit community and society. As such they are mission-driven organisations with social purpose or mission as core. The Grenfell⁴⁸ fire placed social housing in the spotlight, and this has challenged social HAs to reflect on their mission.

An understanding of the social purpose and impact of social HAs can be depicted as follows (Fig. 2-5):

⁴⁷ "Pillar of society" (CIH, 2018).

⁴⁸ RBKC (Royal Borough of Kensington and Chelsea) was the landlord for Grenfell Tower, which was destroyed in a devastating fire in June 2017 - killing 72 people. Grenfell Tower was managed by Kensington and Chelsea Tenant Management Organisation (KCTMO), a company set up by the Council to take on its housing functions.

Figure 2-5. Benefit to society

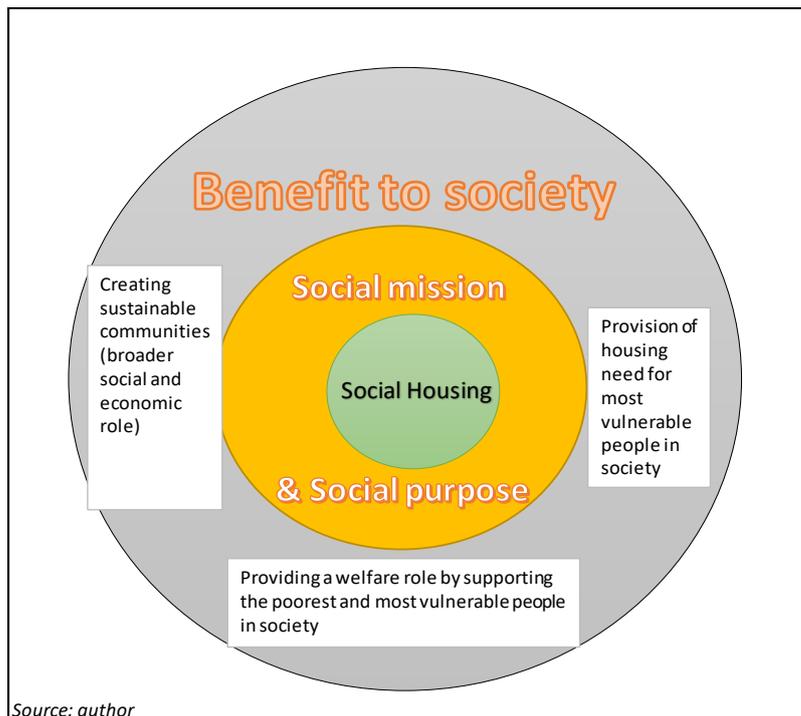


Fig. 2-5 shows social housing playing different roles⁴⁹ and therefore providing “social value” (or social impact) in many ways. The following quote⁵⁰ from the sector summarises this position:

“A home is not just bricks and mortar, it represents security, stability, dignity and for many a lifeline. A home is the base from which work, family and participation in society can all be founded.” (David Orr, Chief Executive of National Housing Federation, 19th October 2017).

The historical roots of HAs (section 2.3.2) mean that they exist for the benefit of the communities and society. They have a moral order and consciousness. They invest in the communities they build and serve. Purpose (or social purpose) is the enduring reason for being - the *raison d’être*. It defines the organisation’s existence and societal impact in a way that aligns the long-term financial performance with benefits to all stakeholders and society (Busco, Frigo, Hickey, Pavlovic, & Riccaboni, 2018). The fundamental social purpose of social housing is that social HAs do not just deliver homes, but that they also provide essential services around them to support communities to thrive. In the words of Lord Turnbull (TCR, 2018) *“Pursuing social objectives is fundamental to the purpose of housing associations.*

⁴⁹ “As housing associations, we’ve had to adapt in recent years, innovating and finding new ways of raising the funds needed to keep delivering the affordable housing this country needs. But building and managing homes is far from all we do. Against a backdrop of strained public services, we help improve tenants’ lives and communities by providing employment, skills and education programmes and investing in local facilities. This is making a real difference and we can work with government to achieve more together.” (G15 statement on the Social Housing Green Paper, 15-08-18).

⁵⁰ www.trg.org.uk/housing-key-sustainable-social-contract/

It is the reason they exist. If housing associations lose their social purpose, they will lose their legitimate place in the world". As such, social purpose for social HAs is an important guiding principle for the choices that are made in social housing and the activities that are carried out in communities and society⁵¹.

Although social purpose is a guiding principle for HAs, the funding structure in social housing has transformed. HAs have been labelled as hybrid organisations (mix of public/private sector) and therefore have come under pressure to maintain a balance between social and economic tensions (Mullins et al., 2014; Sacranie, 2012). The next section takes a closer look at social housing marketisation in 21st century, which brings pressures of the operating environment on HAs and the everyday life for key social housing individuals.

2.3.4 Marketisation

HAs have become the dominant providers of new rented housing (Fig. 2-2), whereas previously they were the "junior partners" to LAs (Pawson, 2006). They then have then shown signs of a private sector agenda/mentality (R. M. Walker, 1998a) primarily due to reduced government funding (Smyth, 2019).

With the funding climate change, less government support and the 100% social housing grant gone, the modern-day HA has built up a huge asset bases and used loans to build homes for resale (including non-social housing). This commercial approach is seen for example in Bromford HA which states in one of its DNAs "*be commercial*" (BHG, 2018, p. 22)⁵².

There is a push (pressure) towards marketisation as government funding and subsidies have reduced (Smyth, 2019). In the hay days of 1970s and 1980s, the government gave HAs 90% or more of the cost of building a new home. Rents from these homes started generating profits almost straight away as HAs had only to top up the grants received with small borrowings which were paid off quickly and thus,

⁵¹ Arguably, HAs are major employers in communities. They offer opportunities for work and apprenticeships through their supply chains. They are important institutions and investors in regenerating areas, which can support employment. Helping people into work also benefits local economies, which in turn can support additional job opportunities. Getting people into work can also reduce levels of anti-social behaviour. And those in work are likely to be longer term residents, which help create stronger communities (see Clarion Annual Accounts 2018/19, p.21 and similarly other G15 Annual Accounts).

⁵² Other examples from Annual Accounts of HAs are: "*Social value through commercial strength. We're unashamedly commercially minded. It's not just all right to be commercial, it's essential. Being commercial helps us build more houses and invest more in helping people live independent lives. With commercial pride comes the courage to make the right decisions*" (Metropolitan, Annual Report 2018, p.9). Furthermore, *L&Q's vision is that: "everyone has a quality home they can afford, and we combine our social purpose with commercial drive to create homes and neighbourhoods everyone can be proud of"* (L&Q, Annual Accounts 2018, p. 8).

these homes generated profits quickly. However, since 1990s, grant rates have fallen year-on-year to circa. 10% (Smyth, 2019) which meant that HAs must borrow more and more money to build each new home. Therefore, HAs have to operate commercially - seek new income streams that make profits, sell privately on the open market to cross subsidise affordable homes. This is one way in which HAs are transforming themselves to make surpluses. The “financially viable” indicators offered by the regulator were seen by the HAs in an instrumental way to present themselves as almost “corporate”. To appeal to private lenders such as banks.

In recent times, in addition to the funding gap issue/pressures, HA “commercialism” is influenced by the loss of £2.3 billion in the sector, over a 4-year period due to the Welfare Reform and Work Act 2016. The Act imposes an obligation on HA to reduce rents by 1% every year from April 2016 for a 4 year period (DCLG, 2016; Joyce, Hood, Adam, & Chandler, 2015). The rent reduction is an example of government shaping HAs via legislation and coupled with reduced changing grant/subsidy availability, leads to challenges of profit generation (commercialism) for HAs and the key individuals who work for them.

The outlook in the sector in 2020/21 is also the increasing number of “for-profit providers” (see Table 2-3), including some major players such as Legal & General⁵³ and the world’s largest property investor Blackstone, which funds “for-profit” Sage Housing. The Housing and Regeneration Act 2008 opened the door to for-profit social housing providers⁵⁴. The change came into effect in April 2010 and was made to attract new sources of funding, encourage innovation and competition by replicating private market conditions, and increase the amount of affordable housing in the country. However, this change went largely unnoticed due to the global financial crisis (GFC), so there was little private sector interest for some years. The number of for-profit providers as at 31 March 2018 was 37 and their stock ownership was 2,171 units (RSH, 2018). Prior to 2018, stock ownership grew very slowly between 2013 and 2017. This rising trend is shown in Table 2-3 below.

⁵³ On 10/12/18 Legal & General registered its affordable housing subsidiary (Legal & General Affordable Homes) as a provider of social housing. It plans to deliver 3,000 homes a year – a figure that would make it the biggest builder in the social housing sector.

⁵⁴ Inside Housing (July 2021, p.6) write that for-profit providers have the potential to deliver 130,000 new homes for shared ownership and rent by 2026. This is based on research by Savills on interviews with seven of the largest for-profit providers. Such providers could commit up to £23bn over five years to deliver the 130,000 homes.

Table 2-3. For profit housing providers and owned stock, as at 31 March each year

Year	Number of providers	Total number of units/bedspaces owned	Of which			
			General needs	Supported housing	Housing for older people	Low cost home ownership
2013	18	187	40	133	0	14
2014	22	246	54	118	14	60
2015	25	395	169	196	2	28
2016	26	557	270	145	65	77
2017	31	873	368	264	65	176
2018	37	2,171	604	349	97	1,121

Source: Regulator of Social Housing: Private registered provider Social housing stock in England: Statistical Data Return 2017/18 (October 2018, p.14)

The arrival of for-profit providers may arguably lead to further privatisation/marketisation of social housing, and potentially social housing assets being sold off for profit. So, whilst the not-for-profit social HAs reinvest all their surpluses back into social housing in delivering their social purpose, the for-profit HAs are not required to do so. The hybridisation nature of HAs may mean doing both in future. This is an important new development in the social housing marketplace.

Marketisation brings with it challenges for social housing because as has been observed, the history of social housing is rooted in social purpose and charity. In a recent article, Kevin Rodger, CEO of Citizen states: “...we know that to provide social housing that has a real impact you have to make decisions that aren’t driven by profit” (Rodgers, 2019)⁵⁵. However, social housing is having to bring in commercial practices in 21st century for reasons of national policy changes. The further implication from marketisation is that individuals with potentially commercial mindsets may be required to bring about the appropriate changes in social HAs.

⁵⁵ In September 2019, the HA re-branded itself as Citizen (previously West Mercia Housing) with Rodgers (2019) reiterating their commitment to add real social value in their communities with first projects announced as Citizen. Both major regeneration projects in inner-city Coventry costing £35m and posing a financial challenge as neither “will make us a penny in extra rent” as one is tower block demolition replaced by fewer new homes.

2.4 The role of individuals in social housing who are assumed to be self-regularising

The earlier sections have highlighted the importance and significance of the social housing sector and illuminated social HAs as the dominant not-for-profit organisations in the sector. Additionally, the literature review has brought out certain themes: social purpose, funding, regulation, commercialism and competition. In doing so, social housing and social HAs provide the social context from which key social housing individuals are assumed to be self-regularising.

By self-regularising, I suggest that there is scope or opportunity for individuals to make a difference through their lived experience in the context of social housing when they interface with accounting as a social practice (Hopwood & Miller, 1994). For instance, individuals can make a difference by improving (e.g., continuous improvement) what accounting there is in the organisation or by proposing new forms of accounting (e.g., what works in their organisation) to deal with their choices in their in-between situations. In doing so, I suggest that individuals as social agents make a difference on the assumption that they self-regularise or use accounting to regularise their environment.

In the accounting literature there are limited or no papers in the specific setting of social housing and social HAs with regards to the self-regularising individual. In 2011 the paper by Manochin et al. (2011) made use of the Foucauldian concept of governmentality to explain the visual use of “traffic lights”⁵⁶ by a HA. Manochin et al. (2011, p. 33) explain that the “*traffic lights provide for the expression of a particular way of thinking*” about the HA. There is relevance here to the lived experience of individuals who work in HAs in that the “*traffic lights enact a highly individualised self construction of good governance that is related to the systematic construction of evidence of continuous improvement and self assessment*” (Manochin et al., 2011, p. 33). At that time, being in “green” for the HA was encouraged by the regulator in terms of good governance and financial management but more interestingly, the HA could create its own performance indicators. Therefore, reading the paper from this perspective, what actually was happening was HA self-regulation. The creation of “continuous improvement”, “self construction”, and “self-assessment” were some of the words used in the paper, which can relate to the role of key social housing individuals who as I suggest are assumed to be self-regularising. I have earlier defined self-regularising individuals as key individuals in social housing, and because they are key, they are aware of the bigger picture of their HA. Manochin et al. (2011) have

⁵⁶ Green light indicates that a target is being met or exceeded, whereas amber and red lights indicate increasing levels of cause for concern.

evidenced that HAs to some degree or other are self-regulating by self-assessment and continuous improvements and by good governance. Apart from the relevance of this paper, in the accounting literature there are limited or no papers in the specific setting of social housing and social HAs with regards to the self-regularising individual.

Additionally, the creation of “traffic lights” can be viewed as an early indication by social HAs to explore alternative or new forms of accounting complementary to traditional (mainstream) accounting. In an earlier study, Manochin et al. (2008) had explored increased HA accountability (in addition to social housing provision) to environment and community. The paper touched on future *“new methods of performance measurement (the balanced scorecard approach) in the hope that community and environmental action can be captured”* (Manochin et al., 2008, p. 351). The paper in part was a further example of HAs exploring new accountings.

Both these studies focused on a single case study HA⁵⁷ covering governance and accountability in HAs. Nevertheless, the studies do provided evidence of new thinking around new forms of accounting in the sector and space for the self-regularising individual to emerge.

2.5 Summary of the chapter

In summary, the chapter starts with a macro view of UK social housing, moving towards the meso level of the social HA, and then anchors primarily at the micro level of the social housing individual as the basis for this thesis.

The literature review shows that the social housing sector is politically significant post Grenfell, financially strong (Table 2-1, section 2.2) and highly regulated (section 2.2.3). It is predominately made up of not-for-profit organisations called social HAs (Fig.2-2 section 2.2.2) and social purpose and mission is a core value for all social HAs⁵⁸. The history shows that HAs have different beginnings. Older associations have philanthropic roots; traditional HAs are founded in the wake of new consciousness of homelessness (“Cathy Come Home”) and poor housing conditions of the 1960s. Then there was growth supported by the introduction of public financing from 1974. Newer HAs were born from large

⁵⁷ Circa. 4,500 homes under management.

⁵⁸ The other important observation is that the housing movement of the past seems to have changed or even transformed. Profit for purpose is important - placing social purpose centre stage may not immediately change the fact that HAs need to be more commercial to exist, today and in the future. Nevertheless, the need to fulfil social purpose is still important for social HAs, despite, for example, increased competition from for-profit providers entering the social housing space from 2018 (with commercial business models).

transfers of stock (LSVTs) from LAs in the 1990s and 2000s to enable major investment in deteriorating homes. In short, the understanding of the history of HAs is necessarily “discontinuous”, with waves of new associations established in different epochs in response to different socio-economic environments and housing policy developments (Malpass, 2000a).

Looking back at the historic analysis from an accounting perspective shows the importance of government funding/subsidies for HAs (section 2.3.2 and 2.3.4). The growth or expansion of HAs has had to depend on public money. Funding in history has determined who has been the dominant player, that is, LAs or HAs. It is the key finance driver in influencing the evolution of HAs. Linked to this is the identity of HAs which is in part defined by its relationship with government – be it local, regional or national. Why? Because government creates the funding framework, regulates and inspects (e.g., IDAs⁵⁹) most of HA work, and defines its own wider policy expectations.

Apart from funding being a key finance driver of the growth of social HAs, this chapter has shown that social housing has been attended by greater regulation (RSH, 2018a, 2018b, 2018d, 2019). Nevertheless, importantly, there is still space/opportunity (RSH, 2019, p. 8) for the social HA to demonstrate its social impact related to its need to fulfil a social purpose/mission. As such, any accounting change related to HAs’ self-assessment and continuous improvements (Manochin et al., 2011; Manochin et al., 2008) and new forms of accounting (such as social accounting) will be specific to each social HA and reflect its core values and beliefs.

To conclude, in setting the scene in UK social housing covering social HAs and the people working in social housing, my interest falls towards the gap in the literature related to self-regularising individuals. I am particularly interested in those social housing individuals who have had some interface with accounting in this context to see how they have coped or dealt with the challenges of social housing as outlined in this chapter. This would include how they have socially interacted and drawn from past rituals to operationalise new accountings as ritual activity. The themes that have emerged in the sector add to the complexity of dealing with the different choices that these individuals face in social housing.

The next Chapter 3 highlights the expansive role of accounting (e.g., new forms of accounting such as social accounting) and new conceptual thinking around how the “social” has fitted with accounting across the ages.

⁵⁹ Or in-depth assessments.

CHAPTER 3: SOCIAL ACCOUNTING IN SOCIAL HOUSING

3.1 Introduction

Chapter 2 set the scene in terms of the contextual basis for the thesis. It highlighted key themes and the interplay between state, community and market. More specifically, one key theme to emerge in UK social housing was the high degree of regulation and reporting. Despite the high level of regulation and reporting there is still space for social HAs to undertake accounting change through new forms of accounting (RSH, 2019, p. 8). Chapter 3 takes this and other themes forward to explore the expansive role of accounting and new conceptual thinking around how the “social” has fitted with accounting and has been framed in the accounting literature across the ages.

Chapter 3 is organised as follows. First, key concepts of social, accounting, and social accounting are established. Second, I explore the broad extant social accounting literature through periodisation analysis highlighting the idea of a move from the “economic man” to a more socially engaged human being, the “social man”. The literature review is not intended to be a fully exhaustive analysis of all literature in this area, rather it covers a range of ideas to allow the overall research question to be explored. Next, the chapter moves to develop a focussed or narrow view of social accounting within social housing in 21st century. Fourthly, secondary data analysis provides evidence of what social accounting looks like in UK social HAs. Finally, conclusions summarise Chapter 3.

3.2 Key concepts: social, accounting and social accounting

Terminology clarification is helpful as some concepts are defined in alternative ways.

3.2.1 Social

The word “social” is defined by the Cambridge dictionary as *“relating to activities in which you meet and spend time with other people....”*. In Lexico dictionary, social is defined as *“relating to society or its organisation”*. So, what do we actually mean by the “social” in “social science”? According to Sewell (2005, p. 318), the social is difficult to define as most social scientists seem to focus in on their own key words of their discipline, viz:-

- Geography - “space” vs. “place”
- Anthropology - “culture”.

- Political science - “politics” and “rationality”.

Sewell (2005), goes on to state that even in sociology, which by its nature is “socio-logy”, the terms “social” and “society” are often taken for granted⁶⁰.

In accounting research, it is possible to identify three notions of the “social”:

1. **Social aspects to accounting.** This is an interactionist perspective where there is negotiation and deliberations⁶¹. For example, individuals talk about the making, doing, and interpretation of the accounts. As such, meaning is produced through human interaction (Burchell et al., 1980; Hopwood, 1983; Hopwood & Miller, 1994).
2. **Social constructivism.** This looks at accounts from a social constructivist’s viewpoint (Berger & Luckmann, 1981), so that individuals engaging in conversations build up a view of the world. They build a view of accounting as, for example, accounting being objective or subjective (Hines, 1988; G Morgan, 1988).
3. **Social accounting.** This is expanded upon later in the chapter, but in the narrow focus of this thesis, social accounting is defined as accounting for impact in society (i.e., social impact reporting) by social HAs in UK social housing.

The “social” application to “accounting” will require further insight by means of an exploration of “social accounting” through historical development (see below) to gauge meaning in the context of this thesis. Prior to that, a brief consideration of what we mean by accounting itself.

3.2.2 Accounting

Accounting as an academic discipline⁶² has a very long history, dating back to at least the mid-nineteenth century (Tinker, 1984, 1985). According to Gambling (1985, p. 416) accounting has been around “*since the beginning of civilisation and even double-entry bookkeeping has been known in its present form from since the 14th century*”. It has been defined as the process of identifying, gathering, measuring, summarizing, and analysing financial data in order to support economic decision-making (AAA, 1990, 1992). In other words, with accounting there is identification (events and transactions); there is recording (sorting and summarising); and communication (presentation of what has been identified and recorded).

⁶⁰ Elliott and Turner (2012, p. 15) take a common-sense viewpoint by stating that sociology deals with the study of society or of the social.

⁶¹ Not the same as social accounting.

⁶² Conventional, traditional, mainstream or financial accounting based on profit motive or maximisation of shareholder wealth (strong capitalist underpinnings).

Accounting, as such, in its “pure” traditional/conventional sense is a technical subject (Dar & Coombs, 2013) defined by reference to generally accepted accounting principles, accounting standards, current law and practice (Gray, 2000). It is through such standardization that traditional accounting⁶³ and reporting has historically evolved over the last hundred years (Hopwood, 1983; Hopwood & Miller, 1994).

However, some accounting scholars (particularly Gray) have argued against the “narrow” focus of traditional accounting. They argue that traditional accounting artificially constrains the subject of accounting, whereas “social” accounting “*is conceived of as the universe of all possible accountings*” (Gray, Dey, Owen, Evans, & Zadek, 1997, p. 328). More recently, Carnegie, Parker, and Tsahuridu (2021) have proposed the social and moral aspects of accounting in a new definition arguing that accounting has not reached its true potential (see below).

3.2.3 Social accounting

Clearly, social accounting as understood so far has wide meanings and takes a range of forms. As such, various scholars have offered several definitions over time (Crowther, 2000, p. 20; Gray, 2000, p. 250; 2002, p. 687; Mathews & Perera, 1995; Ramanathan, 1976, p. 519; Traidcraft, 1999/2000). Certainly, there appears to be no definitive definition of social accounting (Owen, 2008), rather attempts to re-orientate accounting to a broader/expansive set of social variables and social interests (Mook, Quarter, & Richmond, 2003).

In the various social accounting definitions, some key words that feature include: “stakeholder interactions”, “consequences (or impacts) of those interactions”, “social account”, discharge of accountability”. Social accounts seek to satisfy either the intentions of management or the demands of accountability or both (Gray, 2000). Accountability is central, leading to other scholars describing social accounting as a method of providing “self-regulatory accountability” (C. Dey, 2007; Gray et al., 1997; C. Miller, 2002; O’Dwyer, 2005).

In short, what becomes clear in social accounting definitions is the expansion or widening of accounting⁶⁴, the provision of an account and the recognition of accountability relationships within stakeholder groups (Mook et al., 2017). Nicholls (2018) explains that “*conventional accounting and*

⁶³ Mainstream financial accounting.

⁶⁴ Social accounting refers to organisational information disclosures (financial or non-financial) which significantly extends the scope of traditional financial accounting (where a bottom line is often focused on profit maximisation).

reporting conventions typically fail to generate social impact data effectively” (Ebrahim & Rangan, 2014; Ebrahim & Rangan, 2010).

What this means is that with social accounting there is a change in emphasis towards social and moral requirements/reporting (Tsahuridu & Carnegie, 2018) away from or in addition to the purely capitalist stance of profit/wealth maximisation. There is an assumption that organisations have a wider responsibility and accountability than simply to make money for their shareholders. This is evident in Carnegie et al. (2021, p. 69) new modern definition of accounting:

“Accounting is a technical, social and moral practice concerned with the sustainable utilisation of resources and proper accountability to stakeholders to enable the flourishing of organisations, people and nature”.

From the various social accounting meanings, it can also be inferred that the fundamental bases of social accounting are built on three key elements as below.

3.2.4 Social accounting is wider than accounting entity (organisation)

Social accounting thinks outside the traditional concept of an entity concept as it looks to impact on wider society which accounting has not traditionally reported on. It relates to the presentation of information about organisational activity (Gray et al., 1997). Social accounting performance is measured in terms of its effect/impact on society, the environment and the effect of these on the sustainability of its activities. Social accounting extends accountability beyond the traditional role of providing a financial account to shareholders (Gray, Owen, & Adams, 1996; Gray, Owen, & Maunders, 1987). It has the *“potential to expose the tension between pursuing economic profit and the pursuit of social and environmental objectives”* (Gray et al., 1996).

3.2.5 Social accounting is different types of accounting (non-financial data)

The account (report or “stories”) is presented to someone – be it stakeholders or the organisation itself. Thus, whilst traditional accounting focuses on one bottom line, social accounting has been characterised by concern for triple bottom line (Elkington, 1997), embodying economic, social and environmental information.

3.2.6 Social accounting is a broader set of stakeholders

The intended recipient of the account, for example, may include stakeholders, group of recipients or societal interest groups. Bovens (2010) aligns accountability to good governance and points out that it has become a general term that refers to any mechanism by which powerful institutions can be made responsive to their stakeholders. In this regard, as social accounting considers the organisation's impact on a wide range of stakeholders or users, it can be that vehicle or mechanism for accountability. Notably, this does not preclude that the social account may contain both financial and non-financial information (Gallhofer & Haslam, 2003; Gray et al., 1997). Social accounting can, therefore, also be mobilised to complement and fill the gap left by traditional accounting.

In comparison to traditional accounting, social accounting can be thought of as more recent, but nonetheless, from a broad perspective social accounting has also had a long history (Deegan, 2017; J. Guthrie & Parker, 1989; Mathews, 1997). This historical development is explored below. Nonetheless, from an academic perspective, the early 1970s is generally regarded as the start of social⁶⁵ accounting (Owen, 2008). From a practitioner's perspective, in the UK, social accounting was suggested in 1975 when "The Corporate Report" put forward the Statement of Value Added and Employee Report (ASSC, 1975)⁶⁶.

The next section charts the historical development of social accounting before a narrow definition of social accounting is put forward in the context of UK social housing.

3.3 Periodisation analysis of social accounting

3.3.1 Social accounting in the 1940s, 1950s, 1960s

The term "social accounting" originates in the USA (Hopwood & Burchell, 1980, p. 294). It can be traced back to the 1940s, 1950s and 1960s in USA (W. W. Cooper, 1949; Farman, 1951; Petit, 1966; Powelson, 1955) when it was framed by economics and the "economic man"⁶⁷. At this time, social accounting was used in a broad sense, as an extension of conventional accounting⁶⁸ and therefore was

⁶⁵ And environmental.

⁶⁶ An equivalent report was published by the USA profession in 1973 called The Trueblood Report.

⁶⁷ Homo economicus or economic man is the portrayal of humans as agents who are consistently rational, narrowly self-interested, and who pursue their subjectively defined ends optimally, that is, maximise utility as a consumer and profit as a producer.

⁶⁸ "Income accounts, balance sheets and a derived sources and uses of funds analysis (p239)."

undifferentiated from financial accounting. The terms social and economic were discussed effectively hand-in-hand, united in the broad definition of accounting as part of “economic science” (Mattessich, 1956; Mobley, 1970). As such social accounting was not a totally new group of theories and techniques, it was considered simply as an extension of conventional accounting within a profit-maximising framework. In essence, a closeness of economics⁶⁹ with accounting⁷⁰ prevailed (W. W. Cooper, 1949).

During this time period, economic academics dominated, and it was stated by W. W. Cooper (1949, p. 239):

“social accounting or the construction of financial statements for the entire economy has become increasingly important in the thinking of the general public and in the formulation of policies by Government officials and businessmen.”

Thus, economics and accounting were intertwined with accounting being both social and economic (Farman, 1951; Powelson, 1955). Further, linking into this combination, it was stated that social accounting was a system of accounts for a community (Farman, 1951).

Accounting links to economics-orientation were further emphasised by Farman (1951, pp. 33-34) when he explained *“social accounting rests on the basic assumption that to provide goods to consumers is the primary purpose of economic activity.”* Furthermore, transactions in the marketplace *“comprise the bulk of what is measured and recorded in social accounting.”* Of importance is Farman’s link to an “exchange society” and the fact that most economic activity is market-bound and reflected by transactions.

Indeed, Powelson (1955, p. 651) maintained that accounting is important to businesses and economics alike. He talks about *“a new branch of accounting”* having been developed over the past 30 years, namely, social accounting, in which the *“transactions of a nation rather than a business enterprise are pictured”*. So, social plus economic transactions effectively equated to accounting (Murphy, 1957) and thus, link to the entity concept statement (section 3.2.4).

Powelson defined social accounting in a similar way to W. W. Cooper (1949) as consisting of four branches⁷¹: national income accounts, balance of payments accounting, statements of source and uses of funds for broad sectors of the economy, input-output tables. There was, therefore, an observation and consensus for “economic” accounting which dealt with national (economic) income and business

⁶⁹ The wider economy – national income analysis.

⁷⁰ Record-keeping and calculation.

⁷¹ Said the four branches were “very closely related to business accounting (p.658)”.

(social) accounting under one branch (Mattessich, 1956). So, this was a period of time when accounting interconnected with economics and was part of “economic science” (Mattessich, 1956).

In summary, during this time period, accounting research was normative and framed by micro-economics (Scapens & Arnold, 1986), which meant that the “social” in accounting was wrapped up in economics⁷². Hence, “social” was transactional and undifferentiated from accounting (W. W. Cooper, 1949; Farman, 1951). Therefore, the social plus economic transactions effectively equated to accounting (Murphy, 1957). A presumption was that social existed *per se* rather than social being described and analysed. Accounting, therefore, was broadly defined as one branch which recorded both social and economic facts/activity. Accounting was derived from economic activity and was part of “economic science” (Farman, 1951; Mattessich, 1956; Powelson, 1955). Nevertheless, there was a recognition through social accounting that there was something more to running a factory than labour and capital only and keeping track of this⁷³.

In terms of my research, on the how and why of social accounting, what I get from this period are some semblances of social accounting relevant to social housing. For example, doing accounts for “community” (Farman, 1951), and the start of dialogue about reporting beyond “accounting entity” (the organisation).

3.3.2 Social accounting in the 1970s

Up to this point in time, there was no formal independent recognition of “social” in accounting. But things were about to change. In 1970, the concept of social accounting as stipulated by Mobley (1970, p. 762) was stated as socio-economic accounting, an idea

“so new that accountants are still unsettled on its definition. It refers to the ordering, measuring and analysis of the social and economic consequences of governmental and entrepreneurial behaviour. So, defined, socio-economic accounting is seen as encompassing and extending present accounting. Traditional accounting has limited its concern to selected economic consequences - whether in the financial, managerial or national income areas. Socio-economic accounting expands each of these areas to include social consequences as well as economic effects which are not presently considered.”

⁷² Influenced by narrow economic principles.

⁷³ A later paper by Heard and Bolce (1981, p. 247) captured this point: “Society no longer confines its expectations to the fundamentally important tasks of producing goods and services and providing jobs; it also expects major business corporations to attend to the human, environmental and other social consequences of business activities as they affect a broadened constituency of employees, consumers, local communities and other groups”.

A distinction is drawn here between the two branches to facilitate an understanding of the relationship. Traditional⁷⁴ financial accounting has its relationship/counterpart in economics, micro-economics (specific economic units), whereas social accounting⁷⁵ has its relationship/counterpart in economics, macro-economics (economy as a whole) (Mattessich, 1956; Mobley, 1970).

Thereafter, in 1973 in the USA, the Trueblood (1973, p. 13) Committee stated: *"The basic objective of financial statements is to provide information useful for making economic decisions"*. Yet, in the broader societal context, the Trueblood Committee stated that the social goals of enterprise are no less important than the economic goals. It concluded that:

"An objective of financial statements is to report on those activities of the enterprise affecting society which can be determined and described or measured and which are important to the role of the enterprise in its social environment".

This implied a formal recognition of social accounting and that financial statements were not just reports of stewardship to shareholders but much broader (Zeff, 2015). This links to my third element of the social accounting, that is, the audience of the report (section 3.2.6). What is noticeable here, is a shift in emphasis to provide information useful for decision makers in the interests of accountability to society – a shift in Annual Reports to cater specifically for “social” goals and the “social” environment of the organisation.

The term “social accounting” then officially travelled across the Atlantic to UK in 1975 and narrowed in definition. ASSC (1975, p. 57) defined social accounting from a practitioner’s perspective:

"We believe that social accounting (the reporting of those costs and benefits, which may or may not be quantifiable in money terms, arising from economic activities and substantially borne or received by the community at large or particular groups not holding a direct relationship with the reporting entity) will be an area of growing concern to the accounting profession and one in which it has an opportunity to help develop practical reporting techniques".

The wider responsibilities to society in the “social” of accounting (or reporting) was recognised by the accounting profession in ASSC (1975) which was the first document published by a UK professional body⁷⁶ that specifically looked at the needs of different users of accounting information (“new accountings”). The different users⁷⁷ of accounting information were identified in section two as: the public, government, employee, equity-investor, loan creditor, analyst-adviser and business contact

⁷⁴ Or conventional or business.

⁷⁵ “Social accounting” embraces national income accounting.

⁷⁶ Accounting Standards Steering Committee (a forerunner of the Accounting Standards Board, ICAEW).

⁷⁷ Those having a reasonable right to information arising from public accountability of the organisation.

(section 3.2.6). In support, Ramanathan (1976) talked about how the “social” in accounting would help a firm in fulfilling its social contract (multiple shareholders) by providing visibility to the impact of a firm’s activity upon society.

The term “social” encompassing these different user groups and broader accountability was captured in the definition of social accounting. ASSC (1975, p. 57) said social accounting was *“the reporting of those costs and benefits, which may or may not be quantifiable in money terms, arising from economic activities and substantially borne or received by the community at large or particular groups not holding a direct relationship with the reporting entity”*. Bedford (1976) acknowledged it was a response by the accountancy profession to the growing challenge posed by society for consideration of social goals. Bedford (1976, p. 111) wrote: *“sociological values and norms of members of modern complex society tend to be in terms of what is best for the whole society as an entity rather than in terms of what is best for the individual in society”*. ASSC (1975, p. 57) noted *“society is imposing duties on business enterprises to comply with anti-pollution, safety and health and other socially beneficial requirements”*. This viewed organisations as existing only by the consent of the total society in which it operated.

Specifically, to encourage more disclosure and reporting to a wider user group, ASSC (1975) put forward: The Statement of Value Added (para. 6.7-6.11); and The Employee Report (para. 6.12-6.21). This was an early hint that *“entities (should) disclose information which will show their impact on, and their endeavours to protect society, its amenities and environment” (para. 6.45 p 57)*. Thus, accounting and reporting of impact on society⁷⁸ (Bowman & Haire, 1976; Brockhoff, 1979; Dierkes, 1979; Dierkes & Preston, 1977; Heard & Bolce, 1981; Lessem, 1977) beyond that of shareholder responsibility⁷⁹.

The work by Medawar (1976) with Social Audit Ltd (the lobby group) followed a similar approach to ASSC (1975). Social Audit Ltd⁸⁰ was an independent not-for-profit body concerned generally with improving government and corporate responsiveness to the public. Social Audit Ltd did much to advance the notion of corporate responsibility and accountability to the wider society. Notably, in later years, Owen (2014, p. 76) pointed out that the work of Social Audit Ltd *“at the very least provide a rich toolbox of information and ideas for today’s activists in the ever growing shadow and counter accounting field”*.

⁷⁸ Or social impact reporting.

⁷⁹ which is the profit maximisation dictum of neoclassical economics.

⁸⁰ It produced some critical external reports of the social and environmental performance of companies (especially Avon Rubber Co. Ltd) and led the way in social audit during the 1970s. It highlighted ideas of transparency and public accountability by those with decision making powers in the corporate world. In this paper, social accounting is viewed as an expression of accountability.

A further example of an early application of social accounting is Abt Associates (Blake, Frederick, & Myers, 1976), an American consultancy firm. In the 1970s Abt Associates conducted a series of social audits incorporated into its annual reports⁸¹. This led to the determination of the company's net social impact in balance sheet form. According to Gray et al. (1996, p. 104) the Abt attempts illustrated two areas of importance. Firstly, the company encouraged and undertook experimentation in the area of social accounting; and secondly, the Abt social accounts attempted to link the economic and social activities of the company.

Away from the actual practice of social accounting, Ramanathan (1976, p. 519) provided a conceptual contribution to the definition of social accounting:

“the process of selecting firm-level social performance variables, measures, and measurement procedures; systematically developing information useful for evaluating the firm's social performance; and communicating such information to concerned social groups, both within and outside the firm”.

Thus, a conceptual shift towards identifying social accounting as a separate form of accounting⁸². According to Ramanathan (1976, p. 519) the purpose of social accounting was to help evaluate how well a firm was fulfilling its social contract⁸³. It would accomplish this purpose by providing visibility to the impact of a firm's activity upon society. He proposed a framework of three objectives⁸⁴ and six concepts⁸⁵ of social accounting as summarised in his Table 1 (Ramanathan, 1976, p. 527).

It is worth noting that the 1970s period set the baseline alternative accounting research in the form of non-positive (subjective/interpretive) accounting (Baxter & Chua, 2003). This was reinforced with the publication of the first edition of the journal Accounting, Organisations and Society (AOS) in 1976, which in part was dedicated to exploring accounting's sociological dimensions (P. Miller, 2008). Alternative accounting research arose because of the perceived limitations of both normative (prescriptive) and positive (descriptive) accounting research. Arguable, both suffer from the limitations of neoclassical theory.

⁸¹ On areas such as “productivity, contribution to knowledge, employment security, fairness of employment opportunities, health, education and self-development, physical security, transportation, recreation and environment”.

⁸² An alternative to conventional financial accounting.

⁸³ Multiple shareholders.

⁸⁴ The objectives were: firstly, to identify and measure net social contribution of the company; secondly, to help determine company strategies and practices align with social good; and thirdly, align social constituents to social goals.

⁸⁵ In terms of the six concepts these were: first, social transaction; second, social overheads (returns); third, social income; fourth, social constituents; and fifth, social equity; and sixth, net social asset.

In his inaugural editorial of AOS (Vol. 1, No. 1, 1976), Anthony Hopwood, wrote accounting *“remains the most important formal means of collecting, analysing and communicating information on the financial activities and performance of all forms of organisation...”*. In addition, he stated that there would be increasing attention paid to the wider accountability of organisations to social concerns (Medawar, 1976; Ramanathan, 1976). In a recent paper, O'Dwyer and Unerman (2016) commented that that Medawar had laid down a challenge *“to develop substantive and effective social accounting (or accounting for society)”*. The salient point emerging from the 1976 AOS publication is that of a changing social ethos towards social responsibility and corporate accountability. This was driven by a social conscience which had emerged in society coupled with new attitudes towards economic activity and meanings of social *“fairness”* (Renshall, 1976). This then motivated a response from organisations to fulfil social needs⁸⁶.

Robertson (1976, p. 93) went so far as to state that the profit maximisation objective was losing some credibility and that a multiple objective model provided a more realistic conceptual framework for organisational activity and business problems. Similarly, Ullmann (1976) noted that that the *“profit-maximizing economic man”* created diseconomies for society at large and in the longer term reputational damage to organisations. There was a construction of reality which was different from that communicated through traditional (financial) accounting (Hines, 1988).

So, to address such concerns in traditional accounting, there became a need to identify, measure and report on social impacts (Epstein et al., 1976). According to Ullmann (1976, p. 72) the *“neglected”* area was social accounting, which would cover wide ranging topics such as *“minority hiring, consumerism, employee safety and health, pollution, etc., issues that also fit under the key word of corporate social responsibility⁸⁷”*. Social accounting, therefore, was viewed as being able to fill that gap and was defined as *“the identification, measurement, monitoring and reporting of the social and economic effects of an institution on society”* (Epstein et al., 1976, p. 24). This included impact reporting and measurement of an organisation on society, inferring that social accounting is an extension of traditional (financial) accounting incorporating social impact reporting; or in the words of Estes (1976, p. 3), social accounting is: *“The measurement and reporting, internal or external, of information concerning the impact of an entity and its activities on society”*.

⁸⁶ that is, a recognition that organisations had accountabilities and responsibilities other than profit making (Epstein, Flamholtz, & McDonough, 1976).

⁸⁷ Bowman and Haire (1976) state that corporate social responsibility (CSR) could be thought of as including the concern for the impact of all a corporation's activities on the total welfare of society and that CSR may use the economic concept of externalities as a point of departure in the search for definition. Externalities measure the impact received by society, but not theoretically by the individual company causing this impact.

Hopwood (1978a, p. 63) noted that *“the interest in social accounting is a reflection of the changing nature of the world in which we live rather than mere fascination with some new piece of technical gadgetry”* and that *“at a purely technical level it most likely is possible to invent a million and one ways of social accounting”*. Indeed, back in 1976 it had been observed that *“social accounting is like a kaleidoscope in that the same pieces turned a little differently form a whole new pattern”* (Jensen, 1976).

Taking an historical perspective, there is clearly some difficulty in providing a definitive definition of social accounting. A broad attempt to summarise the 1976 AOS base-line definitions would be to say, *“social accounting”* refers to organisational accounting disclosures (economic and social) which extend the scope of traditional (financial) accounting. It implies wider accountability to society beyond the traditional (profit maximisation or economic) financial reporting and that organisational activities have social as well as economic impacts. This then begs the question whether social accounting has changed so radically that the legacy of 1976 (alternative accounting research) no longer applies to the 21st century. A post-1976 literature review follows. However, before that a brief note on context, specifically, the political situation during 1970s.

It is fair to say that by the end of the 1970s, with the UK having elected a Thatcher government in 1979, there was a shift to decreasing attention being paid to social accounting. The operating environment had effectively changed. A *“right wing”* neoliberal government prevailed with a focus on market-based ideas⁸⁸. Capitalism⁸⁹ was the order of the day – prioritising a free market economy with no interference or regulation from the state. Markets regulated themselves driven by forces of demand and supply. Thus, there was encouragement for private ownership⁹⁰, entrepreneurship and motives of profit maximisation were considered good. It was to critique this stance that Mattessich (1994) noted that the *“critical-interpretive accounting movement”* emerged in England. He goes on to say that *“it is concerned with ethical, interpretive, organisational, sociological, philosophical and political aspects of accounting.....a vocal opponent to the positive-scientific camp, and rejects the notion that accounting represents reality, emphasising that it rather creates reality.....”* (Mattessich, 1994, p. 363).

Reality is constantly changing and as Gray (2002, p. 698) states *“If social accounting is anything, it is the opening up of new spaces, of new accountings, not simply reacting to old ones.”* Hines (1988) agrees

⁸⁸ Neoliberalism emphasizes rule of markets, deregulation, privatization (e.g., of state-owned companies – BT, railways, etc.), and cutting down of government expenditures (financial efficiencies). Generally, an increased role of the private sector in the economy and society.

⁸⁹ Capitalism is an economic system that is characterised by freedom or laissez-faire. Neoliberalism is a type of capitalism.

⁹⁰ Sale of council houses and the right to buy are examples of Thatcher’s legacy in housing.

with Mattessich (1994) that accounts create social reality (specifically challenging the entity concept as well as wider social impact of organisational activity (section 3.2.4), thus new social accounts would create new realities and provide different insights into organisational activities. Therefore, social accounting would create a different reality from that which is communicated through traditional financial accounting⁹¹.

In summary, during the earlier part of the 1970s, social became associated with measuring and analysing the wider consequences (macro view) rather than just economic effects (Mobley, 1970). Later, formal independent recognition of the “social” dimension in accounting came from the accountancy profession (ASSC, 1975; Trueblood, 1973). Terms such as social responsibilities, societal impact (Trueblood, 1973) and public accountability (ASSC, 1975) were being used interchangeably under social accounting reporting (Dierkes & Preston, 1977) and social impact disclosure/reporting (Bowman & Haire, 1976).

There was recognition of the usefulness of social reporting (Bowman & Haire, 1976; Brockhoff, 1979; Dierkes, 1979; Dierkes & Antal, 1985; Lessem, 1977) to a wider user groups having reasonable rights to accounting information rather than just shareholders (the owners). Thus, reporting (social) activities affected society – societal impact (Trueblood, 1973). In this sense, accounting, according to Mobley (1970) was socio-economic. This implied accounting being split into two branches: traditional/conventional (micro-economics) and social (macro-economics). As such, accounting could be quantitative and/or qualitative (ASSC, 1975) and it was possible to link economic and social activities (Abt Associates). Importantly, in later years, L.D. Parker (1986) acknowledged that social accounting was indeed a child of the post-1970 period.

3.3.3 Social accounting in the 1980s

Moving forward to the 1980s, under the Thatcher government⁹² privatisation in the UK was introduced to decrease the state’s involvement in UK economy (S. J. Lee, 1996). So, a reduced role of the state in the life of the individual. As such, there was the intermingling between the social and economics (Belkaoui & Karpik, 1989; Freedman & Jaggi, 1988). Scapens and Arnold (1986) explain that accounting has been significantly influenced by neoclassical⁹³ economics⁹⁴ concerning individual economic

⁹¹ which is based on shareholder wealth maximisation aligned to neo-classical economics.

⁹² The Thatcher years 1979-1990.

⁹³ Neoclassical theory of the firm treats the firm as individual.

⁹⁴ Maximise profits and possess perfect information.

behaviour, which means that both disciplines have limitations and shortcomings vis-à-vis managerial⁹⁵ and behavioural theories⁹⁶.

Nevertheless, from an academic discourse, Fifka (2012) noted that research studies in social accounting in the 1980s, mostly referred to social reporting (Cowen, Ferreri, & Parker, 1987; Heard & Bolce, 1981). Furthermore, for Gray et al. (1987), the 1980s firmly established social accounting as an area of enquiry as set out in the 1970s relating to themes such as:

- Social accountability within a political context (Benston, 1982; Puxty, 1986; Tinker, Lehman, & Neimark, 1991)
- Employees, employment and communities (Harte & Owen, 1987; Owen & Lloyd, 1985)
- Social and financial performance and social disclosure (Ullmann, 1985; Wiseman, 1982)

In terms of the “social” and “accounting”, three papers of Hopwood are of relevance and interest: Burchell et al. (1980), Hopwood (1983), Burchell et al. (1985). These papers illustrate the thinking and ideas that organisations had a wider accountability to society in terms of a social function and dimension. They were seminal papers illuminated accounting as a social practice and not just as a technical practice. As a social practice accounting guides and influences the behaviour of individuals in organisations and society.

The first paper, Burchell et al. (1980, p. 19), gave prominence to the “social” in accounting when it stated that:

“Accounting cannot be conceived as purely an organizational phenomenon..... arising out of organizational and institutional pressures, it is also a prevalent feature of the societies in which we live”.

It gave prominence to the nature of accounting as a social phenomenon (J. Guthrie & Parker, 1989) and therefore signalling the fact that accounting is implicated in social and organisational practice. In other words, there were social roles of accounting and accounting had effected human behaviours and actions.

The second paper, Hopwood (1983), provided a shift in emphasis to accounting (social accounting) being a key player in organisational functioning, processes and actions. In other words, accounting is

⁹⁵ Managerial theories treat the firm as consisting of 2 groups: managers and owners with conflicting objectives.

⁹⁶ Behavioural theories treat the firm as comprising a large number of groups, each with different objectives and a different amount of power.

not just a technical subject. Accounting should be seen to be intertwined with the social context in which it operates, and therefore, it is not an isolated technical craft (Hopwood, 1985). In essence, the paper re-defined and clarified accounting as a broader social interest in organisational settings with the inference that such “new accountings” could be termed social accounting.

The third paper, Burchell et al. (1985), reinforced the view that accounting "*embraces the realm of social as well as the economic*" to provide insight into the social functioning of organisations. There was thus, the "intermingling" of social and accounting in the definition. The use of The Value-Added Statement in the 1970s was given as an example of this intermingling.

Apart from the Hopwood papers, the year 1988 saw the publication of the inaugural issue of Accounting, Auditing and Accountability Journal (AAAJ), which according to Owen (2008, p. 244) "*signalled a clear intention to promote the social and environmental accounting research agenda*". For example, Gray, Owen, and Maunders (1988) paper in that first issue titled "Corporate social reporting" provided analysis of the emerging trends in the field and put forward the concept of "accountability" as a developing framework for future research.

In summary, linkages to the earlier social accounting work of scholars in the 1970s is the idea of the broader social context of accounting in organisations and society. Broadly, society may be segmented into groups such as social and economic. To function effectively, these groups need to communicate, and it is accounting information that facilitates this communication. Therefore, accounting information, be it through social or traditional (financial) accounting has influence in society, which affects everybody. Berry et al. (1985) illustrate such societal impact, where measurement of accounting profit was used to justification closure of coal pits, causing impact on electricity prices, jobs and taxes. Therefore, what Burchell et al. (1985); Hopwood (1983) did was to re-define and clarify accounting as a broader social interest in organisational settings within society. The inference being that such “new accountings” or understandings could be termed “social accounting” (Hopwood & Burchell, 1980).

In concluding the 1980s, social is viewed as intertwined with accounting, that is, the technical dimensions of accounting and social dynamics are seen as interrelated. Why? Because the social can influence the technical practice of accounting, which in turn can mobilise and change the world of the social (Hopwood, 1983). Further that social and organisational are connected domains. The latter represents a large part of what is “social”. Thus, Hopwood argued that attention should focus on the organisational and social contexts in which accounting operates (Hopwood, 1978b). Accounting then

is more than just a static or purely technical subject (Burchell et al., 1985; Hopwood, 1983, 1985). Accounting should reflect changes in the organisation's operating environment, that is, political, economic, social and technological⁹⁷.

Additionally, it is observed that there is a visible shift in ontological views in the 1980s from seeing accounting purely as a technical practice which is objective and neutral to accounting being more subjective and interpretative. Therefore, the difference from the 1970s is a more academic discourse now and less of a practitioner discourse.

3.3.4 Social accounting in the 1990s

The 1990s was a period where environmental matters came to prominence (Patten, 1992; Stittle, Machota Blas, & Matinez Conesa, 1997) to the detriment of other social issues (Owen, 2008). Indeed, Gray (1990b) argued for increased corporate commitment to environmental reporting. "Green accounting" or "accounting for the environment" drew from the social accounting literature and practice of the previous two decades and as such was seen in the wider context of social accounting (Gray & Laughlin, 2012). According to Gray and Laughlin (2012) "attempts to define and delimit social accounting are probably unnecessary and counterproductive".

Two influential textbooks in this area were published: first, 1994 saw the publication of "Accounting as a Social and Institutional Practice" (Hopwood & Miller, 1994) – "*one that is intrinsic to, and constitutive of social relations, rather than derivative or secondary*"; and second, in 1996 "Accounting and Accountability: Changes and challenges in corporate social and environmental reporting"⁹⁸ (Gray et al., 1996). The latter, pushed for greater corporate social responsibility and the central role of accountability and so "*re-opened the whole social justice, environmental concern and accountability*". According to P. Miller (1998), such issues and concerns of social accounting tested the "margins of accounting"⁹⁹.

Staying with Gray, he is most influential during the 1990s. In a sequence of selected Gray papers (Gray, 1990a, 2000, 2002; Gray et al., 1997), the author critiques the "status quo" for giving a narrower image of "*all possible interactions between the world and the organisation*" (Gray, Adams, & Owen, 2014, p.

⁹⁷ See Chapter 2 themes and observations of social accounting in social housing later in this chapter.

⁹⁸ This was a complete revision of the text Corporate Social Reporting: Accounting and accountability (Gray et al., 1987).

⁹⁹ "The term margins is used to refer to that part of the terrain or surface of accounting that, at a particular point in time, is immediately within its boundaries" (P. Miller, 1998, p. 605). Over time such calculative practices and their related rationales come to occupy a dominant position.

4). He argues that traditional accounting artificially constrains the subject of accounting, whereas social accounting *"is conceived of as the universe of all possible accountings"* (Gray et al., 1997, p. 328).

Towards the end of 1990s an integrated reporting of both social and environmental aspects was developed largely due to the work of Elkington (1997, p. 87) on triple bottom line¹⁰⁰. He states:

"Social accounting aims to assess the impact of an organisation or company on people both inside and outside. Issues often covered are community relations, product safety, training and education initiatives, sponsorship, charitable donations of money and time, and employment of disadvantaged groups."

The aim of triple bottom line reporting was not to report three distinct "bottom lines" as it would be an impossible task to reduce performance in any one of these areas into a single number. Instead, the triple bottom line approach was to express performance by several measures, some quantitative and some qualitative. This ensured a more robust picture of how the organisation was impacting the world "economically", "environmentally" and "socially" (Sherman, 2012). Thus, being clear about the company's purpose, that is, mission and vision, and taking into consideration the needs of all the company's stakeholders (Elkington, 1997)¹⁰¹.

Therefore, the idea behind triple bottom line is that an organisation's ultimate success or health can and should be measured not just by the traditional financial bottom line (i.e., profit/wealth maximisation), but also by its social/ethical and environmental performance¹⁰². In this way, triple bottom line opened up new horizons in understanding corporate social responsibility and allowed for the progression in social accounting (and sustainability) practices and theory (Elkington, 1997). Organisations such as the Global Reporting Initiative (GRI)¹⁰³ and AccountAbility (think tank) have embraced and promoted the triple bottom line concept. The GRI came to be the most used set of guidelines in major organisations (KPMG, 2015)¹⁰⁴ and were the only integrated guidelines available until 2010, after which the ISO 26000¹⁰⁵ was released. The literature, therefore, shows the importance

¹⁰⁰ The term "triple bottom line" is profit (economic prosperity), planet (environmental quality) and people (social equity). It became popular publicly in 1997 with the publication of John Elkington's *Cannibals With Forks: The Triple Bottom Line of 21st Century Business* (Norman & MacDonald, 2004).

¹⁰¹ That is, mission alignment and stakeholder engagement.

¹⁰² In Elkington's terms, the three dimensions of organisational performance are economic prosperity, environmental quality, and social justice/equity (Elkington, 1997).

¹⁰³ GRI is a multi-stakeholder process and independent institution that supports businesses, governments, and other organisations to understand and communicate the impact of business on critical sustainability issues. GRI has developed sector-specific disclosures, containing guidance for some sectors on the reporting practices.

¹⁰⁴ A report by KPMG (2015) showed that 92% of the world's 250 biggest organisations reported their corporate responsibility in 2015 compared to a mere 35% in 1999.

¹⁰⁵ ISO 26000 (released 01-11-10) is a voluntary International Standard providing guidance on socially responsible behaviour and possible actions.

of triple bottom line as a key concept influencing the development and practice of social accounting reporting.

3.3.5 Social accounting in the 2000s

At the turn of the millennium, social accounting literature saw a shift from environmental matters to the analysis of corporate (social) responsibility reporting (Hartman, Rubin, & Dhanda, 2007; Morhardt, 2009; Perrini, 2005). According to Gray and Laughlin (2012) “social issues” had been re-discovered, *“primarily through the business-centre renaissance of corporate social responsibility (CSR) and the much widersustainability and sustainability development agendas”*.

A seminal review paper by Gray (2002) covered 25 years of social and environmental accountability (SEA) research with a focus on AOS’s role in the social accounting project. Social accounting is what happens when the constraints of traditional accounting are relaxed, that is, (1) an accounting entity; (2) a focus on economic events; (3) financial descriptions of those events; and (4) an assumption of mainly financial users. Thus, social accounting is:

“to cover all forms of “accounts” which go beyond the economic and for all the different labels under which it appears – social responsibility accounting, social audits, corporate social reporting, employee and employment reporting, stakeholder dialogue reporting as well as environmental accounting and reporting”(Gray, 2002, p. 687).

According to L.D. Parker (2005) Gray’s paper argues for the *“engagement of the radical perspective in albeit uncomfortable zones if policy and practice are to be influenced and changed”* as up to this point the social accounting literature contained insufficient studies reporting engagement with practice. This point was revisited by L.D. Parker (2011) *“calls greater employment of radical approaches to drive innovation in SEA policy and practice”*. L.D. Parker (2011) goes on to state that theory and practice are outstanding issues in the SEA research community and *“doubtless more innovation and experimentation with alternative and previously untried theoretical lenses awaits us”*.

Similarly, Owen (2008, p. 250) in presenting a critical review of SEA research published in AAAJ (1988-2007) points to the *“paucity of studies investigating stakeholders’ perspectives on SEA”*. Owen (2008), summarises the total work in this stakeholder perspective area to merely three studies:

1. Gray et al. (1997) case study of Traidcraft’s stakeholder centric social accounting processes.
2. Tilt (1994) questionnaire survey.

3. O'Dwyer, Unerman, and Bradley (2005) interview-based study of the views on, and the use made of, corporate environmental and social disclosures by a sample of Australian pressure groups and Irish NGOs respectively.

Therefore, L.D. Parker (2005) found that the largest component of the social accounting literature (up to this point) is of a theoretical/essay/speculative nature. To this end, Gray, Owen, and Adams (2010) observe that there appears to have been a contentment within social accounting to operate within a relatively narrow range of theoretical spectra dominated by stakeholder and legitimacy theories.

3.3.6 Social accounting in the 2010s and onwards

There is a significant body of literature on social accounting up to this time period, which has been reviewed by scholars (Deegan, 2017; Deegan & Soltys, 2007; Gray, 2002; Gray & Laughlin, 2012; Mathews, 1997; Owen, 2008; L.D. Parker, 2005, 2011). Arguably this stems from the “kaleidoscope nature” (Jensen, 1976) of the term itself.

Gray, Adams, et al. (2014, p. 3) note that social accounting gets called “all sorts of names”: social disclosure, social reporting, social and/or environmental and/or sustainability accounting, social responsibility disclosure, social, environmental and ethical reporting, plus any number of combinations of these terms plus other synonyms. Historically, for Mathews (1993) popular terms for social accounting have been noted as social audit, social responsibility accounting and corporate social reporting. Owen (2008) argues that a clear definition may never be agreed upon. And more recently, Killian and O'Regan (2016, p. 1) state their understanding of social accounting:

“as a broad term covering the process by which a company accounts for and reports on issues beyond the economic.”

So, what do the 2010s add to our understanding of social accounting? Broadly speaking, there is little more than a trawling over similar ground to prior periods, that is, reiterations of what social accounting is or is not (Gray, Adams, et al., 2014; Gray, Brennan, & Malpas, 2014). Thus, the term “social” during this time period embraced society and well-being of individuals or groups. Social considerations of other stakeholders (apart from owners) were put forward. Accounting, however, as defined by the profession was still about primary economic considerations of owners of finance. Nevertheless, in other sectors such as UK social housing, there is evidence of new forms of accounting emerging, such as social impact reporting (section 3.5 below).

3.3.7 Summary Tables

In this section 3.3 periodisation analysis of social accounting was explored and presented. This has provided meaningful insights into the meaning of social, accounting and social accounting. The analysis suggests that social accounting has evolved in line with the role of the organisations and society in general (Tables 3-1 and 3-2). As such, social accounting is often viewed as an alternative to the dominant view of accounting¹⁰⁶ or even complementary to it, and as such, has attempted to broaden the domain of accounting “beyond the economic” (Gray, 2002; Killian & O'Regan, 2016) . Thus, it incorporates the “social” dimension in accounting (Carnegie et al., 2021) and its impact thereof.

In contrast, the dominant view of accounting is framed by economics in terms of the “economic man”¹⁰⁷. This means that the “economic man” not only maximises utility as a consumer but also maximises profit as a producer (Scapens & Arnold, 1986). This implies that the “economic man” does not have to act morally or be socially responsible or even rational from the perspective of an outside observer. He just needs to act so that it allows him to attain pre-determined, narrow goals at the lowest possible cost and thus maximise profits¹⁰⁸. These principles are associated with neoliberalism and free market¹⁰⁹ and seen as an efficient method of allocating scarce resources.

Tables 3-1 and 3-2 show how this dominant view of accounting¹¹⁰ has been challenged over time through the body of work related to social accounting. The profit-maximising “economic man” has been observed to have moved to a more socially engaged person (Table 3-2) – with a social conscience, a social responsibility, new attitudes towards economic activity, a concern for the environment and meanings of social fairness. In essence, the “social man” pursues a higher purpose than just profits. Thus, a shift to an alternative way of framing accounting into the social and therefore, much wider and expansive role for accounting.

The ontology is indicated in Table 3-2 as a move from “objectivity” to “subjectivity” (see also Chapter 5). In support, S. P. Walker (2016, p. 41) notes that by the early 1990s an agenda linking accounting to the social had been firmly established and that there remained further scope to analyse the

¹⁰⁶ Mainstream/conventional financial accounting.

¹⁰⁷ The economic man is a concept portraying human as agents who are consistently rational, narrowly self-interested, and who pursue their subjectively defined ends optimally.

¹⁰⁸ The theoretical assumption of an economic man enables economists to study how markets would work if they were populated by these theoretical persons. For example, the demand for a product is a linear function of price.

¹⁰⁹ Free market policies were pioneered with the coming to power in 1981 of Ronald Regan in the USA and Margaret Thatcher in the UK in 1979.

¹¹⁰ Economics-orientation.

relationship between accounting and the social given *“the vast space of the social”*. It did, however, require *“new conceptual thinking”* (Hopwood, 1985).

Table 3-1. An evolving “social” intertwined with accounting

1940s, 50s & 60s	1970s	1980s	1990s	2000s	2010s
<p>Social is part of economic transactions (Farman, 1951; Mattessich, 1956) and undifferentiated (Cooper, 1949)</p>	<p>Associated with communities and society Linowes, 1973</p>	<p>Organisational setting - reflecting social and economic evaluations (Burchell, Clubb, & Hopwood, 1985; Hopwood, 1983)</p>	<p>Social associated with environmental matters which took centre stage (Patten, 1992; Stittle, Machota Blas, & Matinez Conesa, 1997) to the detriment of other social issues (Owen, 2008).</p>	<p>Social associated with corporate (social) responsibility reporting (Laura, Robert, & Dhanda, 2007; Morhardt, 2009; Perrini, 2005)</p>	<p>Environmental Social Governance (ESG) – commitment to do more than make profit e.g. contribution towards social causes such as poverty reduction. ESG is a strategic objective closely connected to the mission of the organisation</p>
<p>Part and parcel of one term called “accounting</p>	<p>Social has separate formal recognition from the economic (The Corporate Report, 1975)</p>	<p>Organisational and social are connected domains. Former represents a large part of what is “social” (Hopwood, 1983).</p>	<p>Social responsibility and accountability (Gray, Owen, & Adams, 1996)</p>	<p>Social has emancipatory potential – challenges the limitations of conventional accounting in serving society at large (Gallhofer & Haslam, 2003)</p>	<p>“Social issues” re-discovered, “primarily through the business-centre renaissance of corporate social responsibility (CSR) and the much widersustainability and sustainability development agendas” Gray and Laughlin (2012)</p>
<p>Stated and presumed rather than described and analysed.</p>	<p>Wider responsibilities to society (The Corporate Report, 1975).</p>	<p>Social is intertwined with accounting and social can influence the technical practice of accounting, which in turn can mobilise and change the world of the social (Hopwood, 1983)</p>	<p>Social one element of the TBL (Elkington, 1997)</p>	<p>Beyond the economic (Gray, 2002)</p>	<p>To be social is to go beyond the economic Killian and O'Regan (2016)</p>
	<p>Social conscience and social fairness (Renshall, 1976)</p>	<p>Human interactions – the social world behind the numbers. Accounting no longer seen as an isolated technical craft (A. G. Hopwood, 1985)</p>	<p>All notions of the social are culturally constructed and contingent on a range of institutional logics and legitimacies (Suchman, 1995)</p>		<p>The Business Roundtable (BRT) on 19/8/19 – representing 181 CEOs of largest companies developed a “statement of purpose” and a move beyond short-term profit maximisation for shareholders.</p>
	<p>Social responsibility and accountability other than profit making (Epstein, Flamholtz, & McDonough, 1976).</p>	<p>Business activities impacting on the wider responsibility to employees, consumers, communities and other groups (Heard & Bolce, 1981, pp. 247-248)</p>			
	<p>“Social” in accounting would help a firm in fulfilling its social contract (multiple shareholders) by providing visibility to the impact of a firm’s activity upon society (Ramanathan, 1976)</p>				

Table 3-2. Summary of shifts in the “social”, i.e., from the dominant “economic man” to a more “socially engaged” person.

Changes	1940s, 50s & 60s	1970s	1980s	1990s	2000s	2010s
Accounting						
Economic transactions (undifferentiated)	✓					
Wider responsibilities to communities & society		✓	✓			
Social conscience & fairness		✓				✓
Organisational & human interactions			✓			
Social & environmental				✓	✓	
Triple bottom line (profit, planet & people)				✓		
Corporate Social Responsibility (CSR)					✓	✓
Environmental Social Governance (ESG)						✓
Responsible business with social purpose statements						✓
Ontological views						
*Objective	✓	✓	✓	✓	✓	✓
*Subjective		✓ ↑	✓ ↔	✓ ↔	✓ ↔	✓ ↑

* see also Chapter 5

Source: author

Additionally, the periodisation analysis of social accounting illuminates how and from where the various social accounting meanings (section 3.2.3) had arisen in the literature. In this way, the inferred fundamental bases of social accounting (sections 3.2.4-3.2.6) were substantiated:

- Wider than accounting entity
 - Impact on wider communities and society (see social housing sector reporting – later in chapter).
- Different types of accounting
 - Social disclosure, social reporting (Belal & Owen, 2007).
 - Environmental accounting (Deegan & Rankin, 1997; Rahaman, Lawrence, & Roper, 2004).
 - Sustainability accounting (O’ Dwyer, Unerman, & Hession, 2005).
 - Social responsibility disclosure (Hartman et al., 2007; Perrini, 2005).
 - Ethical reporting plus other synonyms (Gray, Adams, et al., 2014).
- Broader set of stakeholders
 - Not confined to being a private sector phenomenon (Gray, Dillard, & Spence, 2009, p. 547) social accounting applies to public, not-for-profit, third sector, co-operatives and family businesses, although much is still focused on organisations in the private/commercial sector. Nevertheless, all sectors share a deep concern about responsibility and accountability¹¹¹ to stakeholders for economic and social performances (Gray et al., 2009).

¹¹¹ At its simplest, accountability is a duty to provide information to those who have a right to it. The “giving and demanding of reasons for conduct” (Roberts & Scapens, 1985) and in this sense “a chronic feature of daily conduct” (Giddens, 1979). Hence, to discharge this accountability, it requires the provision of information, financial and/or non-financial (C. Ryan, Stanley, & Nelson, 2002).

To wrap up this section, social accounting, especially by large companies, has been around, in one form or another, for over 100 years (Gray, 1997, p. 201). Further, Lewis, Parker, and Sutcliffe (1984) have noted that organisations have disclosed their interactions with the social environment since at least 1919. In the final analysis, “social accounting” is arguably not separate from “accounting” as accounting covers all aspects of social and financial (Carnegie et al., 2021). For example, the numbers in social housing as shown in Chapter 2 (Table 2-1) can be interpreted as portraying social meanings. Accounting has made visible and identified, recorded and communicated the numbers (AAA, 1966). According to Hines (1988) accounting creates social reality. Viewed in this sense, arguably everything is “social accounting”!

3.4 Broad reporting observations of social accounting

In terms of where social accounting can be observed, there are different media such as annual reports, stand-alone social accounts, web-sites, etc. (Contrafatto, 2011) with the objective of communicating “socially related non-traditional reporting” (Mathews & Perera, 1995) to a wider group of stakeholders. A survey by KPMG (2011) found that 95% of the world’s biggest 250 corporations issued a stand-alone corporate social (responsibility) reports. According to Gray et al. (2009) the 1970s was about employee and employment reporting; 1980s about additional disclosures in annual reports and then 1990s onwards, the re-emergence of stand-alone reports -emphasising environment until 1995, then social and community issues until 2000; and thereafter, a diversity of reporting with sustainability and responsibility taking prominence. Clearly, visibility to the social impact of an organisation’s activity upon society through social accounting is considered important. According to Ramanathan (1976, p. 519) this would help to evaluate how well an organisation is fulfilling its social contract.

3.5 Specific reporting observations of new forms of accounting (social accounting) in UK social housing

3.5.1 Relating social housing to social accounting

If as observed (section 3.3) at the broad level, social accounting is about accounting, organisations, and society, then what does social accounting look like in the context of social housing and specifically in social HAs? The answer to this important question is potentially linked to ideas and themes emanating in Chapter 2, that is, social purpose, funding, regulation, competition, and commercialism. In particular, social purpose and mission is important for social HAs because that is the reason for “being” which then directs them to social impactful work in their communities and society. In essence the

social HA is “telling its story” through its reports of impact. Accounting participates in making these impacts to communities and society visible.

Table 3-3 below summarises some of the impact interactions that a social HA may have with its multiple stakeholders¹¹². As such, it is a way for social HAs to demonstrate their societal value/impact within the context they operate in.

Table 3-3. Social housing association and the different levels of social impact interactions

Level		What	Potential impacts
Micro	Individual (social tenant)	Provision of housing need for the most vulnerable people in society	Individual’s well-being, self-value and progression in their community. For example, increased employability, increased physical and mental health, reduced criminal activity, reduced anti-social behaviour and other forms of nuisances.
Meso	Organisation	Providing work/business to similar social minded organisations for services e.g. estate management, maintenance and repairs of homes.	Business collaboration and income for social businesses which improve communities.
Macro	Society/ Communities	Creating sustainable communities and neighbourhoods.	Broader social and economic impacts. For instance, the differences the housing association makes through it’s programmes, interventions (e.g. winter buddies programmes for older people to improve well-being through reduced social isolation in winter months) and service delivery (both positive and negative).
	Economy	Individual (social tenant) improves his life and well-being and this translates into good health for the UK economy (they pay taxes which funds NHS, roads, etc).	UK economy

Source:author

Table 3-3 highlights that social accounting in housing has several dimensions at the heart of which is the individual or tenant who is “vulnerable” and does not have the same opportunities in life as other “better off” individuals. That individual is given a home that they can afford. This affordable home acts as a platform to improve their life and well-being in society, that is, they can then achieve more. This then leads to benefits for communities and neighbourhoods in which they live, organisations, society and ultimately UK economy.

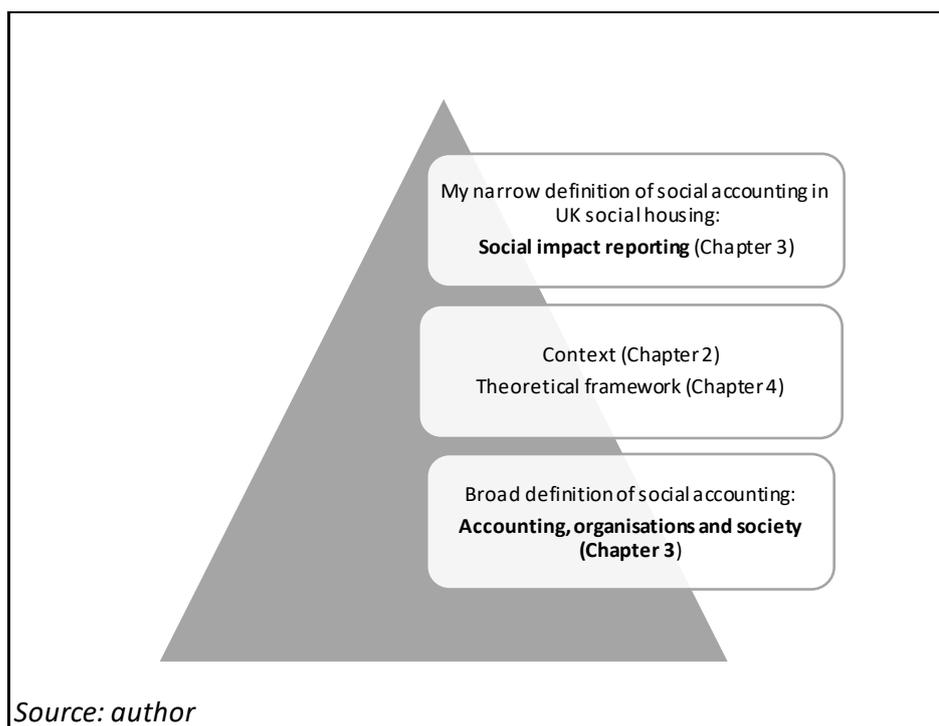
The key elements of social accounting (sections 3.2.4-3.2.6) as further explored in periodisation analysis (section 3.3) provide the basis for me to define social accounting in social housing. So, taking the three elements:

¹¹² Collective levels.

1. **Wider than accounting entity** – Social HAs impact in the communities that they serve and society in general.
2. **Different types of accounting** – Social HAs operate in a highly regulated sector (Chapter 2) and therefore there is regulatory reporting (Chapter 2), financial reporting, and non-financial reporting (see later in this chapter).
3. **Broader set of stakeholders** – For social HAs these would include employees, suppliers, tenants, lenders, government, communities, society and other possible stakeholders.

My definition of social accounting (Fig. 3-1) is, therefore, about the accounting for impact or social impact reporting in the work of social HAs. In particular, the way in which accounting highlights the social impact that social HAs do in our communities and society, and the ways in which the associated accounts are put together. There is little research specifically on how key social housing individuals come to do accounting like this, but this is of interest and will be explored theoretically in Chapter 4.

Figure 3-1. Defining social accounting in social housing



In summary, it is through social impact reporting¹¹³ that social HAs tell the world about their stories of impactful good work they are doing. The next section looks at evidence of published social impact reporting in some social HAs to see what “different types of accountings” there may be in the UK social

¹¹³ or social accounting.

housing sector. The reporting analysis will also help me to purposely select my interviewees (Chapter 7).

3.5.2 G15 Social housing associations

If it is assumed that the UK social housing sector has strong social values driven by a social purpose or mission, then what evidence is there of social impact reporting? In this section, I explore social impact reporting in the published domain of G15¹¹⁴ social HAs, who represent London’s largest HAs. In addition, six non-G15 HAs are also reviewed.

To provide background in terms of variation in the scale of operations and size, Figs. 3-2 & 3-3 show the base data extracted from the Annual Accounts of the G15 (a2dominion, 2018-19; Catalyst, 2018-19; Clarion, 2018-19; Hyde, 2018-19a; L&Q, 2018-19; MTVH, 2018-19a; Network, 2018-19; NottingHill, 2018-19; OHG, 2018-19; Optivo, 2018-19; Peabody, 2018-19; SHG, 2018-19) and selected non-G15 (BHG, 2018-19; EMH, 2018-19; MH, 2018-19; Orbit, 2018-19; Riverside, 2018-19; WMHG, 2018-19) for year-ended 31 March 2019. The selection of the non-G15 was based on regions to get reasonable coverage in UK¹¹⁵ on the assumption that social impact reporting was not a social phenomenon of London social HAs.

Figure 3-2. G15 Base data

31-Mar-19	Clarion Housing Group	L&Q	Notting Hill Genesis	Metropolitan Thames Valley	Peabody Trust	Hyde Group	Optivo	A2 Dominion Group	Southern Housing Group	Catalyst Housing	Network Homes	One Housing Group
	G15	G15	G15	G15	G15	G15	G15	G15	G15	G15	G15	G15
Turnover (£m)	816	937	671	411	565	450	314	372	230	180	275	213
Surplus after tax (£m)	153	202	107	6	148	110	87	25	38	29	72	20
Homes (units)	135,457	67,468	63,475	57,043	56,678	48,796	42,857	35,185	28,000	20,898	20,000	16,308
Colleagues (FTEs)	3,662	2,442	2,031	1,869	2,698	1,052	1,276	1,006	922	608	501	1,448

Source: Published Annual Accounts 31-03-19

¹¹⁴ G15 social HAs manage circa. 600,000 homes in London.

¹¹⁵ i.e., North and Central England.

Figure 3-3. Non-G15 Base data

31-Mar-19	Riverside Group	Bromford	Orbit	Midland Heart	Citizen	EMH Group
	Non-G15	Non-G16	Non-G17	Non-G18	Non-G19	Non-G20
Turnover (£m)	364	257	316	219	153	104
Surplus after tax (£m)	26	69	41	52	21	15
Homes (units)	55,000	44,000	43,470	33,454	31,000	19,500
Colleagues (FTEs)	2,765	1,800	1,077	1,351	943	870

Source: Published Annual Accounts 31-03-19

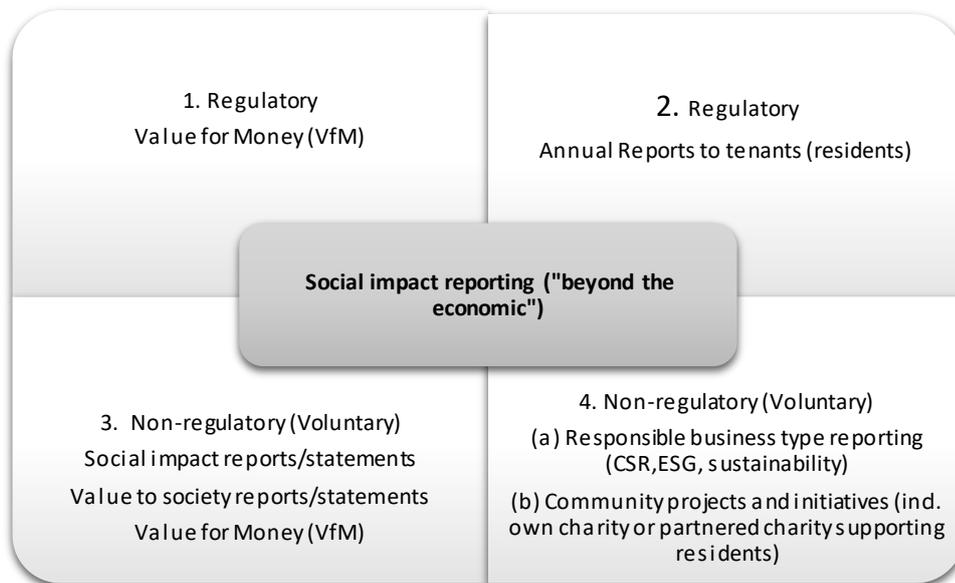
My approach was to analyse in detail the published annual accounts¹¹⁶ for each HA (G15 and non-G15) with reference to regulation and reporting requirements, which I had observed in the sector (Chapter 2). On the one hand, I was able to see clearly the regulatory VfM (see 3.5.3 below) and Annual Tenant Reports (see 3.5.4) presented by all HAs in their published reports. On the other hand, with the non-regulatory reporting, I observed there was more flexibility in the reporting. The first non-regulatory category (see 3.5.6) of reporting I identified was more towards social impact and value to society through the tenancy provided by the HA, whereas the second category (3.5.7) was more about being a responsible business.

Based on this secondary data analysis of G15 and non-G15 social HAs, I categorized social impact reporting into regulatory and non-regulatory categories as shown in Fig. 3-4.

These are further elaborated upon below.

¹¹⁶ For the year-ended 31.3.19.

Figure 3-4. Social impact reporting in UK social housing associations



Source: author

3.5.3 Regulatory - Value for Money (VfM)

The first category is regulatory reports, Value for Money (VfM). The Regulator of Social Housing's (RSH) 2018 Value for Money Standard and associated Code of Practice has revived social value/impact reporting in social housing (RSH, 2018a, 2018b, 2018d). Social HAs are having to demonstrate their VfM under seven headings (see Chapter 2, section 2.4.9): reinvestment, new supply delivered (social and non-social), gearing %, EBITDA MRI interest cover %, social housing cost per unit (£000s), operating margin % and ROCE. In essence, VfM is a sort of mandatory impact reporting for the regulator.

Regulation such as the VfM Standard in social housing is akin to that in the charity sector where calls for greater accountability and transparency is required from organisations formed for the public benefit (Carolyn, Sim, & van Zijl, 2017). An example from the social housing sector, of why public trust and confidence is so important is evidenced by the Cosmopolitan case¹¹⁷. It was a watershed moment for social housing. Cosmopolitan Housing Group in 2012 ran into financial crisis.¹¹⁸ This case highlighted the sector's increasingly diverse activities and their potential impact.

¹¹⁷ Liquidity problems, breaches in loan covenants and had a complex student housing business with long-term liabilities on onerous terms. This near bankruptcy eventually led to a rescue for the HA with a takeover by the bigger Sanctuary Housing.

¹¹⁸ Inside Housing, Cosmopolitan: the true story, 22/11/13.

3.5.4 Regulatory - Annual Reports to tenants

The Annual Report for tenants is based on the requirement of the Housing Regulatory Framework issued by the Regulator of Social Housing (see Chapter 2, section 2.6). The annual reporting to tenants commenced on 1 October 2010 (Smedley, 2010). In particular, the Annual Report¹¹⁹ to tenants highlights interactions the HA has with its tenants in terms of managing tenant's homes (i.e., customer satisfaction, repairs, and complaints). So, how the HA has considered its tenants' needs through such interaction (BHG, 2019; Catalyst, 2018; Clarion, 2018; L&Q, 2018; MTVH, 2018-19b; Network, 2018; Peabody, 2018). In essence, the report is an insight into the quality of the service provided.

3.5.5 Non-Regulatory - Social impact/Value to society reports

The non-regulatory covers HAs impact in supporting people back into jobs and many G15 make this visible as a number. The number of apprenticeships created is also a number quoted. Other impacts are communicated through statements about support on financial guidance, accredited qualifications and HA staff fundraising and volunteering. Hyde HA even go further showing an impact report Hyde (2018-19b) on the value of a social tenancy as £15,689 p.a. (see Fig.3-5 and Fig.3-6). This results from a combination of better outcomes for individuals, savings to public services, economic value created and more efficient use of resources. Thus, as a whole Hyde delivers a total impact of £553m per year.

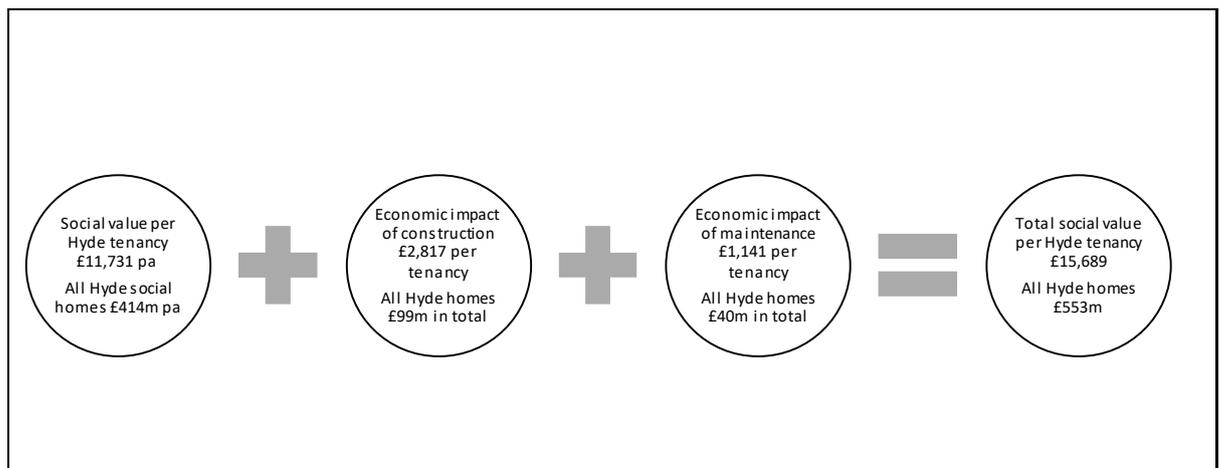
¹¹⁹ It covers residents helped into employment, grants for furniture, food bank vouchers, customer voice committees, number of anti-social behaviour (ASB) statistics. In addition, how the rent collected is spent by the HA e.g., repairs and maintenance on tenants' homes, average number of days to complete repairs, components in homes renewed (e.g., kitchens, bathrooms, boilers).

Figure 3-5. The Hyde Group – Value of a social tenancy 2018-19

Areas of wellbeing	Total Impact per tenancy
Financial wellbeing	1,629
Physical health	2,539
Mental health	33
Education	267
Social Justice	1,668
Family	314
Employment	5,281
Social value totals	11,731
Construction impact	2,817
Maintenance impact	1,141
Total by cost type	15,689

Source: Hyde Group

Figure 3-6. The value of a Hyde social tenancy



Source: Hyde Group

In this way, Hyde highlight the impact of a social housing tenancy where the economy gains because adults living in social housing were able to get back to work, the NHS benefits as people living in social housing have improved physical and mental wellbeing (less drug and alcohol issues, fewer medical issues and A&E attendances); police benefits because people living in social housing are less likely to be involved in crime (less police call outs and less incidents to deal with); and local authorities save as a result of moving residents out of temporary accommodation. In addition, education benefits because children living in social housing are more likely to attend school.

Additionally, as another example in this category, some HAs voluntarily report additional VfM metrics such as customer satisfaction with new home or customer satisfaction with area as a place to live.

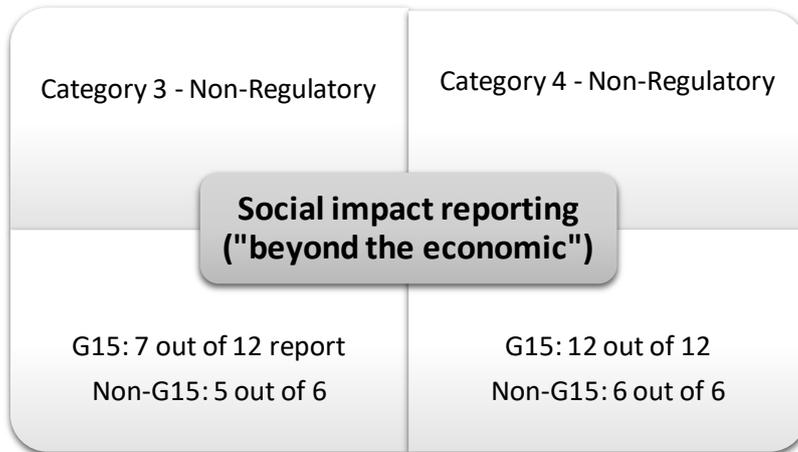
3.5.6 Non-Regulatory – Responsible business type reporting (incl. CSR, ESG, sustainability)

The fourth category of voluntary impact reporting is very much related to the third and underpinned by social purpose and corporate social responsibility. A slight variation is more emphasis on social responsibility and accountability to residents and communities served. For example, supporting like-minded businesses (e.g., giving them contracts to carry out estate management); building energy efficient sustainable homes (concern for the climate and environment); reducing energy use and carbon emissions, reducing waste, and encouraging biodiversity; supporting homelessness; helping residents to get “on-line”; eliminating fuel poverty by improving the thermal efficiency of homes; and post Grenfell removing cladding on social housing tower blocks.

Additionally, this category of impact reporting covers community projects and initiatives. Thus, investment in the communities (giving something back) where HAs work is a key feature under this category. As an example, Bromford support their communities through their neighbourhood coaching approach which ensures face-to-face meetings on a regular basis with tenants. Funds and grants are often made available, linked to the HAs own charity or a tie up with a particular charity. Volunteering HA staff to help communities is also a feature of this category. Charitable work may include helping children facing extreme poverty, tackling youth violence, domestic abuse, lack of education and social exclusion.

Finally, by way of summary regarding non-regulatory reporting (category 3 and 4), Fig. 3-7 shows who else in the G15 and non-G15 social HAs is doing above and beyond (in addition to the Hyde Group). Clearly, there is a high take-up in the UK social housing sector.

Figure 3-7. Non-regulatory reporting by G15 and Non-G15 social housing associations



Source: author

3.5.7 Further reporting developments - Social housing impact linked to Sustainable Development Goals (SDGs)¹²⁰

More recently in November 2020, The Environmental, Social and Governance (ESG) Social Housing Working Group in collaboration with The Good Economy (a social advisory firm) produced a report titled “The Sustainability Reporting Standard For Social Housing (TGE, 2020). This report shows an intent on the part of social HAs to continue to show the impact of their work in society. Of particular interest is the impact shown of HAs referenced to SDGs as follows:

¹²⁰ The SDGs were set up by the United Nations in 2015 and form an agenda for achieving sustainable development by 2030.

Figure 3-8. Mapping social housing impact to SDGs



SDG 11: “Access to adequate, safe and affordable housing” is a core target for this SDG.

SDG 3: Homes determine people’s health and wellbeing.

SDG 4: Has a positive knock-on effect on children’s education.

SDG 8: Homes can help people into work.

SDG 10: Can contribute to reducing inequalities.

SDG 1: Can provide a route out of poverty.

SDGs 7, 12 & 13: Housing’s carbon footprint can reduce through energy efficiency and construction measures.

3.5.8 Section summary

Social impact reporting in UK social housing was categorized into four types of reporting. The reporting is primarily voluntary¹²¹. However, there are certain regulatory requirements such as Value for Money and the Annual Tenants Report. The key point is that impact reporting is “out there” in social housing with multiple positive social impacts – some quantifiable some not easily quantifiable. The impacts shown in these reports are also shown to easily link into SDGs.

3.6 Summary of chapter

The chapter has highlighted the expansive role of accounting, which takes into consideration new forms of accounting such as social accounting (Hopwood & Burchell, 1980), and new conceptual thinking around how the “social” has fitted with accounting, and has been framed in the accounting literature across the ages. Based on periodisation analysis, at the broad level, social accounting is essentially about accounting, organisations and society. However, there is limited academic literature in how social accounting is conceived and undertaken within UK social housing and specifically in social HAs. In this arena of HAs¹²², social accounting appears to be largely neglected within the field of accounting research (Costa, Andreaus, & Parker, 2014; Ebrahim & Rangan, 2014; Mäkelä, Gibbon, & Costa, 2017). Indeed, given that there is a distinct lack of generally accepted theoretical lens on why public and private sector companies should engage in social accounting on stakeholder groups (Brooks & Oikonomou, 2018; Ullman, 1985), Unerman and Chapman (2014) have called for more rigorous research in such fields of accounting and reporting practices.

In taking Unerman and Chapman (2014) call further, at the micro level within the context of UK social housing, I argue that social accounting is about social impact reporting. This narrow definition takes into consideration the emerging context of Chapter 2, and was explored by examining secondary published data of the G15 and other non-G15 social HAs. I observed that there was non-regulatory reporting and that even regulatory reporting was different from pure financial accounting.

Furthermore, I acknowledge that there are two definitions of social accounting running through the thesis, which can be used interchangeably, but will not mean the same. On the one hand, there is the idea that accounting can be seen as a social practice (Hopwood & Miller, 1994). The other definition

¹²¹ There are no agreed standards of social impact reporting in social housing.

¹²² And similar values-based organisations such as social enterprises.

of social accounting is the expression used by HAs such as social impact reporting. The two definitions are intertwined because the practice-based HA view can perceive or define accounting as a social practice. I explore this framing in the thesis. Alternatively, if social accounting had been explored as a technique, then this thesis would not have viewed accounting as a social practice. To conclude, I notice the presence of two definitions of social accounting running through this thesis, even though they are not completely independent.

In the next Chapter 4, as part of my theoretical framework, I explore the notion of accounting as a social practice when it is framed as ritual activity (Ezzamel, 2012; Gambling, 1987). Accounting as ritual has been observed in a limited number of accounting papers, such as in budgeting activity (Pettersen, 1995), auditing (Mills & Bettner, 1992), financial reporting (Chariri, 2017), and audit committees (Spira, 1999). The underpinning in ritual theory is primarily referenced to Turner (1967, 1969).

CHAPTER 4: THEORETICAL FRAMEWORK

4.1 Introduction

Chapter 2 set the scene in terms of the UK social housing context and more specifically positioned the research at the micro level of the social housing individual, described as the self-regularising individual¹²³. Chapter 3 had highlighted the expansive role of accounting (e.g., new forms of accounting such as social accounting) and new conceptual thinking around how the “social” has fitted with accounting across the ages. Chapter 4 searches for a suitable theoretical framework fitting three basic tenets. First, “something” that ties to the micro perspective of the self-regularising individual. Second, “something” that ties this level to something bigger. Third and finally, “something” that can also tie into accounting as a lived experience.

The expansive role of accounting has been explored by Ezzamel (2012, p. 441) who has put forward several themes for theorising accounting *“in order to gain greater appreciation of the roles that accounting plays in these contexts (i.e. society)”*. One such theme, Ezzamel (2012, p. 418) states that has received *“scant attention in the literature”* is accounting as ritual¹²⁴. Conceptualising accounting as ritual, in terms of a theme, through which accounting can be theorised, links well to the micro individual level of this thesis. This is because the study is interested in liminality in ritual theory through the lived experience of key social housing individuals. Therefore, a proposed theoretical framing using ritual theory is explored for the purposes of this thesis.

Chapter 4 is organised as follows. First, I focus on ritual theory from an overall anthropological perspective, and I frame the definition of ritual used in this thesis. Second, I explore accounting as ritual activity (Ezzamel, 2009; Gambling, 1987) and how ritual theory has typically been applied in accounting studies. Next, I explore in much greater depth the concept of liminality in ritual theory (including contemporary usage) and the application of liminality at individual level in social housing, and potentially at collective levels of the organisation and society (Söderlund & Borg, 2018) because ritual itself can be part of a wider context. Fourth, it will be shown how liminality in ritual theory can help in answering the “how” of my research question. Fifth and finally, there is a chapter summary,

¹²³ Self-regularising individuals are key individuals in social housing, and because they are key individuals, they are aware of the “bigger picture” of their HA. In fact, HAs to some degree or other are self-regulating by self-assessment and continuous improvements, and by doing good governance (Manochin et.al 2011). The assumption is that the bigger picture of their HA is influential/transposed on these individuals.

¹²⁴ Ezzamel (2012) covers accounting as a performative ritual. This thesis focuses more on the ritual process.

which also presents how this work will be developed in Chapter 6 (following the method described in Chapter 5).

4.2 Ritual theory

In ritual theory, theorists have provided vastly different definitions of ritual. They have a certain social setting or context in which ritual plays a role; or in which they appear; or in which ritual functions. As such, the literature on ritual is very rich and vast (Bell (2009) and cannot all be covered. Therefore, the aim in this section is to acknowledge the social existence of ritual, definition, and salient characteristics and features. It focuses on ritual literature that will enhance theoretical understanding. A working definition of ritual is then offered for two purposes: firstly, to ascertain how it can be applied to a particular theory or a concept of ritual; and secondly, to develop the prior lack of detail on how ritual theory can inform accounting studies.

Scholars in anthropology, sociology, and theology have long been associated with the study of ritual in a variety of social settings and contexts. Two renowned scholars in the field of anthropology are van Gennep (1909) and Turner (1967, 1969). van Gennep (1909) interpreted all rituals as “rites of passage”. In his book *Les Rites de Passage* (1909), he argued that transition and a change of status of someone in society is brought about by a rite of passage (or ceremony) which marks those individuals’ changes in roles and statuses. In other words, as that individual moves from one social or religious status to another, it transforms both society’s perception of the individual and the individual’s perception of themselves. Although rites of passage are often associated with initiation rituals, they are applicable far more widely.

For example, common rites of passage (or rites of transition) are life-transforming events such as birth, puberty, marriage, parenthood and death. As van Gennep (1909, p. 3) notes:

“for every one of these events there are ceremonies (rituals) whose essential purpose is to enable the individual to pass from one defined position to another which is equally well defined. Since the goal is the same, it follows of necessity that the ways of attaining it should be at least analogous, if not identical in detail.”

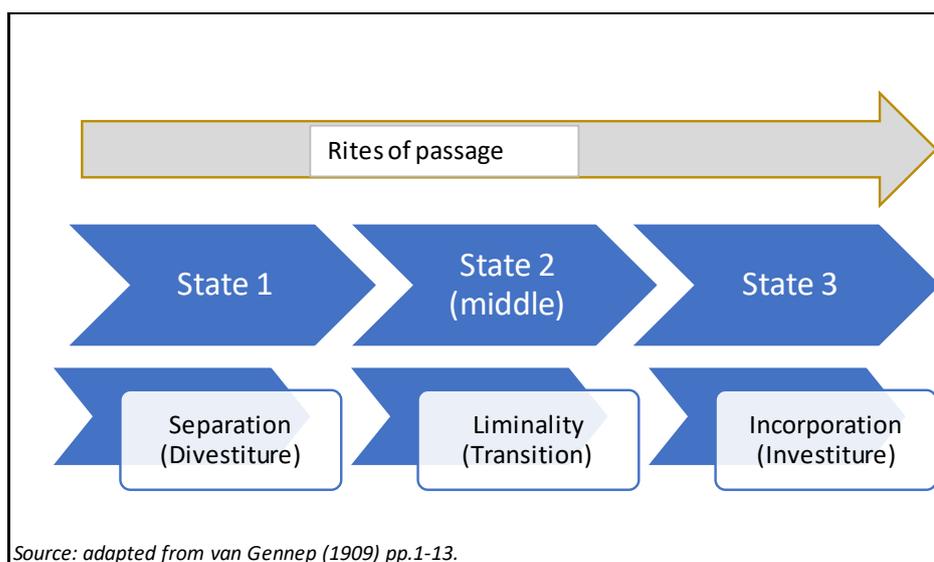
Based on an extensive survey of preliterate and literate societies, van Gennep (1909) discerned a common pattern. For example, in ethnographic accounts of male adolescent rites, a group of boys is separated from domestic space and their mothers, then taken to a sequestered, transitional zone.

There they receive teachings and ordeals that mark their transition to adulthood. When they return, they are incorporated into the village as full-fledged men.

Szakolczai (2009, p. 1), summarised van Gennep (1909) as follows: “such rituals marking, helping, or celebrating individual or collective passages through the cycle of life or of nature exist in every culture, and share a specific three-fold sequential structure” of: separation (divestiture), transition (liminality), and reincorporation (investiture) (van Gennep, 1909, p. 11) - or, respectively, pre-liminal, liminal, and post-liminal stages (before, at, and past the *limen* [Latin: “threshold”]). The individual (or individuals) on whom the rites centre is first symbolically severed from their old status, then undergoes adjustment to the new status during the period of transition and is finally reincorporated into society in their new social status. van Gennep argued that the basic elements of these rites met universal social and was not confined to tribal societies (Dulaney & Fiske, 1994; M. T. Harrison & Janice, 1984).

By constructing this three-part schema or process (Fig. 4-1), van Gennep (1909) identified a pattern he believed was inherent in all ritual passages and claimed that such a sequential (linear) method was universal. In addition, the purpose of these attendant rituals in the three-part schema, symbolically marked and eased the transition of individuals into their new status, and thus maintained social cohesion, stability and order during the transitional (liminal) phase. As such, van Gennep argued that the schema offered a profound approach to understanding human experience.

Figure 4-1. Stages in the rites of passage process



In summary, then, van Gennep (1909) was interested in staged evolutions during an individual's lifetime. Thus, his analysis was structured around the ages and aging of human beings. So, a child crosses the threshold to adulthood; birth is the transition to life; unmarried to married; baptism (inculcation to Christianity); going for Hajj¹²⁵ and so on. These changes are generally marked by special acts such as ritual (or ceremony).

One of the contemporary usages of rite of passage was presented by Kornberger, Justesen, and Mouritsen (2011), who explored the space between junior trainees and partners in a Big 4 Accounting Firm. The authors used ethnography to study the "in-between" manager and his/her experiences in that space. The rite of passage was described as the "big mountain" which marked "*the journey from transitory employee to permanent setter*" (Kornberger et al., 2011, p. 530). This application shows that the rite of passage is a useful framework for thinking about individuals' journeys as passages of social status (structure) changes.

Victor Turner went on to develop van Gennep's approach to ritual. Turner's approach to ritual was applied in the context of Ndembu tribes of Zambia in 1952. He formed two definitions of the passage-like process that is ritual.

Initially, Turner (1967, p. 19) writes that by ritual:

"I mean prescribed formal behavior for occasions not given over to technological routine, having reference to beliefs in mystical beings or powers. The symbol is the smallest unit of ritual which still retains the specific properties of ritual behavior; it is the ultimate unit of specific structure in a ritual context".

Further defining it in Turner (1982, p. 79) as:

"prescribed formal behavior for occasions not given over to technological routine, having reference to beliefs in invisible beings or powers regarded as the first and final causes of all effects".

In both definitions, formalism, is a key characteristic of ritual-like behaviours. Symbols can be "*objects, activities, relationships, events, gestures, and spatial units in a ritual situation*" (Turner, 1967, p. 19). In the first definition, Turner, particularly highlights the importance of ritual in the lives of Ndembu tribal villagers towards supernaturalism and rituals as symbolic action. In the second definition, he shifts the context of how and where ritual operates. Here, ritual is not only a characteristic of primitive

¹²⁵ The Muslim pilgrimage to Mecca, where you change personally, so a pre-Hajj and post Hajj.

societies and culture, but has more widespread presence in modern societies. This is the view that will be adopted in this research as well.

From Turner's perspective, ritual, religious beliefs, and symbols are related (Deflem, 1991) as is evident in a further definition of ritual (Turner, 1977, p. 183) as:

"a stereotyped sequence of activities involving gestures, words, and objects, performed in a sequestered place, and designed to influence preternatural entities or forces on behalf of the actors' goals and interests".

This definition also stresses a performative process approach to ritual, involving the use of symbols that refer to religious beliefs. In other words, rituals can be analysed as performances or dramas due to similarities between ritual activities and artistic performances. There is an inference that rituals are situated within a process - a process of "social drama"¹²⁶ with ritual being processual in form. Thus, rituals accomplish something as part of the ritual process (Turner, 1967, 1982; van Gennep, 1909).

Ritual as processes or the processual view of ritual was illustrated by Turner (1967) when he distinguished between "life-crisis rituals" and "rituals of affliction". Life-crisis rituals refer to "the physical or social development of an individual, such as birth, puberty, or death.....there are a number of ceremonies or rituals designed to mark the transition from one phase of life or social status to another". In the case of Ndembu tribes, life-crisis rituals would include initiation ceremonies for boys and girls, and funeral rites. According to Hockey (2002, p. 215) Turner makes the point that "*whatever society we live in we are all related to one another; our own "big moments" are "big moments" for others as well*". In this sense, rituals impact levels above the individual themselves, that is, groups of individuals and ultimately communities or society in general.

Ritual as a passage-like process in Ndembu rituals is further explained by Turner which he notes are characterised by the three-phased processual form of rites of passage (Turner, 1967, pp. 13-14). First, there is separation (Ilembi or Kulemba), that is, the treatment and dance to make the subjects "sacred". Second, there is a period of seclusion (margin or liminal) involving partial or complete separation of the subjects from everyday existence. Third and finally, there is re-aggregation (Kutumbuka), a further treatment and dance which celebrates the end of the seclusion period. In developing his model of the ritual process, Turner (1967, 1969) borrowed van Gennep's (1909) three-part process model of rites of passage.

¹²⁶ Turner defines social dramas as units of the social process, arising in conflict situations (Turner, 1974a, pp. 37-41).

The definitions of ritual by van Gennep (1909) and Turner (1967, 1969) come from an anthropological perspective, and hence focus on how collectives of people go about handling their daily lives together (Delaney & Kaspin, 2017; Ingold, 2018). However, definitions of ritual can also be found in sociology and theology literatures. Ritual theorists in sociology are led by Durkheim (1915), Goffman (1967) and Collins (2004). The thoughts of Emile Durkheim¹²⁷, a French sociologist particularly influenced the areas of religious and ritual studies. The religious studies scholar, Bell (1997) observes that definitions of ritual have certain distinctive features. Bell (1997, pp. 138-169) highlights six features or characteristics that rituals and ritual-like activities exhibit to varying degrees: formalism¹²⁸, traditionalism¹²⁹, invariance¹³⁰, rule-governance¹³¹, sacral symbolism¹³², and performance¹³³. Viewed from this perspective, ritual is more a process than an event and the practice of rituals gives rituals their power (Bell, 1997). The practice of rituals, that is, repeated action embedded in an organisation helps to increase togetherness and teamwork (e.g., solidarity/communitas).

Similarly, ritual theorist, Grimes (2010) chooses to identify fifteen characteristics of ritual¹³⁴ rather than provide a definition of ritual. Therefore, for Grimes (2010) ritual is activity that is characterized by some or all of the 15 qualities, although none of them is either definitive or unique to ritual. Both these lists of ritual features from Bell (1997) and Grimes (2010), comparable in some features, offer ways of understanding ritual. Grimes (2010) calls his list a “family resemblance” way of defining ritual because by laying out a whole set of descriptors and then as these start to add up, rituals are happening.

Regardless of ritual feature lists, ritual is still not easy to define (Lukes, 1975). Bell (1992) also makes the point that almost every theorist suggests a different conception of what constitutes a ritual making it impossible to establish a universal definition of ritual. While anthropologist Tambiah (1985, p. 128) observes “*that we cannot in any absolute way separate ritual from non-ritual*”, he defines ritual as:

“...a culturally constructed system of symbolic communication. It is constituted of patterned and ordered sequences of words and acts often expressed in multiple media, whose content and arrangement are characterized in varying degrees by formality (conventionality), stereotyping (rigidity), condensation (fusion) and redundancy (repetition)”.

¹²⁷ Emile Durkheim (1858-1917) is considered to have formally established the academic discipline of sociology.

¹²⁸ Formalism, i.e., with rituals there is more formal, or restricted, codes of speech and action than people use in everyday life- it sets an activity apart from common practice

¹²⁹ Traditionalism, i.e., rituals employ archaic or anachronistic elements, e.g., “we have always done it this way”.

¹³⁰ Invariance, i.e., follow strict, often repetitive, patterns.,

¹³¹ Rule-governance, i.e., frequently, governed by a strict code of rules that determine appropriate behaviour.

¹³² Sacral symbolism, i.e., often refer to, or employ, sacred symbolism. They “evoke experiences of a greater, higher, or more universalised reality”.

¹³³ Performance, i.e., ritual often involves public display of ritual actions

¹³⁴ Performed, formalized, repetitive, collective, patterned, traditional, valued highly, condensed, symbolic, perfected, dramatic, paradigmatic, mystical, adaptive, conscious.

Tambiah's (1985) definition brings out "repetition" as a defining characteristic of ritual. Moreover, Tambiah (1985), perceives ritual as a form of symbolic communicative action and performance. The anthropologist Rappaport (1999, p. 24) also recognised that ritual is a specific kind of communication. He defined ritual as: "*the performance of more or less invariant sequences of formal acts and utterance not entirely encoded by the performers*".

The notion of ritual as repetitive emerges in different contexts. For example, anthropologist Kertzer (1988, p. 9) in the context of political life and power defined ritual as: "*as symbolic behaviour that is socially standardized and repetitive.....as action wrapped in a web of symbolism*". Kertzer (1988)'s use of ritual reflects his goal of shedding light on how symbolic processes enter into politics and why these are important.

In summary, from the above review of ritual literature, despite the richness of ritual, theorists both within and across disciplines offer differing definitions of ritual in terms of how ritual is to be identified and interpreted, and whether it should be seen as a continuous process or as a transitional event. As such, what constitutes ritual is a relative matter (Bell, 1997; Grimes, 2010), partially depending on the process/event distinction and whether ritual is viewed from an anthropological, sociological or theological perspective. Thus, there appears to be no clear boundary line between ritual and non-ritual (Tambiah, 1985). Nevertheless, ritual theorists have provided useful insights to key understandings, features and characteristics of ritual.

I shall draw from several theorists, but primarily from Turner (1967) to define ritual in the next section. I choose Turner because I see a good fit between the self-regularising individual and how that individual deals with choices about accounting change (Hopwood, 1990) in Turner's liminality (Turner, 1967, 1969) (more on liminality will follow later in this chapter) in ritual theory. According to Hopwood (1987a), accounting change has been assigned to conditions of possibilities, which Turner also eludes to with liminality in ritual theory when he explains that liminality is "*a realm of pure possibility whence novel configurations of ideas and relations may arise*" (Turner, 1967, p. 97).

4.2.1 Key tenets of ritual from the literature

Ritual can be viewed as facilitating the relationship between social structure and the individual. For example, the literature shows that rites of passage bring order to life (van Gennep, 1909). In Turner's definition of ritual, he states rituals are situated within a process – a passage-like process (Turner, 1967, 1982). Indeed, Turner (1969, p. 139) sees "*man's social life as a process, or as a multiplicity of*

processes...". For Durkheim (1915) ritual contributes to feelings of social solidarity and social order. Bell (1997) in highlighting features that ritual and ritual-like activities exhibit infers that ritual is more a process than an event. Overall, there is a sense that rituals accomplish something as part of the ritual process, often have to be completed by an individual (Turner, 1967, 1982; van Gennep, 1909) and that ritual as a structure has formal characteristics and relationships.

These points about ritual as a process and as a structure are important elements within my key understandings from the ritual literature. I illuminate five key understandings or qualities of ritual. They provide a means to identify ritual or ritual-like activities, and which then allows me to formulate a working definition. These key understandings are summarised as follows:

1. **Ritual is repeated action.** A ritual tends to be performed in the same way each time. So, ritual as repeated action is seen as a disciplined set of actions, performed over and over in precisely the same way (Bell, 1997; Grimes, 2010; Kertzer, 1988; Tambiah, 1985).
2. **Ritual is prescribed order (procedure/process).** There is an order or a process in ritual as they are organised events with a beginning, middle and an end (Goodsell, 1989; Grimes, 2014). This provides a high degree of structure, creating order rather than chaos.
3. **Ritual actions are symbolic (meaningful).** Rituals are embedded with symbolism (Bell, 1997; Grimes, 2010) and therefore are meaningful (meaning-producing) unlike "empty routines" (Sosis & Ruffle, 2004) which have no symbolism.
4. **Ritual is of moral beliefs and values**¹³⁵. Rituals are useful in communicating beliefs and values, which explains why rites and rituals are the fundamental blocks of religion (Durkheim, 1886 (1994)). In contemporary society, however, the ritual can arguably take a broader meaning than Durkheim had envisaged. Thus, it could be something that people do that reminds them of and renews their identification with their deep moral realities (Rappaport, 1999).
5. **Ritual is transformative.** In van Gennep's (1909) three-part process (Fig. 4-1) theorisation, it is the middle stage of the ritual where transformation takes place. It is where individuals are in transition between two different social or ontological states. In developing van Gennep's approach, Turner broadened the middle stage putting forward the concept of liminality. Turner (1988, p. 158) wrote: "*ritual is not necessarily a bastion of social conservatism; its symbols do not merely condense cherished sociocultural values. Rather, through its liminal processes, it holds the generating source of culture and structure*". Further, in emphasising the

¹³⁵ It is not the aim of this thesis to review in detail theories of "moral" development. However, the main idea is to convey a connection between ritual and moral beliefs and values.

importance of liminality, Turner (1974b, p. 10), wrote that *“liminality is the mother of invention”, that is, in its transformative capacity, it generates new possibilities and ideas such as new forms of accounting or innovation in reporting.*

From this come my working definition of ritual which allows for further study of how ritual has been integrated in the accounting studies.

4.2.2 Analysing rituals

Given a closeness of anthropology and sociology (Peel, 2005), I broadly take an anthropological viewpoint, where ritual is a part of the social structure of society which defines its relationship to the individual through its formal process for regularising activity. Utilising this assumption of a relationship between the individual and social structure, I expand upon using Turner’s (1967, 1969) conceptualisation of liminality. Social structure introduces the concept of the individual being part of something bigger (Söderlund & Borg, 2018), i.e., communities and society in general (Radcliffe-Brown, 1922; Spencer, 1876).

At the micro level, in terms of ritual itself as a structure, I find that it too has certain formal characteristics and relationships. I borrow from various ritual theorists in the literature to formulate a combined/cross-sectional working definition utilising my five understandings of ritual (section 4.2.1) as possibly sufficient to define ritual, although far from being exhaustive. After all, definitions are risky adventures. Nonetheless, for the purposes of my thesis, I define ritual by drawing a distinction between a “mature” ritual and a “new” ritual, because it will help me to answer the research questions as outlined in Chapter 1.

A mature ritual is repeated action of a prescribed order (or process) and symbolic (meaningful) activity based on moral beliefs and values.

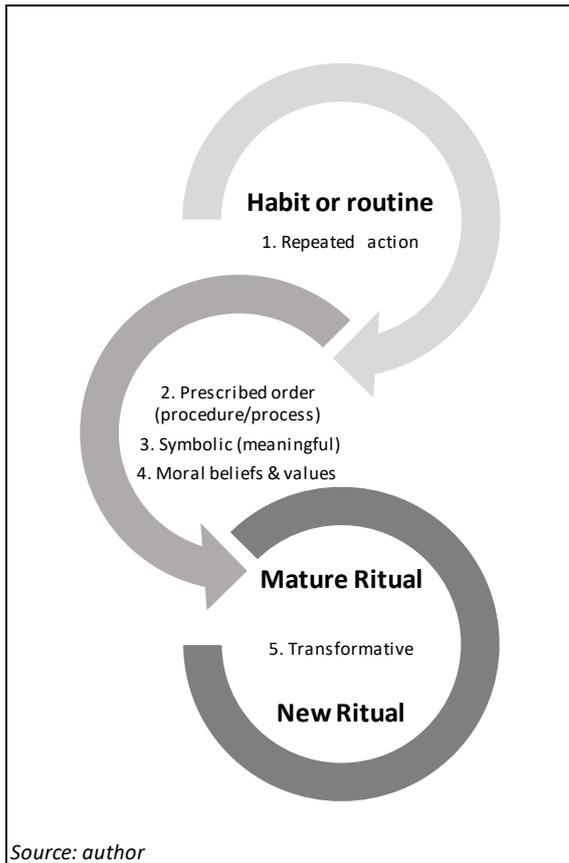
My definition takes account of the first four elements of ritual as previously discussed (section 4.2.1). However, to qualify as “new” ritual I would argue that there would need to be transformation (section 4.2.1). So,

A new ritual is a mature ritual with transformation.

To fully understand transformation, particularly in the “new” ritual definition, a more detailed understanding of the concept of liminality in ritual theory will be required. This is because liminality is

intimately involved in transformation (Turner, 1969) and will possibly shed further light on my research questions. However, prior to that, next section explores the limited accounting literature to examine the connections between accounting and ritual and to see if my definition of ritual can be evidenced.

Figure 4-2. Towards a definition of ritual



4.3 Accounting as ritual

Cleverley (1973, p. 39) claims that *“He (the accountant) displays the hallmark of the member of an established priesthood”*. This is through a lengthy *“Jesuitical”* articleship, exams and formal qualification leading to a *“world of which the moral framework is comfortingly rigid”*. *“He (the accountant) is the inheritor of the self-righteous certainty which has belonged to the Pharisee, the Inquisitor, the Witch-hunter”*.

Accounting activities have previously been compared to witchcraft¹³⁶ and ritual (Gambling, 1977; 1978; 1987). The reference to witchcraft and magic made by Gambling (1987) is to historical times. However, the point being made is that social organisations existed even then, as they do now. More specifically, social interactions in the making and doing of accounts still take place (Hopwood & Miller, 1994). Perhaps a way to distinguish rituals from symbols and myths is in terms of ceremonial nature of rituals and the functions these perform.

Gambling (1987) was one of the first if not the first accounting academics to introduce the notion of ritual in the discipline.¹³⁷ According to Gambling (1987, p. 328), *“a successful ritual has to be the sort of thing which is capable of arousing devotion”*. The accountant's job is to *“identify prospectively attractive rituals....which hold out good prospects of providing long term customer satisfaction”*. Gambling (1987) observes that accounts are not only a record of the rituals they describe, but also a part of the ritual themselves.

So, I infer from Gambling (1987) that accounting as ritual involves interactions between the producers of accounts and other *“collaborators in the firm”* (Gambling, 1987, p. 319). This links into the social aspects of accounting (Burchell et al., 1980; Chapman et al., 2009; Hopwood, 1983) in the making and doing of accounts and the choices that are made in liminality in ritual theory (Turner, 1967, 1969). According to Gambling (1987, p. 326), *“new rituals are emerging in response to social change”* and that *“for the magic to work, the rituals have to be seen to be validly performed”*.

Despite this claim, in the accounting literature, there are relatively a limited number of papers connecting accounting with ritual. Relevant papers can be analysed into five groups: budgeting, auditing, financial reporting, Annual General Meetings (AGMs) and Audit Committees (ACs). These are now examined in turn.

4.3.1 Budgeting as ritual activity

The accounting activity of budgeting as ritual features in four papers examined in the accounting literature. None of the papers focus in any depth on ritual theory, rather it is mainly a given that the budgeting activity is ritual. The first paper by Boland and Pondy (1983), is more theoretical and

¹³⁶ Witchcraft in the sense that accounting provides complicated rituals in response to uncertainty by rendering possible the accommodation of awkward facts without undermining fundamental beliefs in society (Gambling, 1977)

¹³⁷ Layne (2006), a former student of Gambling, in honour wrote: for Gambling *“Accountants were Tribal magicians who use Witchcraft to capture reality”*.

analyses accounting in organisations researched through interactions of the lived experience of individuals. Accounting as ritual brings structure and significance to the budgeting process and activity. The papers by Fernandez-Revuelta Perez and Robson (1999); Lapsley (1994); Pettersen (1995) all argue that accounting as ritual brings legitimacy¹³⁸ to budgeting activity in their respective sectors (health and car manufacturing).

4.3.2 Auditing as ritual activity

Pentland (1993), interprets auditing as a ritual drawing attention to the social context of the work, that is, processes and emotional aspects of meanings. The basis of the paper is both empirical¹³⁹ and theoretical¹⁴⁰. Pentland analyses the behaviour of the two audit engagement teams as examples of interaction ritual and that the *"micro-interactions within the engagement team create comfort"* (Pentland, 1993, p. 606), thus, leading to "macro-order" in the capital markets. Pentland (1993, p. 606), notes that *"we perform rituals which offer a sense of order and safety.....that the audit ritual has succeeded in transforming chaos into order"*. The Pentland (1993) paper uses Collins (2004) approach to ritual as interaction ritual chains, that is, micro-level interactions within the audit team.

Mills and Bettner (1992) note that an audited company that has been involved in the audit process has effectively undergone a ritualistic "rite of passage"¹⁴¹ (van Gennep, 1909) not unlike those of religious ceremonies. The audit process is ritualistic to the extent that it is predictable and repetitious and symbolic in meaning.

4.3.3 Financial reporting as ritual activity

Ritual is taken by Thomas (1989) to be one of the five elements of organisational culture¹⁴². Ritual is defined as *"any action that follows a set pattern and expresses meaning through the use of symbols"* (Thomas, 1989, p. 367). On this basis ritual would include *"magic, witchcraft and ceremony"* (Thomas, 1989, p. 367) as defined by Gambling (1977, 1987). Thomas (1989) further argues that using this definition *"all financial and management accounting techniques and practices are rituals"* (Thomas, 1989, p. 367). Moreover, Thomas (1989, p. 367) states, *"a well-documented example of accounting as*

¹³⁸ Legitimacy theory focuses on the feelings and perceptions of society towards (from outside) the organisation as distinct from institutional theory which is much more interested in how the organisation interacts inside or within itself – how it copes with pressures from society.

¹³⁹ Field observations of two audit engagements.

¹⁴⁰ Micro-sociological perspective of interaction.

¹⁴¹ Van Gennep (1909, Chapter I The Classification of Rites).

¹⁴² The others being "symbols", "language", "ideology" and "myth".

a ritual is the use of capital budgeting techniquesand also the use cost-based models for fixing product prices".

Another paper by Chariri (2017), aims to understand financial reporting as a ritual in an Indonesian insurance company and explain such ritual through institutional theory - specifically institutionalised isomorphism¹⁴³. Financial reporting practice is seen as a ritual of constructing and delivering information to an audience using *"a holy guidance of ceremony" (regulations, law, standards and procedures)* (Chariri, 2017, p. 1). Thus, staff perceive the reporting as institutionalised routine that becomes a ritual. *"The pivot of conducting rituals in regard to the financial reporting process is obedient to social values and norms as well as law, and regulation"* (Chariri, 2017, p. 14).

4.3.4 Annual General Meeting (AGMs) as ritual activity

Hodges, MacNiven, and Mellett (2004, p. 396) find that the AGM can be perceived as a ritual in that they are *"repeated sequences of standardised symbolic acts in which humans seek specific outcomes"*. They argue that features of rituals can be observed in AGMs in that they are performed according to known rules, by qualified individuals and seen through the conduct of the meeting itself – the presentations and responses to questions. They further observe that the AGM may in fact be a *"ritual of accountability"* (Hodges et al., 2004, p. 397). AGMs within the National Health Service (NHS) give the impression that the *"NHS conducts itself in a business-like manner by adopting the tokens of private sector organisations"* (Hodges et al., 2004, p. 396). The inference here is that NHS is applying "best practice" principles of the private sector.

Uche and Atkins (2015) provides insight into the functional and psychological benefits attributed to actor participation in multiple rituals across private (private investor meetings) and public (AGMs and courts) social spaces. The authors consider rituals as products of a process termed ritualization, that is, a strategic way of acting in the practice of rituals (Bell, 1992). They conclude that there is a connection between private and public rituals that is beneficial to shareholders' association in reducing conflict and maintaining harmony. For example, they find that social order, harmony, and conformance to scripts at AGMs are *"dependent on the resolution of disagreements at private investor meetings"*. Furthermore, they provide empirical evidence that highlights how corporate accounts become a part of rituals and accountability. They state *"rituals are useful in communicating accounting numbers to*

¹⁴³ Organisations/firms become the same over time which is "isomorphism".

an audience”(Uche & Atkins, 2015, p. 34) and drawing on Gambling (1977, 1987) that rituals “*foster accountability and discipline*”(Uche & Atkins, 2015, p. 34).

4.3.5 Audit committees (ACs) as ritual activity

Spira (1999, p. 257) explains ritual as simply ceremony and uses both terms interchangeably without detail. Spira (1999, p. 254) states: “*Ceremony and ritual emphasise stability and continuity and the ceremony of the annual financial reporting process is enhanced by the report of the audit committee’s activities*”. As such, ceremony/ritual offer some sort of comfort and reassurance to investors and lenders (Spira, 1999, p. 231).

In summary, the above accounting literature, although limited in number, provides valuable insights into the connections between accounting and ritual (Ezzamel, 2009, 2012; Gambling, 1987). Although accounting activities considered ritual activity include budgeting, auditing, audit committees, financial reporting, and AGMs, there appears to be a twofold gap in the accounting literature. Firstly, there is often an assumption that accounting activity is ritual *per se* (i.e., a ritual is a ritual) without in-depth conceptualisation/theorisation of accounting in ritual theory (Ezzamel, 2009, 2012). Although some elements of ritual theory are explicitly present, often, the reviewer is left to interpret whether all the elements of ritual exist. Secondly, possibly due to the context of the papers, any related concepts in ritual such as liminality (Turner, 1967, 1969) encompassing transformation is absent from the papers. Nevertheless, the idea that accounting has ritualistic tendencies and activities is evident and provides a link between ritual theory and accounting as practised by individuals within a social setting.

The thesis now moves to elaborate further on liminality in ritual theory as a key concept in this thesis.

4.4 Liminality in ritual theory

4.4.1 Liminality

Liminality is a social space (Shortt, 2014; Toraldo, Islam, & Mangia, 2018). As an example of liminal space, a porch is a liminal space - a transitional, in-between space, between the private space of the home and the public space of the street (R. Walker, 2005). Similarly, an airport is an in-transit liminal space where you have left home but not yet reached your destination (Khoshnevis, 2017). Rottenburg

(2000) even claimed that a bar in a small Polish border-town of Slubice as a social space “betwixt and between” everything.

The word “liminality” or “liminal” is derived from the Latin “limen” meaning threshold, “*when the past is momentarily negated, suspended, or abrogated, and the future has not yet begun, an instant of pure potentiality when everything, as it were, trembles in the balance*” (Turner, 1969, p. 44). Turner has written about liminality as some kind of “original state”, the stuff out of which everything is born, that formless reality out of which forms emerge, the beginning of everything. This is how Turner rediscovered van Gennep’s work in the 1960s, in particular the importance of liminal stage of rites of passage (Thomassen, 2009). In his book *The Forest of Symbols* he describes how a definition of liminality was articulated (Turner, 1967, p. 97):

“Liminality may perhaps be regarded as the Nay to all positive structural assertions, but as in some sense the source of them all, and, more than that, as a realm of pure possibility whence novel configurations of ideas and relations may arise”.

The state of mind (being) of liminal personae entering liminal space is:

“neither one thing nor another; or may be both; or neither here nor there; or may even be nowhere.....”betwixt and between” all the recognized fixed points in space-time of structural classification”(Turner 1967, p97).

Being “no longer” and simultaneously also “not yet”, individuals or groups (tribal and non-tribal) are in ambiguous territory between one state and the next. They are in limbo state (Turner, 1982) and as such, temporarily undefined or stateless:

“the ritual subjects pass through a period and an area of ambiguity, a sort of social limbo which has few.....of the attributes of either the preceding or subsequent profane social statuses or cultural states” (Turner, 1982, p. 24).

Liminality is anti-structural, ambiguous and creative where the individual is in a state of inbetweenness (Shortt, 2014). This midpoint between a starting point and an ending point and is therefore a temporary state¹⁴⁴ that ends when the initiate is reincorporated into the social structure. Hence, during temporary or liminal phase, those involved are said to be “*betwixt and between the positions assigned and arrayed by law, custom, convention and ceremony*” (Turner, 1969, p. 95). Liminality allows for new ideas and possibilities to come into view. It develops “*communitas*” (Turner, 1969), and dedication to *communitas* (i.e., teamwork/togetherness) gives social structure¹⁴⁵ direction and allows it to function.

¹⁴⁴ At the threshold or beginning of a new process.

¹⁴⁵ Turner accepts Merton’s definition of social structure as “patterned arrangements”.

The point that Turner makes is that it is “*communitas*”, as incorporated within the individual, that gives direction to social structure (Bohannan & Glazer, 1988, p. 502). Thomassen (2014) focuses on liminality in large-scale settings, that is, at societal level but firmly “*rooted in its intellectual and anthropological history, and with due stress on the concepts of experience and transition*”. Thomassen (2009, p. 5) explains that in liminality “*the very distinction between structure and agency ceases to make meaning*”.

Thus, liminality concerns a stage in a process of change that creates a limen (threshold), which introduces the possibility of moving to new structure or back into the old. Turner inquired further into how other thresholds were (are) experienced, and how people cope with them. For Turner, liminality represents the unlimited possibilities from which social structure emerges. Moreover, Turner notes that rituals are frequently generated under liminal conditions as liminality fosters human creativity.

These liminal spaces (Shortt, 2014) are arguably unsettling for individuals as they negotiate tensions and uncertainty whilst at the same time there is space-time for reflection and experimentation. Turner thinks of liminal situations or conditions not only as ways of renewal, but a liminal situation can also be a period of uncertainty and anguish. However, what emerges after liminal state reshapes the status quo and becomes the new norm for them, that is, new understandings, new ways of thinking and possibly a new sense of self. Therefore, transition, change and transformation are common themes emanating from liminality.

It has been put forward by Turner that all liminalities must eventually dissolve because this state of great intensity that cannot exist very long without some sort of structure to stabilise it. So, either the individual returns to surrounding social structure or else communities develop their own internal social structure and Turner calls that normative *communitas*. Moreover, liminal situations or liminality has both spatial and temporal dimensions and it can be applied to all kind of subjects from individuals to larger groups, to whole societies and even entire civilisations (Thomassen, 2014). For example, arguably Covid-19 has thrown us in liminal space and is certainly affecting us on a global level.

There is support for the idea that liminality works at different levels. For example, Söderlund and Borg (2018), write about a level of analysis at the individual and “collective level” i.e. within organisations. In support, Thomassen (2009, 2014) state it is possible to apply liminality to both single individuals and to larger groups (communities), or whole societies, entire populations, or even civilisations. Cunha, Costa, Rego, and Clegg (2010, p. 194) further confirm that “*liminality may be experienced at the individual and collective level, as well as at the intersection between both*”.

Liminality is “reflexive”, it provides the opportunity to scrutinise everyday social structure as well as assess and criticise its observed weaknesses (B. C. Alexander, 1991; Turner, 1969). In referring to Turner’s (1967, 1969) liminality, there is *communitas*, freedom, and “anti-structure”, meaning bottom-up creative responses and pressures to change¹⁴⁶, but it may potentially become a source of emerging structure, just as when chaos (liminality) precedes order (a new or old ritual). Such a perspective recognises the role of liminality as an impetus for change, specifically in this thesis which analyses individuals’ responses to accounting change (Hopwood, 1990) in social housing. Liminality (Gluesing, 2016; Thomassen, 2009, 2014), therefore, presents possibilities for both individuals and organisations on their journey towards new beginnings. It is a time of possibility or as Turner puts it “a realm of pure possibility” (Turner, 1967, p. 97).

The concept of liminality, when invoked and applied to ourselves, or when we encourage others to apply it, assumes a position that is:

“ambiguous, neither here nor there, betwixt and between all fixed points of classification”
(Turner, 1974b, p. 232).

While Turner refers to individuals undergoing a liminal stage, an understanding of liminality as being “betwixt and between” opens space for possible uses of the concept far beyond Turner (Szakolczai, 2009; Thomassen, 2009, 2014; Toraldo et al., 2018). According to Thomassen (2014) “*the concept of liminality has the potential to push social and political theory in new directions*”¹⁴⁷.

Turner’s (1967, 1969) legacy is seen in the literature “beyond Turner” with widespread usage of liminality not only in anthropology but in other fields and interests as well. Therefore, contemporary liminality has shifted to a more general social sciences-context rather than “pure” ethnographical or anthropological context. For example, Toraldo et al. (2018, p. 621) consider the liminal aspects of festivals and due to festivals’ reliance on temporary labour (such as volunteers), allows the authors to question “*how actors manage and negotiate the meaningfulness embedded in such spaces, and whether festivals’ liminality is an emancipatory opening toward meaningful work*”. Toraldo et al. (2018, p. 649) provide one example of the diverse use of liminality as a “*managerial tool ...and its relation to meaningful work*”. Thus, the literature on liminality shows that liminality can be taken up in a multitude of ways across multiple disciplines. Further contemporary examples include:

¹⁴⁶ In contrast to social structure e.g., status, power, top-down authority.

¹⁴⁷ In his book, Thomassen argues for an experientially based approach to social and political theory. He engages with the “performative turn” in the social sciences (J. Alexander, 2004).

- **Political science** (Malksoo, 2012). The study draws attention to the importance of liminality as a concept that focuses on process. It puts forward a case for engaging with liminality in International Relations theory. Moreover, it links liminality to a “state of exception¹⁴⁸”, with the key idea that contemporary rationality of government is predicted on the basis that we live in unusual times, where general social categories and narratives for how to do things are suspended in favour of what is supposed to be a temporally bounded state of exception.
- **Sociology** (Lahad, 2012; Silva, 2012; Smith, 2013). As an example, in the paper by Lahad (2012) singlehood is discursively framed as a liminal, temporary state, a transitory state on the way to couplehood and family life.
- **Tourism and leisure** (Preston-Whyte, 2004; Pritchard & Morgan, 2006; C. Ryan & Martin, 2001). As an example, the paper by Pritchard and Morgan (2006) broadens the conceptualisation of tourism spaces as liminal places by suggesting hotels as liminal spaces. When somebody enters a hotel, he/she crosses an imagined threshold into a liminal place, which is strange yet familiar, and offers freedom for some, but constraint, risk and unease for others.
- **Psychology** (Harrist, 2006). The study¹⁴⁹ was about the relevance and significance of “ambivalence” (defined as “both sides are strong”) in human experience, where there are two ambiguous and seemingly mutually exclusive feelings at the same time? The findings were that hesitation, disjointedness, conflict and emotional intensity are features of ambivalence. Additionally, the background experience of the individual plays an important part in the emergence of ambivalence experiences. Furthermore, the study found three meanings emerged from descriptions of ambivalence, that is, disorientation, exploration, and resolution.

Given that liminality was ignored by social sciences for well over half a century (Thomassen, 2014) it seems to have made a remarkable come-back in recent years. In a recent paper, Söderlund and Borg (2018) explored liminality in management and organisational studies through a systematic review of 61 published papers. This review highlighted liminality associated with three main themes:

- **Liminality as process.** This places emphasis on the rites of passage (van Gennep, 1909) as a process. In particular identity formation and reformation (changes) happen in liminality phase due to a change in the environment or the organisation (Beech, 2010; Conroy & O’Leary-Kelly, 2014).

¹⁴⁸ Based on Giorgio Agamben, *State of Exception* (2005) defined as the expansion of executive power in response to existential threats to the nation.

¹⁴⁹ Descriptions of 19 experiences of ambivalence were obtained in interviews with eight interviewees.

- **Liminality as position**¹⁵⁰. This covers certain types of work-related positions and roles (e.g., temporary workers and management consultants) as being deeply liminal, so more focus on the “subject” and less so on the “transition process” (Czarniawska & Mazza, 2003; Garsten, 1999).
- **Liminality as space**. This refers to the spatial dimensions of liminality, such as specific zones and other places (airports, cafes, bars, etc.), where activities can unfold in a manner that is free of conventional norms and traditions (Rottenburg, 2000; Shortt, 2014)

In seeing a shift in liminality’s contemporary usage and application, the authors argued for increased focus on the liminal experience itself, and in particular liminality’s ritualisation of liminal processes and its temporality. Söderlund and Borg (2018, p. 19) stated: *“we believe it is essential to integrate the individual and collective levels of analysis toward the end of delivering an improved account of how concerns at the individual level are tied to those at the collective level”*. Therefore, for the purposes of this thesis, in exploring liminality in ritual theory with reference to accounting change (Hopwood, 1990), I pay particular attention to *“an improved account”* (Söderlund & Borg, 2018) focused predominantly at the individual level, but with the big picture in mind (i.e., organisation and communities).

This research straddles between liminality as process and liminality as position. After all, when looking at accounting change, there is a before and after transitional process, which means some individual roles/positions are in “limbo” state.

The aforementioned theoretical background, ideas and concepts are modelled in Fig.4-3, which adapts and applies liminality at three levels using a three-stage liminality process model (van Gennep, 1909). So, in framing my research in ritual theory, liminality leans towards its original usage derived from anthropology (“a view from below”¹⁵¹), tied to the human lived experience, and based on a passage-like or process approach (Turner, 1967, 1969; van Gennep, 1909) entailing ritual (as previously defined). The ritual would involve the experience of participation, having transformative potential, whilst the “rite of passage” (and liminality has its place within a sequence) would pertain to the structure of the human lived experience.

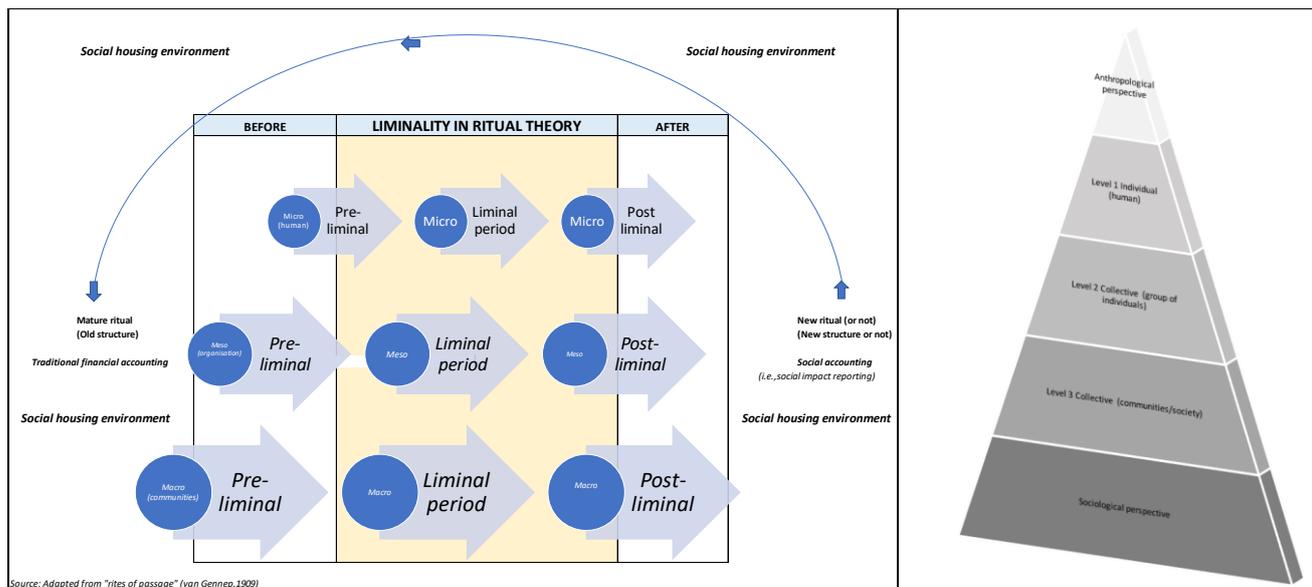
¹⁵⁰ Turner (1967, p. 93) argues that “our basic model of society is that of a ‘structure of positions’”, and he described the liminal period as “an interstructural situation”.

¹⁵¹ Ortner (2006).

Whilst retaining some closeness to the original meanings of liminality and rites of passage, I theorise beyond the individual (human) level to the “bigger picture” or collective levels (Cunha et al., 2010; Söderlund & Borg, 2018; Thomassen, 2009, 2014).

I elaborate on the individual and collective levels below.

Figure 4-3. Conceptualisation of liminality from an accounting perspective



4.4.2 Liminality at Level 1: Individual (micro) perspective

Given a broadly anthropological perspective (Delaney & Kaspin, 2017; Ingold, 2018), I frame the human (individual) at the centre of my attention as this is the predominant focus of the research question (Chapter 1). An ordered three-stage sequential process is put forward which seeks to engage with the lived experience of the social housing individual (Turner, 1967, 1969; van Gennep, 1909) in the manner below.

Stage 1: Pre-liminal

This is the normal state or structure, that is, “business as usual” with any existing/mature rituals in place.

Stage 2: Liminality

At this stage liminality is recognised. Liminality (Gluesing, 2016; Thomassen, 2009) concerns a state in a ritual process of change and/or transformation that creates a limen (threshold), which introduces the possibility/potentiality of moving to new structure or back into the old structure (Turner, 1969). Liminality is theoretically a state of inbetweenness (Garsten, 1999) which originated at the individual level with work on the rites of passage (Turner, 1967, 1969; van Gennep, 1909). Liminality (being anti-structure) essentially “frees” the individual to question structure and process such as existing rituals, e.g., the “mature” ritual of traditional financial accounts. The individual thinks about whether something else can be done. Something different? What changes (or transformations) in the current structure and process is possible? Can the “mature” ritual be supplement with any “new” ritual? Indeed, Turner (1967, p. 99) describes liminality as a “stage of reflection” where the *“reformulation of old elements in new patterns”*.

Thus, the liminal period (Shortt, 2014) is primarily about the social housing individual’s “inbetweenness” (Garsten, 1999; Gluesing, 2016; Turner, 1969). In other words, do these individuals self-regularise in their liminality? Does it happen in a liminal period?

Stage 3: Post-liminal

The third stage is the “new normal” following transition from liminal period, bearing in mind, the new normal may potentially be the “old normal”. To that extent, liminality is a transit state (Khoshnevis, 2017; Shortt, 2014) where the individual is having to do something, it is not a “sleep state”. As such, it may well be the case that after liminality, the individual goes back to old ways, that is, stays with existing (old) rituals.

4.4.3 Liminality at Level 2: Organisation (meso) perspective

At this level, there is a shift in focus from the human (individual) to that of the individual’s relational (or interactionist) perspective with the organisation (which itself is a collection of humans). Söderlund and Borg (2018) note that liminality has been used to address collective-level processes, such as organisational change processes. For example, Czarniawska and Mazza (2003) studied consulting as a liminal space and covered the transition from one relatively fixed set of organisational groups to another. They stated that liminality is commonly used as both organisations and workers want to harness its potential for innovation. This adds to the argument that there is a certain degree of

closeness at the different levels of liminality. For example, key individuals representing the Board may have similar liminal experiences.

In terms of liminality in an organisational context, a liminal space is created where the regular or settled routines and patterns of the formal organisation are suspended (Nicholson, Babin, & Briggs, 2017) for a time. This space allows individuals and groups to interact, think and act in new ways to form and re-establish important social connections (Wagner, Newell, & Kay, 2012).

According to Söderlund and Borg (2018) it is necessary to focus on liminality to fully understand how individuals foresee their future and collectively build new organisational conditions, including understanding the tensions involved in such processes. For Turner this would equate to *communitas*, i.e., teamwork, community spirit, solidarity and togetherness. Söderlund and Borg (2018) also note that both internal and external forces come into play in the liminal process of organisations, which can be either positive (Powley, 2009) or negative (Meira, 2014). They give an example of internal organisation liminality as when either an individual or group decides that change is necessary leading to change efforts that are initiated by voluntarily entering an ambiguous liminal state (Howard-Grenville, Golden-Biddle, Irwin, & Mao, 2011) to address the challenges or cope with them. On the other hand, with external liminality, examples include: a crisis (Petriglieri, 2015); a major regulatory change or powerful stakeholders imposing a major initiative whose effects reverberate throughout the organisation (Powley & Piderit, 2008).

As another example of what brings an organisation into liminality, in the case of the social HA, there are tensions and pressures that the organisation face with reference to competing demands stemming from the market, government and society (see Chapter 2). If such an operating environment exists then invariably there may be “rites of passage” (process) moments when the organisation (made up of Board members) is at “crossroads” or “in-between” and needing to deal with things (e.g., social vs economic decisions, new vs. mature ritual, implementing new legislation, and so on). Liminality essentially provides time for the organisation to make these choices. There is time for the organisation to question what they know whilst at the same time there is time for new ideas to surface.

In summary, specifically, my focus is on the individual (micro) perspective. However, I foresee the same ordered three-stage sequential process in the organisational (meso) perspective (Fig.4-3).

4.4.4 Liminality at Level 3: Community/society (macro) perspective

At this level, I theorise whether the interplay or interrelatedness filters all the way through from the individual (micro) to the community/society (macro) via the organisation (meso). In other words, does something emanating at human level (personal change/transformation) come together to support collective change/transformation (Buechner, Dirkx, Konvisser, Myers, & Peleg-Baker, 2020) in the broader social context.

At this level, as Thomassen (2014) points out, liminality involves the suspension of the structure of social order. The aim is to return to conditions of stability and normality. Therefore, new common bonds are forged through the invigorating experience of *communitas* (Turner, 1969). Accordingly, Thomassen (2014) models the liminal experience for society resulting from a “moment” such as a sudden event, like a natural disaster, a plague, or even as in 2020 Covid-19, where social distinctions and normal hierarchy disappear. Other examples would be revolutionary moments, wars and carnivals. Similarly, Eisenstadt (1978) applied ideas relating to experiences of liminality during large-scale political or civilisational disorders.

In summary, although I am focused on the individual level, in the community/society (macro) perspective, I foresee again that the same ordered three-stage sequential process (Fig.4-3).

4.5 Self-regularising individual, liminality, and how of the research question

My overall research question is to understand how individuals deal with their liminality when faced with accounting change (Hopwood, 1987a, 1990). The further sub-research question is: how do they deal with the challenges? Ritual theory provides a suitable theoretical framework for my three tenets. Firstly, I suggest that the self-regularising social housing individual connects to the “bigger picture” of his/her HA because they are key individuals in their organisation (Chapter 2). For example, the social housing sector has a high degree of regulation, yet there is room for discretion about how to comply. There is also the changing context of hybridity and other pressures of the operating environment in social housing (Chapter 2). So, my second tenet is that of something that is part of something bigger. In other words, the notion of “part-to-whole” (Malinowski, 1922; Radcliffe-Brown, 1922; Spencer, 1876) is theoretically influential or even transposed on these individuals as it potentially allows them to cope/deal with their liminality (or inbetweenness) when faced with accounting change. I envisage that these self-regularising individuals can make a difference by regularising (or operationalising), for

example, new forms of accounting activity that have ritualistic tendencies. Rituals are generated under liminality as inbetweenness fosters individual creativity (Turner, 1967, 1969). Thirdly, my predominant individual perspective in the thesis ties into “accounting as ritual” as being one of Ezzamel’s (2012) “themes”¹⁵² in accounting that can be theorised.

To sum up, the argument that I put forward in conceptualising liminality in ritual theory, is that it may answer the “How?” of my overall research question when linked to the self-regularising individual. I suggest that individuals at the micro level potentially self-regularise. So, the question arising is does it happen in their inbetweenness (or liminality)?

4.6 Summary of the chapter

Chapter 4 is essentially made up of four parts: ritual theory, accounting as ritual, liminality in ritual theory, and the self-regularising individual.

In the first part, this chapter sets out the ritual theoretical framework for this thesis to answer the overall research question: How do individuals deal with their liminality (or inbetweenness) when faced with accounting change? The underpinning is liminality in ritual theory (Turner, 1967, 1969) taken from a social anthropological perspective (Delaney & Kaspin, 2017; Ingold, 2018). As such, I focus predominately on the human level (individual), but I do recognise that the individual interacts at other levels, namely, the organisation and society (Cunha et al., 2010; Söderlund & Borg, 2018; Thomassen, 2009, 2014). Söderlund and Borg (2018) call levels beyond the individual as “collective levels”. What this means or the notion that I am taking is that the self-regularising individual can be part of something bigger. For example, for the structure (e.g., communities or society) to work, it’s individual parts (humans) must also work (Malinowski, 1922; Radcliffe-Brown, 1922; Spencer, 1876).

Liminality as part of a three-stage liminality process model is theorised (Turner, 1969; van Gennep, 1909) to understand the liminality process (Fig. 4-3). Liminality was originally studied with reference to rituals and rites of passage (Fig.4-1) but has been applied in modern-day (Kornberger et al., 2011; Shortt, 2014; Toraldo et al., 2018). Key understandings of ritual and specifically of liminality provide the means for me to define ritual. I define ritual by drawing a distinction between mature ritual and new ritual with process found in mature rituals but with the additional ritual quality of transformation,

¹⁵² Other themes in Ezzamel’s (2012, p.418) book were: accounting as myth, sign, signifier, time ordering device, spatial ordering device, violence and archive/cultural memory. Not all of these easily tie to the individual level.

the mature ritual moves to take the form of a new ritual. Mature rituals become set or unchanging but the social housing context is in flux (Chapter 2) so like any other “practices” of self-assessment or continuous improvement (Manochin et al., 2011) I infer that “new rituals” may arise in liminality. My definition of new ritual interplays with that of liminality because transformation takes place in liminality (Turner, 1967; van Gennep, 1909). Thus, transformation binds my definition of new ritual to liminality.

I theorise that in applying Turner’s liminality, in the context of social housing, the inbetweenness (or liminality) may open up “a realm of pure possibility” (Turner, 1967, p. 97) for self-regularising individuals (i.e., key social housing individuals) dealing with their liminality when faced with accounting change (Hopwood, 1990) - possibly the emergence of new (transformative) ritual associated with new forms of accounting (such as social accounting). In other words, the individual in a state of liminality makes choices which alter the status quo or existing processes. As such, the old ways are contested and replaced by new understandings (new processes and structures). In this way, I adapt and apply my ideas to accounting to answer the how of my research question (Fig.4-3 conceptualisation of liminality in accounting).

In the second part, I review the limited accounting literature on ritual. The papers reviewed show that certain accounting activity is classed as ritual, such as budgeting, auditing, audit committees, financial reporting and AGMs. However, there appears to be a twofold gap: first a lack of depth in definitions of ritual; and second, the absent of individual liminality in the accounting literature. Nevertheless, the idea that accounting has ritualistic tendencies (Gambling, 1987) and activities is borne out by the review. Moreover, the social aspects of accounting (Burchell et al., 1980; Hopwood & Miller, 1994) are implicated through the social interaction of individuals in the ritual process.

In the third part of Chapter 4, I review liminality in more detail and given that Turner uses liminality to describe the relationship between structure and the human, I suggest that both structure and agency are crucial. They allow me to build upon Turner’s liminality specifically at the individual level and potentially at “collective levels” (Söderlund & Borg, 2018) of interrelatedness (micro, meso, macro). In this way, I specifically build and expand on ritual theory and liminality as a theoretical basis for my research and one which potentially helps me to answer the research questions (Chapter 1). In the process, I acknowledge that there is a blurring of boundaries between anthropology (humans) at one end of the spectrum and sociology (the scientific study of society) at the other end (Peel, 2005).

Fourth and finally, I link the self-regularising individual to liminality and the how of my research question. I draw the link from the context (or “bigger picture”) of the social housing sector (Chapter 2) to the self-regularising individual (key social housing individuals). To this end, key social housing individuals are assumed to translate the “big picture” into their deliverables. The further question then becomes: Do social housing individuals experience liminality (Gluesing, 2016; Thomassen, 2009) as they respond to accounting change (Hopwood, 1990) in the sector?

The next chapter considers the research methods, which given a theoretical base in anthropology, leans towards the use ethnography (Chang, 2016/2008; Hammersley & Atkinson, 2019). Ethnography also connects with my main theorist Turner (1967, 1969) and his conceptualisation of liminality.

Following Chapter 5, research methods, I move to empirical evidence in Chapter 6 (autoethnography) and 7 (ethnographies from social housing). My interest is in finding out whether social housing individuals at the micro level potentially self-regularise in their liminality (or inbetweenness). That is, with reference to accounting change (Hopwood, 1990), new accountings (Hopwood & Burchell, 1980) (Chapter 3, social accounting) and accounting as ritual activity (Gambling, 1987).

CHAPTER 5: RESEARCH PHILOSOPHY, METHODOLOGY AND METHODS

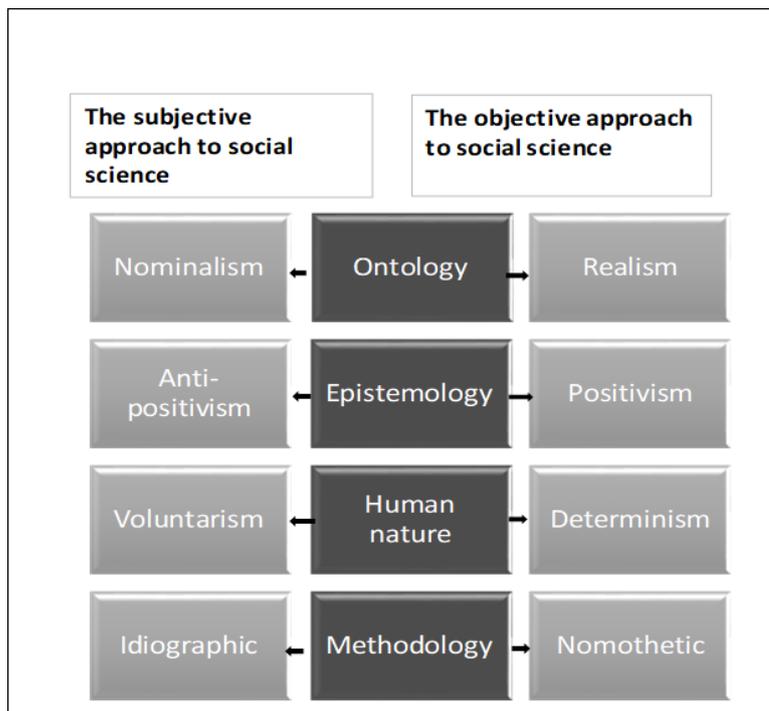
5.1 Introduction

This chapter sets out the research philosophy and is intended to provide a link between the preceding background chapters 2-4 and the subsequent empirical chapters 6-7. Chapter 5 is structured as follows. First, I describe my core philosophical assumptions (or paradigms) that guide this thesis study. Second, I discuss research methods and specifically, autoethnography and interviews as the primary source of data collection. Next, I explain how I plan to operationalise these methods to collect the information. Fourth, there is a section outlining how I propose to analyse and interpret the data collected. Fifth, I discuss the quality criteria which I shall abide to when collecting and analysing the information. Sixth and finally, a chapter summary concludes.

5.2 Core philosophical assumptions of this study

There is a set of core philosophical beliefs, assumptions behind any accounting research. A useful point of reference in developing a philosophical perspective for this research is the well-known Burrell and Morgan (1979) sociological research framework. The model suggests two dimensions (Fig. 5-1) and four paradigms (Fig. 5-3) from which the researcher can unpack his/her assumptions underlying social science research.

Figure 5-1. Philosophical positions (subjective-objective dimension)



Source: Adapted from Burrell and Morgan (1979)

The two dimensions are concerned with first, the nature of social science¹⁵³ (subjective-objective dimension) and second, the nature of society¹⁵⁴ (regulation-radical change dimension). When combined, these two dimensions form four paradigms. The paradigms are defined as “*very basic meta-theoretical assumptions, which underwrite the frame of reference, mode of theorising and modus operandi of the social theorists who operate within them*” (Burrell & Morgan, 1979, p. 23). Burrell and Morgan suggest that you cannot operate in more than one paradigm at any one time because to operate in one means that you refuse the assumptions of other paradigms. The four paradigms are:

¹⁵³ It consists of four distinct but related elements, that is, philosophical assumptions about ontology, epistemology, human nature and methodology (Burrell & Morgan, 1979; Hopper & Powell, 1985).

¹⁵⁴ The regulatory view is concerned with order, regulations and stability and sets out to explain why society evolves rationally (unified and cohesive), whereas the radical change views society in constant conflict as humans struggle to free themselves from the domination of societal structures and the unequal distribution of power that provide a potential for “radical change” (Hopper & Powell, 1985; B. Ryan, Scapens, & Theobald, 2002).

the functionalist¹⁵⁵, the interpretive¹⁵⁶, the radical humanist¹⁵⁷, and the radical structuralist¹⁵⁸ (see Fig. 5-3).

Figure 5-2. Research philosophy

Research Philosophy	Interpretivist	Positivist
Ontology	Individual consciousness	Concrete construction
Epistemology	Interpretation	Observation
Human nature	Free will	Determinism
Methodology	Hermeneutics	Scientific method
Collapsed to	Subjective	Objective
Research approach	Inductive	Deductive
Research methods	Naturalistic, Qualitative	Scientific Quantitative
Role of researcher	Insider	Outsider

Source: adapted from Ryan et al. (2002), p.39; sourced from Burrell and Morgan, 1979)

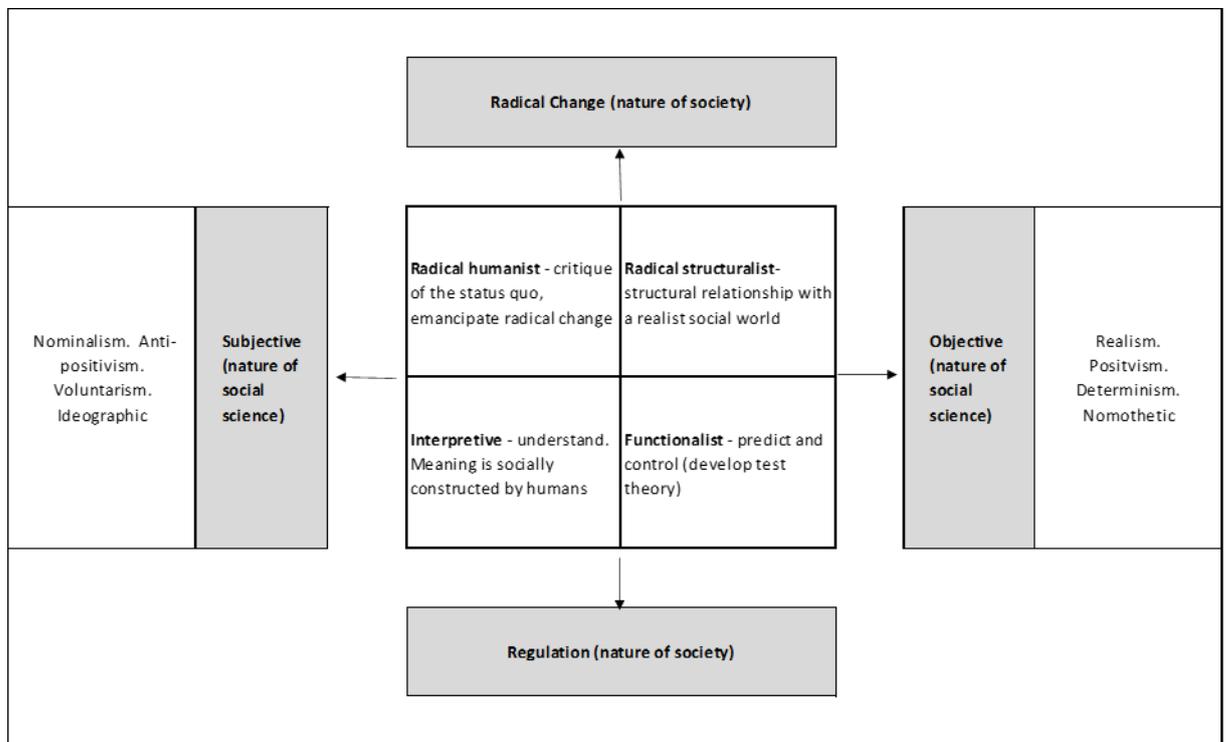
¹⁵⁵ The functionalist paradigm (objective - regulation) has been the primary paradigm for organisational study. It assumes rational human action and believes you can understand organisational behaviour through hypothesis testing (Burrell & Morgan, 1979, p. 25).

¹⁵⁶ The interpretive paradigm (subjective - regulation) “seeks to explain the stability of behaviour from the individual’s viewpoint”. Researchers try to observe “on-going processes” to better understand individual behaviour and the “spiritual nature of the world” (Burrell & Morgan, 1979, p. 28).

¹⁵⁷ Radical humanist paradigm (subjective-radical change) is mainly concerned with releasing social constraints that limit human potential. They see the current dominant ideologies as separating people from their “true selves”. Theorists use this paradigm to justify desire for revolutionary change. It’s largely anti-organisation in scope (Burrell & Morgan, 1979, p. 32).

¹⁵⁸ The radical structuralist paradigm (objective - radical change) sees inherent structural conflicts within society that generate constant change through political and economic crises (Burrell & Morgan, 1979, p. 33).

Figure 5-3. Four paradigms for the Analysis of Social Theory

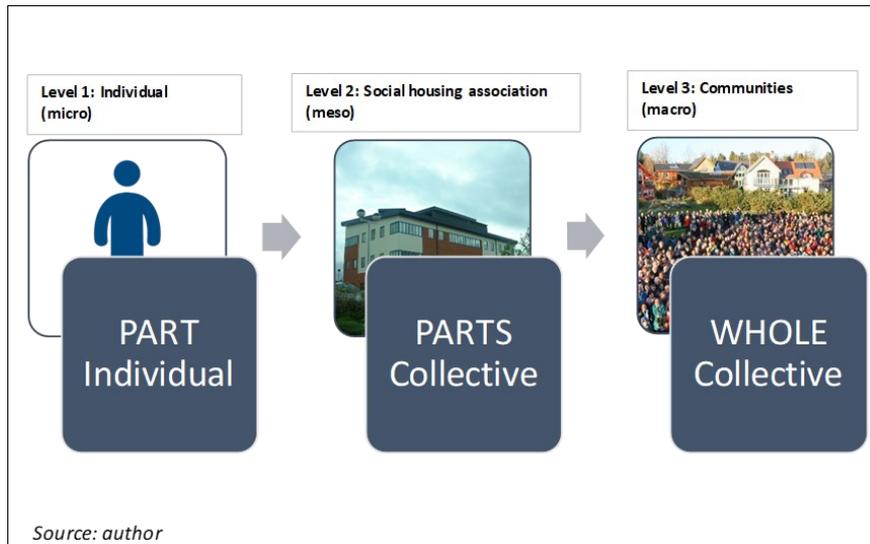


Source: Adapted from Burrell and Morgan (1979, p.22)

My research focuses on individual experiences (Haynes, 2017a; Spradley, 1979) and meanings of liminality in ritual theory (Gluesing, 2016; Turner, 1967, 1969), and accounting as ritual activity (Gambling, 1987) linked to accounting as a social practice (Hopwood & Miller, 1994). To that extent, in Fig.5-3, this study would fall into the “interpretive” quadrant (i.e., bottom-left quadrant) (Chua, 1986, 2019), which allows for individual (human) viewpoints to gauge a deeper understanding of their liminality when faced with accounting change (Chapman & Kern, 2012). On the other hand, mainstream accounting research would be “functionalist” (bottom-right quadrant, Fig.5-3) (B. Ryan et al., 2002).

Although I focus on individuals, I also argue for the importance of the other levels (see Fig., 5-4) as my theoretical interpretation of liminality (Gluesing, 2016) encapsulates notions of “part-to-whole”(Malinowski, 1922; Radcliffe-Brown, 1922; Spencer, 1876). By this I mean that individuals, from a social anthropological perspective, at the micro (human) level of analysis (i.e., a view from below) can be part of something bigger, that is, structures and interactions in a community (or society). This view is supported by Cunha et al. (2010); Söderlund and Borg (2018) who have argued that liminality may be experienced at the individual and collective levels (i.e., organisation and communities).

Figure 5-4. Theorised liminality as “part to whole”/individual to collective levels



As such, my application of liminality in ritual theory (Gluesing, 2016; Turner, 1967, 1969) provides for an interpretative approach to examine accounting change (Hopwood, 1990) as it relates to new forms of accounting, such as social accounting (Hopwood & Burchell, 1980)¹⁵⁹ in UK social housing. Hence, my approach to ontology and epistemology is as explicated below.

5.2.1 Ontological assumptions of this study

According to Marsh and Stoker (2002, p. 184), *“They (ontology and epistemology) are like a skin not a sweater: they cannot be put on and taken off whenever the researcher sees fit”*. Building on this analogy that these philosophical assumptions are more like “skin” versus a removable “sweater”, it is posited that a methodological approach must be reached through careful introspection and cannot be justified through an erratic process of ‘pic’ n’ mix’ between ontological and epistemological assumptions.

The ontological assumptions¹⁶⁰ of this study primarily conceive reality to be constructed by humans (individuals) dealing with their liminality (Gluesing, 2016; Turner, 1967, 1969) when faced with accounting change (Hopwood, 1990) in social housing. My view is that ontologically, reality is

¹⁵⁹ i.e., social impact reporting.

¹⁶⁰ Ontological assumptions relate to a philosophy of reality, of being or of existence¹⁶⁰ (Burrell & Morgan, 1979; Chua, 1986). In other words, Is the reality “out there?” (i.e., objective) or Is it a product of our mind? (i.e., subjective). Both these questions about reality are central in ontology.

subjective¹⁶¹ (as opposed to objective¹⁶²) and differs from individual to individual. Moreover, the strength of subjectivism is its suitability to social sciences, and particularly accounting, because of the complexity associated with humans. Thus, I see a good fit with social constructionist ontology, which begins with the human¹⁶³.

5.2.2 Epistemological assumptions of this study

The study's epistemological¹⁶⁴ assumption is that knowledge comes primarily from individuals who are in social housing and experience liminality (Gluesing, 2016; Turner, 1967, 1969) when faced with accounting change (Hopwood, 1990). As such, there is a focus on individual (human) experiences and meanings of liminality (Chapter 4). For example, individual motives, values, reasons and perceived realities of the subjective experience of social housing individuals (Burrell & Morgan, 1979; Easterby-Smith, Thorpe, & Lowe, 2003; Hughes & Sharrock, 1997) and therefore are qualitative (i.e., words and feelings). As such, "*phenomena are engaged in a process of continuous creation*" (Hirschman, 1986). The way of knowing is "*emergent, subjectively created, and objectified through human interaction*" (Chua, 1986). This orientation in Burrell and Morgan framework, leads me towards the anti-positivistic (interpretive) end of the continuum running from anti-positivism to positivism, leading to a broadly subjectivist approach (see Fig.,5-1).

Therefore, an interpretivist epistemological perspective (Chua, 1986, 2019), which allows for greater in-depth understanding of an individual's (i.e., insider's) viewpoints, is considered appropriate for this research. As such, knowledge is of a personal nature (Hopper and Powell, 1985) and primarily obtained through interaction with individuals in social housing, and through seeking their inner perspectives on

¹⁶¹ According to Bryman (2012) subjectivism (or constructivism) is an "ontological position which asserts that social phenomena and their meanings are continually being accomplished by social actors". So, subjectivism attributes importance to the process through which social actors make sense of their relationship with phenomena in the social world (Hopper & Powell, 1985). There is no objective truth to be found seeing as reality is socially constructed.

¹⁶² According to Bryman (2012), objectivism is an "ontological position that asserts that social phenomena and their meanings have an existence that is independent of social actors" G. Morgan and Smircich (1980) has called this "objective" end of the "objective-subjective continuum" a "concrete structure" of the social world, where objective phenomena can be understood by "studying the nature of relationships among the elements that constitute that structure"(G. Morgan & Smircich, 1980, p. 493).

¹⁶³ As opposed to one true version of "reality" external to human understanding.

¹⁶⁴ Epistemological assumptions relate to the philosophy of knowledge. It follows on from the position taken on ontology. It is concerned with the nature of knowledge, and the basis of evidence that forms knowledge, and how it can be obtained and transmitted (Hopper & Powell, 1985). Thus, "How is it possible, if it is, for us to gain knowledge of the world?" (Hughes & Sharrock, 1997). Epistemology asks questions like: "What is knowledge?", "How is knowledge acquired?", "What do people know about the social world?". As such, according to Chua (1986, p. 604) "Epistemological assumptions decide what is to count as acceptable truth by specifying the criteria and process of assessing truth claims".

liminality (Gluesing, 2016) in ritual theory (Vaivio, 2008). According to L.D. Parker (2003), this requires conversations and connections with individuals at the “organisational coal-face”.

Additionally, personally, having prior insight/specialist knowledge in social housing and accounting is an important strength for me with interpretive epistemology. It is envisaged that my previous engagement within the same setting (Dar & Coombs, 2013) as a practitioner would be an advantage by helping me to better understand the motives, meanings, values, beliefs and contexts of the individuals in social housing. However, a limitation would be that I bring my personal pre-conceived biases to the project - that I am not open minded. To minimise such bias, I take a reflective approach in my research to evaluate its quality, and as a means to gauge credibility and trustworthiness (see section 5.6 below).

5.2.3 Human nature assumptions of study

Briefly, in the subjective dimension (Fig 5-1 and Fig 5-2), human beings are autonomous and free-willed and act voluntarily in creating the world (voluntarism). However, the social housing environment (Chapter 2) may have some influence on individuals’ choices and decision-making.

5.2.4 Methodology

Burrell and Morgan (1979) argue that ontology, epistemology and human nature¹⁶⁵ will have a direct bearing on the methodology selected by the researcher as it leads to differing methodological preferences¹⁶⁶ (Fig. 5-2). In essence, methodology¹⁶⁷ is concerned with the philosophical assumptions which underlie the method of data collection and form of analysis. As explicated earlier, theoretical depth (liminality in ritual theory), deep understanding and rich individual accounts (Chapters 6-7) are relevant to this research. Hence, this study adopts an interpretive approach to accounting research (Chua, 1986, 2019) to understand how individuals deal with their liminality when faced with accounting change.

¹⁶⁵ The three assumptions.

¹⁶⁶ Thus, the researcher’s view of ontology effects their epistemological persuasion which, in turn, effect their view of human nature, consequently, choice of methodology logically follows the assumptions that the researcher has already made.

¹⁶⁷ The terms methodology and method are often used interchangeably. However, methods are the means whereby one collects and analyses data, whereas methodology refers to the philosophical issues which underlie those methods (J. Guthrie, Parker, & Gray, 2004).

In the next section, I discuss my research methods, which are mainly guided by a theoretical focus (Maanen, Sorensen, & Mitchell, 2007).

5.3 Ethnographic research in the interpretive research tradition

The aforementioned assumptions (paradigms) are important because they have implications for my methods and theories. My starting point has been the theoretical liminality model (Chapter 4), and therefore, the paradigm I adopt in my study is interpretivism¹⁶⁸ (Chua, 1986, 2019). An interpretive approach highlights the essentially subjective nature of the social world (Hopper & Powell, 1985). I believe interpretivism for me is a “natural” (appropriate) progression from the theory (Turner, 1967, 1969, 1974a, 1982) that I outlined in Chapter 4, because greater emphasis is placed on individual perceptions and explanations (Tomkins & Groves, 1983).

The research approach is a qualitative study as I aim to get “beyond the numbers”. In this respect, ethnographic research (Hammersley & Atkinson, 2019; Madden, 2011), in the interpretive research tradition, is considered appropriate for this study. Ethnography as a term comes from Greek and broadly means writing about people (Madden, 2011). According to Ingold (2018, p. 13), “*The word that anthropologists use for writing people up is ethnography*”. As such, ethnography is a narrative based on systematically collected and analysed data¹⁶⁹.

As a professional accountant, I have been in the same social space as my interviewees in the study and this helps me to better sense-make and understand them with respect to their liminality (Turner, 1967, 1969) in UK social HAs¹⁷⁰.

The broad family of ethnographic approaches (Jackson & Cox, 2020) include:

- **Ethnography** - understand cultural understandings held by others, and researcher is participant observer in situ (outsider, etic perspective).

¹⁶⁸ Chua (2019, p. 3) points out that “*interpretive research sees accounting information as subject to diverse interpretations and seeks to analyse and explain why and how particular systems of meaning are constructed by those involved*”. This tells us that continuous social interaction allows us to interpret activities and give them meaning and allow for the construction of shared norms (Chua, 2019).

¹⁶⁹ Hammersley (2014) notes that the term ethnography has diverse meaning. He finds that the meaning of the term overlaps with several others – such as “qualitative method”, “interpretative research”, “case study”, “participant observation” and “life history method”.

¹⁷⁰ Ethnography is really a term for a certain type of output of an ethnographic study, not a term for the methodology itself. Ethnographic approaches need not necessarily result in an ethnography of a culture as their output (N. Lee & Lings, 2008, p. 62).

- **Organisational ethnography** - understand organisational life (or organisations and organising), and researcher is participant observer in situ (etic perspective).
- **Autoethnography** - exploring personal experiences to explain social phenomena, and researcher is the subject of research (insider, emic perspective) and can combine with stories of others.
- **Organisational autoethnography** - probing personal experiences of, with and within organisations, and researcher is the subject of research (emic perspective).

My choice from this broad family of ethnographic approaches (Jackson & Cox, 2020) is autoethnography (Haynes, 2017b), which acts as a base to then allow me to interview (Spradley, 1979) other social housing individuals from the same setting and with similar experiences. I feel that my personal experiences of 10 years in social housing implementing accounting change and new forms of accounting (Chapter 6) is one natural choice for answering the research questions of this thesis (Chapter 1). Autoethnography offers a deeper level of understanding, "insider meanings", and a stronger authority-base (Alvesson, 2003; De Loo & Lowe, 2012). In other words, being "insiders", autoethnographers, are "*privileged with a holistic and intimate perspective on their familiar data*" (Chang, 2016/2008, p. 52). As such, this inside/familiar knowledge provides the deeper and stronger advantage over other researchers in data collection and in-depth data analysis/interpretation (Chang, 2016/2008). In doing so, I am able to demonstrate the potential of autoethnography in accounting research (Haynes, 2017b).

A strength of autoethnographic accounts as a reflexive form of knowledge (Haynes, 2017b) is that it acts as a base to triangulate with ethnographic interviews (Chapter 7), and documentary evidence (Chapter 3). In this way, I am able to elicit the social housing individual's point of view with respect to the how research questions (Chapter 1). As Denzin (2014, p. 56) has pointed out "*no self or personal-experience story is ever an individual production. It derives from larger group, cultural, ideological, and historical contexts*".

To sum up, ethnography is a set of methods, not a theory (Hammersley & Atkinson, 2019). Therefore, given that ethnography includes a wide range of research activities, it can involve or apply research methods such as: autoethnography, interviews, and desk research. However, of key importance, as N. Lee and Lings (2008, p. 62) points out is:

"Ethnography is concerned with immersing oneself inside a social situation to understand and describe the norms, values, behaviours and rituals of that situation".

Based on the aforementioned, for the purposes of this study, ethnography as the primary source of data and the stated research methods are applied as detailed below.

5.4 Data collection, analysis and interpretation

In using autoethnography as an ethnographic approach, I place “*the self within a social context*” (Reed-Danahay, 1997, p. 9). In this way my own social housing experience is the subject of research to make sense of social reality and the broader social or cultural phenomena (Adams et al., 2015; Ellis, Adams, & Bouchner, 2011). Autoethnography immersion also provides access to privileged knowledge not usually available to outsiders.

The ethnographic interviews are with key social housing individuals selected purposely based on secondary data analysis and the influence and/or potential knowledge over the making and doing of new forms of accounting (Hopwood & Burchell, 1980) (such as social accounting) and the challenges they have faced.

As such, the chosen methods are inextricably linked to my central research question, that is, *how do individuals deal with their liminality when faced with accounting change?* Although there is method twist here, the “twist” does allow for an innovative methodological approach to interpreting context and meaning (Haynes, 2013; L. Parker, 2009) about new forms of accounting (Hopwood & Burchell, 1980) and experiences of liminality (Turner, 1967, 1969) in social housing.

5.4.1 Autoethnography

The design for ethnographic study (Hammersley, 2014; Hammersley & Atkinson, 2019) starts with my own story, that is, autoethnography¹⁷¹ (Chang, 2016/2008). Why? Because I have prior knowledge of social housing people, their culture and language, and so could pass as a “native member”¹⁷² (Hayano, 1979). Moreover, autoethnography, as a research method, provides one outlet for disseminating new insights from the social housing field, given that I have been there and done it (Haynes, 2017b).

¹⁷¹ Autoethnography is a term derived from the Greek “auto”, which means self, “ethno” meaning culture, and “graphy” meaning the research process. Other terms associated with autoethnography include “self-ethnography”, “home-culture ethnography” and “insider-ethnography” (Alvesson, 2003).

¹⁷² I have spent some 10 years in social housing (Kanuha, 2000).

Furthermore, I see accounting change (Hopwood, 1990) with reference to new forms of accounting as one important “common denominator” for linking myself (autoethnography) to individuals in social housing (interviews) to understand and interpret the social phenomenon (Colin Dey, 2002). The methods used answer the gaps in the limited accounting literature on accounting as ritual activity (Gambling, 1987) and conceptualisation of liminality in ritual theory (Turner, 1967, 1969) to accounting research (Ezzamel, 2012). In revealing my own lived experience of implementing accounting change in the sector (Dar & Coombs, 2013), readers can closely relate to the fine details and immerse themselves in my intimacy, thoughts, emotions and feelings (Chang, 2016/2008). The idea is to allow you (the readers) to become part of my story rather than being onlookers – seeing the twists and turns I went through in liminality (Gluesing, 2016) associated with accounting change (Hopwood, 1990) related to new forms of accounting (Hopwood & Burchell, 1980) in a UK social HA. In this way, according to Samkin and Schneider (2014), autoethnography enables an understanding of subjectivity unavailable through other methods of research by centring on myself (the researcher) as the object of study.

Chang (2016/2008) identifies three benefits and five “pitfalls to avoid” in doing autoethnography. The benefits suggested are, first, that it is both researcher and reader friendly. Researcher-friendly because the data is already there; and reader-friendly because personal writing style may be more appealing than pure academic styles. Second, autoethnography enhances cultural understanding of self and others through self-reflection and the ethnographic stories of others. Third and finally, *“it has potential to transform self and others to motivate them to work toward cross-cultural coalition building”* (Chang, 2016/2008, p. 52). The pitfalls are, first, not to unconsciously focus too much on the self to the detriment of the stories of others (i.e., self-indulgence). Second, avoid being too immersed in the storytelling so that interpretation and analysis remains developed. Third, there is the pitfall of over-reliance on personal memory as the source of data¹⁷³. Fourth, autoethnographers need to be aware of continued confidentiality despite self-narrative stories. Fifth and finally, to avoid using the term autoethnography without clear direction.

Reed-Danahay (1997) importantly suggests another benefit of autoethnography, that is, *“you come to understand yourself in deeper ways. And with understanding yourself comes understanding others. Autoethnography provides an avenue for doing something meaningful for yourself and the world”*. Gabor (2020, p. 250) even suggests *“autoethnography brings the “ivory tower” of the academy closer to everyday life”*.

¹⁷³ Triangulation with other sources will help here

Although there is acknowledgement that anthropologists and social scientists¹⁷⁴ have been doing autoethnography for several decades (Reed-Danahay, 1997), autoethnography is a relatively new method in accounting (Davie, 2008; Malsch & Tessier, 2015; Zicari & Perera-Aldama, 2020; Zou, 2020). This suggests autoethnography in accounting has not been embraced to its full potential. The potential entails new knowledge (in different settings and situations) from professional accountants in practice who in using this method can close the gap between academic accounting research and professional accounting practice. Indeed, Haynes (2017b, p. 215) points out that autoethnography offers “*new forms of knowing and understanding experience, emotion and identity in the social context of the accounting profession or accounting academia, or in relation to the social construction of accounting itself*”.

In summary, given my background as a professional accountant with 10 years working experience in social housing, autoethnography (Chang, 2016/2008) as an ethnographic method allows opportunity to bridge that gap between academic research and practitioner practice. In particular, the use of autoethnography (Haynes, 2017b) provides insight into the way professional accountants in social housing (and beyond) experience liminality (Turner, 1967, 1969), accounting change (Hopwood, 1990) and new forms of accounting (Hopwood & Burchell, 1980). In other words, the central research question of this thesis: *How do individuals deal with their liminality when faced with accounting change?*

5.4.2 Autoethnography data analysis

Autoethnography provides one method (Chang, 2016/2008) for answering my research questions and for the data analysis and interpretation. The theorised liminality model (Fig.,5-4) will be used to interpret my lived experience of having implemented accounting change¹⁷⁵ as a chartered accountant in UK social housing. My “self-ethnography” (Alvesson, 2003) is an interpretive account of two different examples of accounting change (Hopwood, 1990) related to new forms of accounting to practically “test” the theory-driven liminality model in the “field” (Chapter 6). The first account is about accounting change and new accountings which is related to faster month-end. The second account is about introducing component accounting (Dar & Coombs, 2013).

¹⁷⁴ Autoethnography is a method mainly used by anthropologists and sociologists.

¹⁷⁵ Related to new forms of accounting.

In summary, I use autoethnography, not only to report what I have experienced (data collection), but to interpret (using the theoretical liminality model) and develop that experience to understand other individuals from social housing. To that extent, there is somewhat a blurring of the distinction between “researcher and researched” (Doloriert, Cunliffe, & Sambrook, 2009).

5.4.3 Data collection – Ethnographic interviews¹⁷⁶

In addition to carrying out an autoethnography (Davie, 2008; Gibbon, 2012; Zou, 2020), I rely on a set of interviews¹⁷⁷ as one other data collection method. Interviews allow me to collect an individual’s in-depth views about the social phenomenon under investigation (Brinkmann & Kvale, 2015). For this reason, I consider interviews to be an effective way to obtain narrative (or story) data in the interviewee’s own voice with thoughts and feelings, which may be less accessible through other methods (Patton, 2015). Moreover, Brinkmann and Kvale (2015) have suggested that “*the human reality is a conversational reality*”, then interviewing is a good method of data gathering.

In my research, on a continuum between open-ended (unstructured) and structured interviews, my interviews are towards the “semi” structured¹⁷⁸ end. I feel that this type of qualitative interviewing is more flexible and relevant as I talk to individuals (with whom I have similar background) who share knowledge of or experience with liminality, accounting change and new forms of accounting that I am interested in (Rubin & Rubin, 2012). So, when undertaking the interviews, apart from the questions I have in mind (Table 5-1), I plan to take a checklist that will help me with in-depth probing (Lune & Berg, 2012). These are derived from my prior chapters where certain themes have arisen (Chapter 2 and 3).

Hence, in addition to my autoethnography, I will conduct three interviews which will include two individuals from two different social HAs (one large and one small) and an individual who supports a wide range of non-profit organisations¹⁷⁹ as the “voice” of the region.

¹⁷⁶ Informal and less structured end of the interview spectrum as these forms dominate ethnographic practice. I will refer to these as “ethnographic interviews” after (Spradley, 1979)

¹⁷⁷ Some scholars have provided explanations of what qualitative interviewing is about: “a conversation with a purpose” – “guided conversations” (Burgess, 1984, p. 102); “...attempts to understand the world from the subject’s point of view, to unfold the meaning of peoples’ experiences, to uncover their lived world prior to scientific explanations’ (Kvale, 1996); and “a technique used to understand the experience of others”(Seidman, 1998).

¹⁷⁸ Although in traditional ethnography unstructured interviews (Dicicco-Bloom & Crabtree, 2006) are used because rapport¹⁷⁸ would have been built over a period of time, I feel that with my social housing background (circa. 10 years) that would not be so necessary.

¹⁷⁹ Including social HAs.

I will select interviewees purposely (Creswell & Poth, 2018) based on influence and/or potential knowledge over the making and doing of social accounting. The documentary evidence in Chapter 3 revealed some of the types of social accounting taking place in UK social HAs. Additionally, the theory in Chapter 4 directed me to three levels of liminality (Söderlund & Borg, 2018). To that end, participants included Directors and Senior Management. The participants of HAs were recruited through my professional connections in the social housing sector.

In advance of the interviews¹⁸⁰, a Participant Information Sheet (Appendix A) is developed and will be distributed to interviewees. This contains information on the purpose of the research and a series of questions which inform my interviewees of why they had been chosen to be part of my work; the benefits of taking part; and the confidentiality of the interview. Additionally, it was made clear that I would only proceed with conducting the interview after receiving their consent (Consent Form, see Appendix B). Furthermore, I also informed interviewees of the intention (subject to consent) to record the interviews. Audio recordings of interviews (where participants consent) started only after introductions. The voluntary nature of their participation and their right to withdraw at any time (including during interview) was also made clear.

Additionally, in terms of ethics, data protection and confidentiality, all interviewees will be informed that the data (audio recordings) and associated transcriptions would be downloaded and stored electronically on a secure encrypted mobile device, password protected computer server or secure cloud storage device. Each response will be anonymised coded and personal information will be stored separately in secured drives and cloud storage. Each response will also be password protected. Also, as per the recommendation of Aston Business School Research Ethical Guidelines, I shall save the data electronically for five years while physical data (audio & paper) shall be destroyed after two years of project completion, while keeping the informed consent and open-ended comments and quotes scanned electronically.

5.4.4 Interview data

My autoethnography (Chang, 2016/2008) acts as a benchmark (or “springboard”) for my interviews on the basis that I have participated in accounting change (Dar & Coombs, 2013) and new forms of accounting (Hopwood & Burchell, 1980) and the fact that I have personally experienced liminality (Chapters 4 and 6). Nevertheless, it is theory that is underpinning this research method and I make

¹⁸⁰ The location of research is Aston University. However, due to Covid-19 pandemic, it is most likely that interviews will be done on-line or at participant’s offices with social distancing.

use of my theorised liminality model in this research method (Chapter 4). The idea is to ensure that there is a guiding influence and a consistency of research approach (Creswell & Creswell, 2018) in the interviews, and that the data collected can be analysed/interpreted in a structured theory-driven manner. As such, for me, liminality in ritual theory (Turner, 1967, 1969) is like the “guiding star” which allows me to analyse and interpret my research (Straub, 2009).

The interviewees are from social housing and I take them as co-participants in my research (Chang, 2016/2008) with the aim of answering the “how” of my research question (Chapter 1). Specifically, I aim to understand and interpret how individuals in social HAs deal with their liminal experiences of accounting change. The research approach broadens my data collection through interviews and autoethnography. In essence I assume the role of the “authoritative” (De Loo & Lowe, 2012) researcher in questioning the truth claims of others (Cunliffe, 2016).

Furthermore, with interviews, I enhance, add, confirm and challenge my own knowledge of liminality in ritual theory from key social housing individuals. In other words, is my experience similar? and do I have a common experience? Given that I have been with them (“the tribe”) in the same setting, albeit in a different role or possibly similar, then interviewing them gives me good opportunity to explore accounting change (Hopwood, 1990) and new accountings involving liminality (Gluesing, 2016). As such, there is a role for liminality “theory” in my study, and one which I explore in the interview situation. In the accounting research literature, Lukka and Vinnari (2014) would arguably term this as “method theory”¹⁸¹ as it is my theoretical lens (originating from anthropology) through which my research on social impact reporting is informed.

I will operationalise the proposed line of interview questions¹⁸² as shown in Table 5-1 below, split into two broad sections: general and theoretical. However, it is not an exhaustive list, rather a starting point in identifying individual liminal experiences, which I consider of relevance to my research. I see my interview approach as a constant interplay between the qualitative data and the theory (liminality model) as themes and patterns emerge.

¹⁸¹ In contrast to “domain theory”, e.g., a substantive topic area which the study examines i.e., budgeting, performance management or accounting change. For instance, domain might be where the focus of the research question could be. Thus, in my case, method theory (e.g., theoretical liminality lens) can inform and /or inspire domain theory (e.g., accounting change). I would note also that this “theory” distinction has been subject to counter argument (Lowe, De Loo, & Nama, 2016). Nevertheless, the point I make is that liminal theory plays a part in my thesis.

¹⁸² Which act as an aide-memoire.

Table 5-1. Interview Guide

General questions	Sub-questions (Individual, micro level 1)	Sub-questions (Organisation, meso level 2)	Sub-questions (Communities, macro level 3)
Have you always been in social housing or the not-for-profit sector?	<p>If yes, Why? (probe for motivations).</p> <p>If not, what attracted you to the social housing sector? (probe for motivations).</p>	<p>Any organisational factors (probe).</p> <p>Do you think your organisation has everything it needs in terms of reporting (internally & externally)?</p> <p>Are your beliefs and values aligned to the organisation's purposes or is it at odds with it?</p>	Did the wider outside world have any influence?
In your social housing role, have you faced accounting change? Have you considered new forms of accounting such as social impact reporting?	<p>Probe for outcomes.</p> <p>Assuming Yes, how were your actions evidenced in the subsequent reporting (i.e., accounted for, quantified, etc)?</p> <p>Did you report for it?</p> <p>Did the reports create visibility of your actions?</p>	<p>What was happening in your organisation at the time you were introducing social impact reporting?</p> <p>Was your social housing association facing any challenges?</p> <p>Was self-regulation a driving force for the organisation?</p> <p>Were there any other relevant events?</p>	<p>What was happening in the outside world at the time?</p> <p>Probe for external factors such as:</p> <ul style="list-style-type: none"> * UK economy * Social housing sector * Communities * Accounting profession (SORPs) * General outside environment

Table 5-1 Interview Guide Cont'd

Questions related to theoretical liminality model	Sub-questions (Individual, micro level 1)	Sub-questions (Organisation, meso level 2)	Sub-questions (Communities, macro level 3)
Stage 1 (pre-liminal): Normal	What was there before? i.e., the usual company practice? (probe: mainstream financial reporting or what else?)	N/A	N/A
Stage 2 (pre-liminal): Disruption	Was there a specific event/moment that made you think of introducing social impact reporting?	How did the organisation take it?	What was going on externally?
Stage 3 (liminal period): Liminality	Did the event/moment lead you to contemplate/reflect over it?	What did the organisation/Board think?	What was going on externally?
	Did you think it was beneficial or not?	What did the organisation/Board think?	What was going on externally?
	What were these	What did the organisation/Board	What was going on externally?
	What were the effects of this thought process?	What did the organisation/Board think?	What was going on externally?
	How did it make you feel?	What did the organisation/Board think?	What was going on externally?
	Did the thought process lead you to a decision-making choice between	What did the organisation/Board think?	What was going on externally?
	What were your feelings at this time of decision making?	What did the organisation/Board think?	What was going on externally?
	Why did you choose one way and not the other?	What did the organisation/Board think?	What was going on externally?
	How did you feel after choosing an option?	What did the organisation/Board think?	What was going on externally?
Stage 4 (liminal period): Change/Transformation	How did you implement your choice of doing social impact reporting?	What did the organisation/Board think?	What was going on externally?
	What challenges did you experience?	What did the organisation/Board think?	What was going on externally?
	How did you feel?	What did the organisation/Board think?	What was going on externally?
	How did you overcome these challenges?	What did the organisation/Board think?	What was going on externally?
Stage 5 (post-liminal): New normal	Were new routines /rituals created in the making and doing of social impact reporting?	What did the organisation/Board think?	What was going on externally?
	Was this new social impact reporting sustainable?	What did the organisation/Board think?	What was going on externally?
	Was it monitored next year?	What did the organisation/Board think?	What was going on externally?
	If not, why did it not work? (probe: what happened? Why did you stop? How did you feel?)	Did external factors cause the strategy of impact reporting to change?	Did the wider outside world have any influence?
	How would you evaluate the success (or not) of social impact reporting?	What did the organisation/Board think?	What was going on externally?

Source: author

5.4.5 Documentary evidence

In addition to the above primary sources of data collection, I used documentary evidence and analysis of published social impact reports and other documents that generated interesting insight in the development of this study (Chapter 3). I explored the published domain of G15¹⁸³ social HAs, who represent London's largest HAs and another six non-G15¹⁸⁴ HAs. This supported me in the purposeful selection of my interviewees and in the framing of the questions asked of them. Hence, documentary evidence plays an important role in this study (N. Lee & Lings, 2008) with the analysis (Chapter 3) providing insightful rich background.

To summarise this section, ethnography in my study is more than the interviews I undertake. It is about autoethnography (Chang, 2016/2008) and first-hand experiences of having "been there" in an attempt to offer a deeper level of understanding and a stronger authority-base (Alvesson, 2003; De Loo & Lowe, 2012). I see my selected qualitative research methods as not only fitting in with my core philosophical beliefs and assumptions, but in helping me to examine my theoretical framework (Chapter 4) and with addressing my research questions (Chapter 1).

The next section covers the relevance of ethnographic accounting research to my study and how I can assess its quality.

5.6 Evaluating the quality criteria in the collection and analysis of information

In this study, I take a reflexive approach in my research to evaluate its quality and as a means to gauge credibility and trustworthiness (De Loo & Lowe, 2012; L. D. Parker & Northcott, 2016)¹⁸⁵. Reflexivity involves recognising and reflecting upon the subjective nature of my (the researcher's) role in the research process, including how I may impact upon the research (Irvine & Gaffikin, 2006; Taylor, 2018). Given that this study is central research question is: How do individuals deal with their liminality when faced with accounting change? then the use of reflexivity in interpreting the interview data "might

¹⁸³ Clarion Housing Group, L&Q, Notting Hill Genesis, Metropolitan Thames Valley, Peabody Trust, Hyde Group, Optivo, Dominion Group, Southern Housing Group, Catalyst Housing, Network Homes and One Housing Group.

¹⁸⁴ Riverside Group, Bromford, Orbit, Midland Heart, Citizen and EMH Group.

¹⁸⁵ Terms such as "validity" and "reliability" of research are traditionally addressed by quantitative researchers as they are more associated with statistical measurement criteria (Ahrens & Chapman, 2006; L. D. Parker & Northcott, 2016).

induce credibility¹⁸⁶ or trustworthiness¹⁸⁷ in the stories” in the write up of interview data. Additionally, context and thick description¹⁸⁸ (Geertz, 1973) is important for credibility and generalisability of my research (L. D. Parker & Northcott, 2016).

In addition to the quality criteria considerations of my research, I will seek to achieve some “data saturation” with my interviews¹⁸⁹. In my study, given that autoethnography is one source of data¹⁹⁰, then a further three interviews for triangulation purposes is considered sufficient. I would argue that it is not a question of how many interviews are required to reach such a point (Fusch & Ness, 2015), but rather whether or not my theoretical liminality model plays out and/or is substantiated by clear evidence from the interviews that I do undertake (Bowen, 2008; Low, 2019).

5.7 Summary of the chapter

This chapter has outlined the research philosophy, methodology and methods made in this thesis. I view the world (my philosophy) through the human (individual) perspectives and how they construct their own sense of “reality”. For me, it is interpretivism (Chua, 1986, 2019), so I believe in “words” (not “numbers”) and the importance of what humans have to say. Accounting’s part in the social construction of “reality” or meaning (Berger & Luckmann, 1981; Wildavsky, 1994) is analysed/interpreted using autoethnography (Haynes, 2017b) and ethnographic interviews of key social housing individuals. The interviewees are selected purposely based on secondary data analysis and the influence and/or potential knowledge over the making and doing of new forms of accounting (Hopwood & Burchell, 1980). The theoretical¹⁹¹ underpinning is liminality in ritual theory (Gluesing, 2016) with respect to the challenges faced by these individuals when confronted with accounting change (Hopwood, 1990). Vaivio (2008, p. 76) importantly suggests that: “*Without bold interpretation*

¹⁸⁶ That is, me being in the shoes of the other - seeing the social housing individuals perception and interpretation of reality through my interaction with them and my own autoethnography (Shaffir, 1999).

¹⁸⁷ L. D. Parker and Northcott (2016, p. 1116) go on to explain that the qualitative test of “credibility” or “trustworthiness” evolves around authenticity and plausibility as explicated in the following question: “Do the data analysis and resulting findings instil reader confidence that the researchers have captured and delivered an authentic and genuine account of their field data so as to deliver a plausible and convincing conclusion regarding the phenomenon they set out to study?”

¹⁸⁸ Thick description is about developing empathetic understanding of the social housing actors and their context, whereas thin description is akin to detailed description (L. D. Parker & Northcott, 2016).

¹⁸⁹ The term is often used for determining the end point of qualitative analyses, that is, the instance where “no new information” emerges from data analysis.

¹⁹⁰ with depth, thick description and theoretical liminality examples

¹⁹¹ Theory is useful for me because it articulates a language for expressing my “plot” in. Additionally, theory also allows my readers to grasp more easily the “mess” of the qualitative detail (Vaivio, 2008) because they may also know something about the theory, and therefore, can use it as an organising structure to make a bridge between all of the “mess” in the field with what I am trying to articulate in a more simplified way, with the proviso that it is still a complicated pattern. . The idea is to enable my readers to use theory as a bridge to get over, that is, theory related to something (the going-ons) in the social housing field (i.e., coherence).

and theorizing, the qualitative study is just a collection of engaging field detail". I recognise that my separation (as the researcher) from the subject of research is not possible in its entirety (Mir & Watson, 2000). Nevertheless, it is a way through which I account or "tell the story" of liminality (Turner, 1967, 1969) and new forms of accounting (such as social accounting) (C. Dey, 2017; Haynes, 2017b).

In summary, an understanding of my philosophical worldview has enabled me to select appropriate research methods that answer my research questions (Chapter 1). I complement and triangulate autoethnography (Chang, 2016/2008) with ethnographic interviews (Spradley, 1979) and documentary evidence (Chapter 3). However, it is my personal lived experience (Haynes, 2006, 2008b) as an accounting practitioner in social housing that ultimately helps me with data analysis and interpretation using liminality in ritual theory (Turner, 1967, 1969, 1974a, 1982). Additionally, I take a reflective approach in my research to evaluate its quality to gauge credibility and trustworthiness (De Loo & Lowe, 2012; L. D. Parker & Northcott, 2016).

The next Chapter 6 is an empirical chapter using autoethnography as method (Chang, 2016/2008).

CHAPTER 6: AUTOETHNOGRAPHY

6.1 Introduction

This chapter is an empirical chapter of my personal experiences as a professional accountant (Haynes, 2017b) undertaking accounting change and new forms of accounting in UK social housing. Two specific examples relating to liminality (Gluesing, 2016; Shortt, 2014; Turner, 1967, 1969) are provided. The first example is about a move to timely financial information for decision-making. The second is about choices and decisions with respect to implementing a new form of accounting known as component accounting (Dar & Coombs, 2013). Both examples focus on my experiences and meanings of liminality with respect to how I deal with accounting change (Hopwood, 1990).

6.2 Accounting change at XYZ – A move to timely financial information for decision-making

6.2.1 Pre-liminal state

My drive to deliver effective and timely reporting was developed in the commercial world. It was a very competitive, profit-oriented and customer focused environment. But the world I walked into of social housing was like a “slow dinosaur”! When I joined XYZ as Group Controller of Financial Accounting, to my surprise the key observation I made was that they had a long month-end accounts closure. For instance, my new finance team was taking 12 working days to produce the accounts, as opposed to my previous AAA team which only took 3 working days.

6.2.2 Liminality (inbetweenness) state

I realised very quickly that my journey from a very profit based and effective financial management commercial world to a more “relaxed” social housing sector environment was going to be challenging and bumpy. I needed a buy-in strategy (mind-set change) to bring XYZ into more efficient and effective ways of working in the Finance function.

I had experience of going through huge change at the AAA from a club to it becoming a PLC and finally being sold to venture capitalists. This period of change was very structured, and communication (to staff and customers) was key to its success. I had to cope with the demands of timely and strict

accounts reporting in an intensely evolving environment. For instance, I had to implement changes daily, frequently change roles and embrace new ideas to meet deadlines and milestones. Senior management did not wish to hear excuses from me or my team for non-delivery. In particular, they did not accept any reasons from my fellow finance colleagues (in different departments) for not meeting 3-day closure and 5th day the full management accounting pack. I believe it was because of the disciplinarian, dictatorial and regimental leadership style of my business unit Finance Director (JS). He had spent 13 years plus in the army before joining AAA. Basically, all AAA business units had to meet the Group month-end deadlines without fail. Our AAA Group Finance Director (NC) was very much “old school” and for discipline too. Looking back, I become like them very dogmatic and bossy! In the organisation, at that point in time, this was a common feature of senior management.

Anyway, NC was well-known across the business for his “Finance parade” on month-end day 4. NC would call all Finance heads of AAA Business units to his offices at AAA Head Office to run through the month-end accounting numbers on working day 4. So, without fail on day 4 all finance heads of business units (from across UK) had to travel down to his offices to explain their numbers. Once I got to experience the “Finance parade” as I’d travelled down with JS for his allocated slot with NC. Although the AAA offices in Head Office were open plan, NC had his own office. On arrival I saw nervous busy activity on some of the finance “hot” desks as some Finance Managers had arrived early. Heads down they were busy rehearsing their scripts. No doubt going through their minds was the thought of entering the dreaded NC room - a fear of the unknown. Then, regular as clockwork, each Finance manager would be called in by NC’s secretary. Compared to the powerful NC, they all looked like “lambs to the slaughter”. They all knew NC could not be hoodwinked and that their story had to be plausible. During this tense and brutal day, I saw some come out red faced, maybe shell shocked, others hurry off without a word and some putting on brave smiles. This experience left me wondering whether I’d chosen the right company to develop my accountancy skills.

As Head of Management Accounts at a AAA Business Unit, I was certainly in the “line of firing” at each month-end. I spent many evenings burning the midnight oil along with my team to ensure we met our month-end deadlines. Quite simply, failure was not an option for me or my team. The pressure from the top was relentless. Filtering down to my line manager (JS) it converted to his famous mantra: “I know, I know, how difficult it is..... but JUST F***** DO IT!” This was with reference to the Nike logo (the tick sign).

The consequences of not doing were well embedded. We all knew come October each year we would face the annual “cull”, a ritual, which top management termed “reorganisation” and loss of jobs for

fellow Finance colleagues. The “cull” was based on performance ratings. Those fortunate enough to survive the “cull”, were presented with their red Ferrari T-shirts with the moto “Driving Great Team Performance”. I still have mine – a trophy won from that time. For me, the unease I felt with this culture was with the “final sacrifice”, when my best friend (we’d joined AAA at the same time) was “culled”. So, for 13 years (and time seemed to go very quickly) I was moulded by this performance rating environment which deep down did not sit well with my moral values - being born into a Hindu culture (as a pandit) of serving others and being kind to all.

Finally, I decided to seek a different environment which would suit me better and I started to look for opportunities. Switching sectors (private to public) was one option. I felt that I needed to give something back to the community now that I was in a comfortable place in my life. I wanted to serve others less fortunate. However, in those days, professional accountants got labelled into either private sector (e.g., PLCs) or public sector. There didn’t appear to be any half-way house. I recall an interview with PR of H recruitment agency. PR bluntly told me it would be difficult to change sectors as the “atmosphere” was different. Probing a little more on what he meant by “atmosphere”, PR said that it would be “different”, indicating adaptability issues due to cultural and people differences. This I was to realise later. Although PR was negative about sector changes, I was intrigued. It got me thinking even more about switching sectors. I had experienced the intensity of the private sector with its focus on bottom line and “Ferrari” like performance. How different could it get? Apart from contributing cross sectorial experience, I thought there would be the chance to experience something “different” which might align better with me at that stage of my life.

So, going through my mind were decisions about whether to change career direction or not. At this stage in my life, I was reasonably comfortable and taking a pay cut was okay. I was re-evaluating my life and moral values. I did not want to run the “rat race”. After all, I am not a rat, and neither am I in any race. I was looking to give something back to community. What interested me was a meaningful life where I could see the impact of what I was doing. I guess, there is some link here to my background in Hinduism and “seva”¹⁹² which is about serving both God and humanity. Seva is an act of compassion and care for others above oneself. The sacred Hindu text, the Bhagavad Gita, encourages “selfless service” as a way to develop spiritually. Somehow, I was subconsciously thinking along these lines to help me spiritually – to enjoy my soul journey. In some sense, I was questioning what I had done to bring out the divine qualities/ human values in other people. After all, I was spending most of my waking life in the “office”.

¹⁹² Seva is the Sanskrit word meaning “selfless service”

Therefore, ideally, I wanted to go to an organisation where I could still use my accountancy skills and for the benefit of the organisation and community. I had heard about the good work of social HAs through a university classmate, TC, who after qualifying as a chartered accountant had gone on to work at a HA for more than 15 years. I thought perhaps a good path may be to consider social housing.

Luckily, I got an opportunity to join a social organisation whose social values I believed aligned well with mine. I joined XYZ housing association which was very exciting and a new phase in my life. Although not on the scale of a PLC like AAA, XYZ did appear to align with my thinking. XYZ was formed in the 1960s by a group of housing sector professionals with only a small number of properties. They formed a management committee run by a quantity surveyor, an estate agent and a solicitor. As well as the main committee, there were three sub-committees – finance, development and housing. Charles Bucknall was also a football referee who took charge of an unofficial wartime cup final. Since that time, XYZ has grown and evolved. In my time there, XYZ had merged with HZ housing association and FW housing association.

My spell at XYZ ran from March 2008 to October 2014. XYZ's vision at the time related to creating homes and supporting communities where people want to stay. XYZ's turnover was in excess of £150m and it managed over 25,000 homes. As Financial Controller, I was based in Head Office overseeing 22 finance colleagues: Financial accounting, Rent accounting and Systems which later encompassed Shared Services (Accounts Payable, Accounts receivable, Cash & Bank). In addition, XYZ finance had Management Accounting and Treasury teams. In terms of Finance activity, the team was split as follows: Payments Team, Cash and Bank Team, Financial Accounting, XYZ Support, Neighbourhoods, Asset Management, Rents Team, Service Charge Team, Management Accounting, Development Accounting, XYZ Development Limited and Treasury.

At its peak there were some 55 finance colleagues (matrix finance structure). Not only was XYZ in a different sector ("public sector"), I felt XYZ were in the process of transition to "privatisation" but still retaining original social business objectives. They obviously saw that I had something to offer them. A marriage made in heaven? Certainly, to me a "hybrid" housing organisation with social and moral principles at its heart seemed a perfect match.

On hearing of my intended move, my line manager at the AAA was surprised and perhaps even shocked with the move. He thought my career was limited in social housing and that I would not "fit in". After all, with AAA, I was part of the AAA Finance team that had won the prestigious Accountancy Age Finance Team of the Year - presented at a posh ceremony in central London, where we had beaten off

competition from all PLC Finance teams in the UK. Added to that, I personally was also the winner of the Business Improvement Award (for increasing revenue and profits) presented by the Chief Executive at AAA Business Services Conference. And then in my capacity as Finance Business Partner to AAA B2B team, we had won 5 consecutive times industry awards (presented at Grosvenor House, Park Lane, Mayfair) for being the best company and for our focus on the business driver and customers. On top of all that, socially, I captained the AAA 5 a-side team.

So, how could I ever contemplate leaving? I remember, over a farewell meal and after a few drinks, my manager said: “Mohit you must be mad!” with reference to my switch to social housing. On reflection, I guess, he was putting himself in my shoes and concluding it would be too much of a culture shock. Maybe one foreign to both of us, especially financially. I, on the other hand, was doing what made me happy. After all, I am responsible for my happiness, and I owe it to me. You could say, at this stage my life, I was changing how I saw myself and the world around me. Quite possibly to a more socially conscience person? Or as I remember, Senior Management at AAA used to say, “we re-organise whilst we are on top” not when we are coming down the slope. So, following that mantra, I was leaving AAA when on top of my game.

Anyway, the day came when I joined XYZ. I was welcomed by senior management into XYZ, and they empowered me to make the necessary changes to take the Finance Department forward in terms of more commercial/business-like practices I saw a challenging task ahead of me. During my discussions and walk about I could sense uneasiness and resistance from the Finance team. I had to show them that I was not just a “high-flyer” from the commercial sector there to deploy or make them redundant by trying to improve processes and impose accounting change. Deep down, I hoped to win hearts and minds.

I noticed that my BMW car was a conversation opener with some of the team members who were interested in cars. So, whenever an opportunity presented of a site visit, I offered to take them in my car. This act helped me to build a relationship with them. They started to listen and trust me more. For instance, they understood that I wanted them to develop beyond their current positions and that I thought about their development and training needs.

As such, the early months were a period of adjustment, observation and trying to understand my team members, their aspirations and reducing their anxiety about transformation goals. I was the “outsider” who they slowly started to trust and eventually they did include me in their “club”. I believe this

happened with the support of two team members who were into cars. I believe they spread the word that I was trustworthy and had good intentions.

Also, I noticed that within the social housing sector everyone seemed to know each other, as there was frequent movement of staff between HAs. That is once you were accepted into the “housing club”. At one-to-one (121) with my peers and team members I was able to change their initial perception of me and that I was here to help not hinder their way of working. After that initial “baptism”, I slowly brought in change. The key method was “communication and communication”. I used newsletters, focus groups, team briefings and 121 sessions on an on-going basis.

For example, I used to have weekly focus meetings where I tried to understand how they were working and ascertain their thoughts on changes being proposed. I wanted them to take ownership of elements of changes and bring in their ideas about how their area of responsibilities could be improved. I facilitated Q & A sessions. They knew their existing accounting processes in depth, and I needed them to make them effective and efficient. I saw this as a way of improving things and taking ownership of feedbacks given. You could say, I led by coaxing ideas out of them, which I wanted to implement. This was my way of giving them work satisfaction and the organisation the best results.

One area which I felt needed changing was month-end reporting. Senior management and I required accountability and timely information for decision making. This to me was evidence of good financial control and reporting to monitor progress. The making and doing of accounts in a timely manner would enable me to advise senior management on any modifications and/or corrective action in weak areas of the business. Without that, in my world, we’d be like the Titanic ship that hit the iceberg!

On a monthly basis on the 5th day, I was used to receiving full management information pack. At XYZ it was being presented on around the 12th day. Why the extended timetable? I was somewhat “betwixt and between” as it was at odds with XYZ’s own Finance Team strategy which was to be “World Class”. I thought, hang on a minute, surely “World Class” finance does not mean closing the accounts in 12 working days? The words of AAA line manager came flashing back to me – surely the culture ought to be similar to private sector? Obviously, not in XYZ’s case.

Clearly, there was more to do before finance could say they were “World Class”. I sort to make sense of this “World Class” vision with the then Group Finance Director (AB). He spoke to me about visions of delivering better “Control, Insight and Leadership” in the finance function. If we could deliver in these three areas, then we’d achieve our mission of becoming a “World Class” finance function. It

reminded me of my AAA days when we'd won the Finance Team of the Year Award in UK, but not the World! So, I was a little "betwixt and between". I sort further clarity with AB. He told me that "Control" was about world class processes, that is, delivering financial control through consistent processes, systems, and information management. In my area of financial control, I immediately took this to be process improvement in XYZ's month-end cycle; a "right first time" embedded in culture; and "all together now" systems and processes.

Secondly, "Insight", AB said was about business performance management. I interpreted this to be about setting the right targets, monitoring the right outcomes, staying on course, and executing strategy. I recall a project called "ABC Lite" which probably fitted this area and KPI development and monitoring along with value for money (VfM) developments.

And, thirdly, I was told that "Leadership" was about decision support and analysis and a strategic planning framework. Decision support and analysis to me was to do with cost control – benchmarking and VfM target development. How else could we be judged "World Class" without some sort of benchmarking? Strategic planning, I assumed would include future projects such as bond issues given government grants (subsidies) were reducing, so new sources of funding would need to be found.

I visualised "Control, Insight and Leadership" in terms of the Maslow hierarchy – well, I made it a pyramid. First step was Control, followed by Insight, then Leadership and finally World Class at the apex. AB's first degree was in natural sciences (physics from Oxford), and I found him to be a precise, process-driven individual. The accounts month-end reporting cycle was also a "process" which surely could be improved if certain "laws" were followed. So, as far as I was concerned, the foundation of becoming "World Class" was surely to get XYZ's reporting right, that is, faster or timely reporting with good financial control. I felt the other pieces in the "World Class" puzzle would then more readily fall into place. As part of the Control, Insight and Leadership framework, I interpreted these to be: maximise our income, subject to wider social purposes; control costs within a VfM framework; our continued ability to service and repay existing debt; attract new sources of funding for growth; sufficient contingency to respond to unexpected opportunities or calls on resources; good management of relationships with regulators and other parties; and clear accountability.

In conversations over coffee or in corridors, when I'd mention that we were on a journey to World Class, I'd be laughed at and ridiculed. Like myself (initially), many colleagues in my team were in "limbo" about what it actually meant. They'd often say: "What the hell does World Class mean?" We are "Yam Yams" from the "Black Country!" Yam was a reference to the local dialect which I became

aware of as an “adopted resident” working in North England. I could appreciate the term as I was a “Brummie” from Birmingham. Black Country was a reference to the area in old times when soot from heavy industries covered places like Dudley, Tipton, and Wolverhampton. At this point, I sensed being a Brummie not a Yam may not help me. Indeed, that journey with my team would be an uphill task, especially to get my team on board with accounting changes.

It was decision time. A time for “making your mind up”– yes, lyrics from a song by Bucks Fizz which reminded me of my limbo state of mind. Lines like *“You gotta speed it up. And then you gotta slow it down.....But soon you will find that there comes a time, For making your mind up.....”* sounded really apt to me. The song portrayed the sense of inbetweenness I was facing. At any rate, ironically, the song, although not “World Class” was “European Class” as it had won the European song contest. The relevant bits of the song went like:

“You gotta speed it up.
And then you gotta slow it down.....
But soon you will find that there comes a time
For making your mind up....
Don't let your indecision
Take you from behind
Trust your inner vision
Don't let others change your mind.....” (Bucks Fizz Album, 1981, released 26-07-81).

My mind’s plunge into chaos. The effect of my inbetweenness. I thought, why not give it a go? I set about to show my Finance Team the bigger picture and XYZ’s vision for finance. Before I actually did that, in one Finance team meeting, I set up an exercise to capture what might be in my team’s mind when it came to being “World Class”. What did it mean to them? I know what some of them had said in informal corridor meetings. But I wanted to know when it came down to it, what they actually thought? What did it conjure up in their heads? I imagined this would be a good way to get them thinking about the term. It was a “quick and dirty” exercise.

The team were split into groups, a flip chart given, and a spokesperson appointed for the group. I gave them something like 30-45 minutes to discuss and write down points. The paper was to be split in half. On the left side was one question: “What does world class finance look like to you?” On the right side: What is not World Class finance? Some comments in no particular order went like:

What is World Class?	What isn't World Class?
"Responding to queries promptly"	"Missing important deadlines. Don't know 'em".
"Having fun and success celebrations"	"Being told off without valid explanation"
"Having good systems"	"Non-co-operative team members"
"First point of contact for business issues"	"Finance working in isolation from the business"
"Team members knowing what they are doing"	"Prima donna"
"Joined up systems that talk to each other"	"Just here for the money"
"Continuously meeting deadlines"	"Doom and gloom atmosphere (negativity)"
"Training and development opportunities"	"Set in old ways, not open to new ideas"
"Succession planning"	"Sitting on the fence"
"Being motivated to do well"	"Conflicts between departments"
"Passionate about what you do"	"Blame culture"
"Leadership"	"Managers don't interact with staff".
"Adopting a positive attitude"	"Grapevine is active"
"Value-adding business partnering"	"No communication of what's going on"
"Team building awaydays"	"Don't respond to queries without reminders"
"Family atmosphere"	"Re-work often"
"Right first time"	"Working overtime unnecessarily"
"Teamwork"	"Don't take ownership of tasks"
"Loyalty to the organisation"	"No trust in senior management"
"Regular meetings and 121s"	"Can't be bothered"
"Driving efficiency through the business"	"Lack of focus on customers"

To me, this team exercise was a way to help my team for “making your mind up” about what “World Class” actually meant. In fact, the results showed that it wasn’t too far from what I was trying to do anyway. Subsequently, any fears I had in talking to them about “World Class” disappeared as they themselves had contributed to its meaning. So, I did a presentation on ‘XYZ’s vision of being a “World Class”. I explained that to become “World Class” we had a duty to provide the business quicker and more complete financial information reports. This would also enable better decision making (and taking) by senior management. A faster process would also raise the Finance departments status and the team would benefit from having more time for monthly balance sheet reconciliations and business partnering. Also, I told them about my conversation with the Group Finance Director, about his vision of how he would like to deliver a better controlled finance function. All these ideas seemed to be going down well with some colleagues, but not with others.

You could say, I was in temporary “inbetweenness” because I wanted to implement changes (e.g., faster month-end closure) which would benefit the organisation. This would align with the Group Finance Director’s own vision of being a “World class” social organisation. On the other hand, after numerous conversations (including presentations) with the finance team members I realised and mentally accepted that not all staff would be “on the bus”. They were too set in their ways to take on new roles and were not interested in personal development courses, for various personal reasons. These individuals would require redeployment because XYZ could not afford redundancy packages, especially for long term staff.

There was one particular interaction I had with CD, a long serving staff member. CD worked in the Rents and Service charges team for something like 20 years. Her role was crucial in the chain to get faster month-end closure. The rents system was called “Active H”, which I always remember because it reminded me of some anti-ageing cream! Anyway, Active H had to interface with the accounting system called Sun Accounts in a timely manner so that income from rent/service charges could be accounted for. However, CD was not one for accounting change. Personally, this was sad for me because she had so much experience and knowledge of the rents area and Active H. CD was frozen in time - set in her old ways of accounting. Despite my gentle encouragement and support she just did not want to come out of this state or for that matter take any further training and development.

This was disappointing for me as my mind was set on retaining her. Alas, it was not to be. I gave up on CD. On reflection, CD was at a stage in her life where she did not want or could not mentally come round to something different. Comments from CD like “This is what I’ve always done” and “That will never work” was negative talk. I wanted people who would be less resistant to change and more

engaging with new ways of working. For me, this meant that CD could not adapt to our journey to “World Class” finance function and reporting. So, a painful choice had to be made. I decided that there was only one option available to CD which was re-deployment, where CD could play to her strengths. CD was not happy with redeployment and took time off, then went on long-term sickness. Her team worked overtime to cope. I had second thoughts about whether I’d done the right thing. In management sometimes you must be decisive and take a decision (whether its right or wrong – go with gut feeling) and nobody had ever said working with people was easy. You have to accept that it has its ups and downs. A key learning point was the complexity associated with individuals and their own perceived realities.

Indeed, “people” (the individuals in the finance team) was always my line-mangers first agenda item in my 121s with him. Without the “people” he used to say, nothing could be done. He often quoted, the journey of Nottingham Forest football team under Brian Clough (coach). In taking up the job, Brian Clough was told by the previous manager: “You’ll never achieve anything there”. However, the team won the European Cup back-to-back in 1979 and 1980. They were unfashionable, unknown, and unsung, yet proceeded to win the trophy twice? How come? My manager said that this was down to teamwork as they had no superstars in their squad.

I remembered this tale about “Nottingham Forest” in another XYZ situation that I encountered. I had to stop individuals operating in “silos” and fiefdoms not really aligned to team objectives. From my point of view, these colleagues focussed on their own teams, they were not collaborating or sharing resources amongst the wider finance team. What I saw happening was that senior management were getting duplicated and similar reports with information varying. So, confusion as to which report, or number was correct? This was not World Class! I thought once the month-end became more efficient then we could produce an all-encompassing Management Accounting Pack (with mindset alignment) which would then minimise number conflicts. It would be our “one-stop shop” – the “Finance bible”.

Being the Group Financial Controller, my remit cut across all finance functions, so I felt that I was in a good position to influence outcomes. I was looking to get away from a “We’ve always done it that way” mindset. One of which was about timely reporting. I set about to interview all finance colleagues impacting on XYZ’s monthly accounts routine to identify their job activity and whether it was critical job activity for month-end closure. I explained and communicated what I was trying to do. The crux of my message was to move away from the “public sector mentality”, we had to be more business-like and think the unthinkable! That we could, indeed, be more commercial and more aligned with private

sector best practice. I particularly focussed on changing mind-sets of specific team members where their tasks had a direct impact on others to close their month-end routine earlier.

As a tool, I found critical path analysis of the month end process useful in identifying critical job activity. I concentrated my resources where they were needed, and critical path analysis highlighted who was responsible for delays. I would subsequently change the sequence of job activity in the next month. In this way, “blame culture” could not be used as an excuse. I communicated the plans and milestones via emails and PowerPoint presentations. We kept everyone across the organisation updated on progress via monthly newsletters and I introduced a company-wide “Thank You Scheme” which was via our internal blog page – “Yammer”.

Yammer was also used to comment on changes being implemented in Finance. Such tools of communication became ritualised steps – a sort of acceptance of best practice communication practices. For instance, as part of my monitoring in the early months, my door was open at “all time” to my staff. In the early months of implementing 5 days reporting cycle, I held daily team meetings to identify any “blockages” or “blockers” along with milestones for the day, besides the usual 121s. I guess it was my way of nurturing and developing their confidence. My most essential role! These were always interesting meetings (the idea originated from my experience at the “AAA parade”) as it was a chance to listen to stories of why something had been done or not. And of course, how I could assist them to remove any showstoppers.

In the early months, once the stepped reduction in reporting timetable was in place, I used pre-month, month-end and post month-end monitoring routines. This was my way of keeping a check on things. The early months were very frustrating as deadlines agreed would be missed, thus having a knock-on effect on the rest of the team’s accounting activities. I would call the relevant individuals to account. I would go through the importance of their piece of work to the wider team. Sometimes the message got through, other times it had to be repeated until it sunk in. There were good days and bad days in this journey.

After a long hard day at work, travelling back home down the M6 did not ever help. It was always like a “car park” with accidents every other day. Bumper to bumper in traffic and finally getting home late, I’d just slump into my chair. I’d unwind with a drink (hard) and think whether it was all worth it? Yes, the sector had good intentions and purpose, but I thought that there were some people working in finance that were stuck in their comfort zones. Indeed, the turnover of staff at XYZ was very low. For me, it became a challenge to shift their mindsets to work differently. If I upset one then being in a

“family club”, it would impact on others performance. As I was once advised, if you suppress one “bubble” then another arises (maybe later) somewhere else! As such, I had to maintain a fine balance between my hard and soft skills over the course of my journey to faster reporting. I recognised, that being a leader didn’t mean that I should be liked by everyone. I couldn’t always be the nice guy. Indeed, I had to get things done and manage relationships the best I could.

So, these review meetings were not all a “bed of roses”. Unfortunately, I had some individuals who were “blockers” because they did not share their work processes. These individuals believed “knowledge was power”. So, I had to have some difficult conversations. For example, with one very long-term consultant, LCF. I offered LCF a permanent role, but she refused because the salary was less than what she was earning as a consultant/contractor. She would have made an exceptionally good supervisor with her experience and knowledge of the business. Unfortunately, in the end I had to let LCF go because she was being very disruptive by not sharing her knowledge.

At the time, a new senior management leadership programme had been designed and developed by the then CEO (MK). This was based on ideas MK had picked up whilst on an Executive Programme at Harvard. So, I was put through this programme called “The XYZ Living Leadership Programme”. One of the ideas coming out of this programme was something called “90 second Fierce Conversations” – one in which you’re supposed to come out from behind yourself, into the conversation, and make it real. A way to say the things that cannot be said and thereby enrich relationships. My line manager often used to say with emerging problems, “lets nip it in the bud” and “fierce conversations” to me seemed an appropriate technique to do just that.

I took to it. I decided to tackle my tough challenge with the consultant/contractor, LCF. I told myself that I would speak of the things that were in my mind and in my heart, including those that might seem risky and unattractive. I believed that people generally would appreciate the truth. The only rule was that I would have to deliver it in 90 seconds (the piece) and get my issue across with a desire to resolve.

It proceeded as follows:

Meeting with LCF, date XX/XX/XX

Subject – Way Forward

Issue: Conduct and your way of working

“I want to talk with you about your conduct towards me and other team members which is not appropriate”.

Specific example: You take too much on

Me: *“I feel that you should become a good supervisor. I need you to let go and let others learn. You hold too much control of tasks that could be easily delegated. Cascade downwards not escalate upwards to me-this will allow you to free up time to do what I want you to do”.*

Example 1: *“When you ended up doing the VAT return in a very short time because you’d not properly supervised a team member to be able to complete in full. One of your responsibility is to train up junior team members in full”.*

Example 2: *“We now have a conflict as to who can do the VAT return as I’ve prioritised you to do the Funders Return”.*

Impact

Me: *“From my perspective your conduct is disruptive to the smooth running of finance. You need to motivate junior colleagues to embrace the changes. I know it’s difficult but it’s not going to get any better”.*

Vision to resolve

Me: *“I want to resolve this with you. At the end of the day the work is not going to go away. You have to decide whether you want to do it or not. I do not want to be going through this every time with you and HR. This is your job – tell me if you cannot do it – or can’t deliver your objectives.*

Me: *“What I can do or not is not your responsibility – but what you do or can’t do can certainly have an implication for the whole Finance team. I sincerely want to understand your perspective. Your conduct is coming from everywhere – not just me. Talk to me”.*

The key thing was that I tried speaking to the heart of the matter with LCF. I tried to improve our working relationship and I generated some heat in the process. When the “90 seconds fierce conversation” was over, I could honestly say, I felt a lot better. It was off my chest! I could sleep better knowing that I had reached a new understanding and a way forward with LCF. As Saint Philo of Alexandria once said: “Be kind, for everyone you meet is fighting a great battle”. I’m not sure what battle LCF was fighting but there seemed to be resistance to change on LCF’s part causing discomfort to me.

No. It was not to be. In the end, LCF left without sharing her knowledge. I regret I was unable to navigate LCF through the liminal period. I guess she just could not adapt or change as XYZ evolved. So, I had a difficult time, there was some panic and I was angry with the situation. Despite my transparency with LCF she had decided to leave. Annoyingly, I was left to sweep up the gap. It was times like these that made me think whether I’d taken the right decision to join XYZ. In life there are good days and not so good days. Life is not plain sailing. I reconciled in my mind, that I was not going to let this drag me down. Sometimes in life I have to accept the inevitable. Therefore, I was going to spiral out of this situation. I took over LCF’s work responsibilities and worked my way through the reports she was producing with the assistance from another department (IT department). Once I was confident then I chose two team members and trained them to carry out the work. Thus, I developed a contingency plan with two colleagues should one be away. I had learned early on in my career that an organisation should not be held to ransom by an individual and that a reward scheme encouraged and motivated individuals to perform well. After all, I had come from the private sector where bonuses were big if performance targets had been hit.

Subsequently, each month we would have “Colleagues of the Month”, one voted by the business and another by the “people” (Finance team) for process improvements or other value for money initiatives. A “XYZ Beavers” newsletter was also started with staff stories – hobbies, interests, etc. We even held a Finance Team Olympics and presented medals (certificates) to worthy team members. I saw this as reward and recognition for “World Class” performance by individuals and Finance teams. For example, I wrote some Olympic certificates as follows:

- Presented to T.O.: Double Medal Winner

“For delivering the huge project RAM on target and on time, even with the added complications of BCH/HZH merger and FHA revaluations. A huge factor that helped make the World Record above possible”.

- Presented to S.N.: Olympic Record Award

“Inter-company accounts reconciliation now under very tight control allowing greater accuracy of reporting and helped make the above World Record possible”

- Presented to S.T.: Season’s Best

“For producing a draft set of statutory accounts quicker than we have ever done before. It was an impressive achievement which then helped the wider Finance Team as we were able to produce better quality analytical review”.

- Finance Team: Defining Moment

“Year-end an enormous quantum leap”.

Along with such events, Finance developed some specific XYZ “rituals” which became legends: -

- **Finance legend 1:** “Happy Birthday song”: whenever there was a birthday in the office, the Finance team would gather round that colleague’s desk and sing Happy Birthday.
- **Finance legend 2:** “Food”: there was always food in the office as all special occasions were celebrated: birthdays, festivals (Diwali, Eid, Chinese New Year, etc) plus meeting month-end, budget completion, year-end met, etc.
- **Finance legend 3:** “Big hug choir”: every Christmas we would sing carols in the office to collect monies for a designated charity. You can see the choir performing and even me in a YouTube video, “Big Hug choir makes us feel Christmassy”.

6.2.3 Post-liminal state

As a result of all the interactions and activities in liminal period, a new post-liminal status of reporting was accepted by all concerned and they took ownership of their new area of work. We all felt a great sense of achievement and were praised by senior management. They were impressed by the new transformational reporting cycle because it was more “commercial”, and it reduced month-end reporting timetable to 5 working days. It allowed more time to think about what was coming ahead and what decisions to take.

The “liminal” period although temporary, was not one in which team members and the organisation came out of reasonably quickly. There was a spiral of high highs and lows. It continued for 6 months with stepped reductions in the reporting. It was a time of reflection and self questioning for both individuals and the organisation between commercial goals of faster reporting or staying with the existing reporting in social housing. In this instance, the organisation’s reporting activities shifted towards commercial reporting practices. The liminal period was, therefore, positive for the organisation (and some staff) with the potential for timely production of management accounts.

On the other hand, for individuals who were also in ambiguous territory, the experience was both positive (they stayed on) and negative (they left). The inbetweenness for people can contribute to a sense of uncertainty over routines as people find themselves divorced from existing and known ways of doing and being. As I experienced it, some team members got into the team spirit to get it done – a strong sense of belonging and togetherness (community), whilst others found it difficult as their sense-making remained rooted in the old practice. As such, I realised that liminal positions carried both risks and opportunities for all concerned.

My experience in liminal period was one of continuous self-reflection and adaptation. There was a spiral of emotions during my journey. However, I can say periods of frustration were more than offset by periods of transformation and progress. Each day I was learning more about my colleagues and they of me. I thought of myself as some sort of “tour guide” for my team – navigating them through unknown “liminal period”. After all, they came to work to do a good job not a bad one. How you interpret “good” is open to debate. Nevertheless, I found meaning in supporting my team in their goals and growth ambitions as they progressed through their life journeys.

What was (pre-liminal) and what emerged (post liminal) was the transformation of XYZ and me in liminal period. As an organisation, XYZ moved towards “World Class” faster reporting with changes implemented in small steps, not through any “big bang” approach. As an individual, I was also shaped by the liminal experience. I had changed my life around. I changed from that intense AAA person (old self) to a more mellowed person (new self). I was enjoying the job serving the community and helping make a difference to the lives of others. If someone had told me at the start of my career in social housing that I’d be involved in forming the finance “Big Hug Choir” to sing Christmas carols, my boss and colleagues at AAA, and close friends would simply have died laughing! If the truth be known, the true values of social housing (caring, sharing, community spirit) began running through my veins. Truly, such is the power of liminal period on individuals and the organisation.

6.3 Accounting change at XYZ – Choices and decisions with respect to implementing a new form of accounting (Component accounting)

6.3.1 Pre-liminal state

Component accounting was originally raised as an issue in the consultation on the 2008 Statement of Recommended Practice: Accounting by Registered Social Landlords (2008 SORP), in July 2006. However, it was not until Housing SORP 2010 that an effective date for adopting component accounting was set for HAs, i.e., periods commencing on or after 1st April 2011. This SORP requirement triggered potentially a huge accounting change and arguably a new form of accounting with impact on every single HA in UK.

As such, given the magnitude of the accounting change, social housing accountants were central to its success or failure with implementation. At XYZ, I was one such professional accountant in a state of “inbetweenness”. What is component accounting? What is being asked of me? What the “hell” do I do? Yes, I was entering “liminal (inbetweenness) period” to make choices and decisions about a new form of accounting called component accounting.

6.3.2 Liminality (inbetweenness) state

In liminal period, I really needed to answer some core questions like: What is component accounting? Do we at XYZ need it? Where does it come from? and Whether it was worth it? I read round the subject and in particular the Housing SORP line-by-line. I understood that component accounting for XYZ and all HAs was about compliance with Financial Reporting Standard (FRS) 15 Tangible Fixed Assets. This meant that where a tangible fixed asset comprised of two or more major components with substantially different useful economic lives, then each component would have to be accounted for separately for depreciation purposes. For example, in the case of HAs: buildings, bathrooms, kitchens, windows/doors, roofs, boilers, heating.

Supposedly, the objective was to ensure that the financial position of XYZ and other HAs in relation to social housing properties was fairly reflected in the balance sheet, and that the income and expenditure account appropriately reflected the consumption of economic benefits inherent in those assets. For instance, if I were to think of components of a property being say a roof, kitchen, bathroom, windows and the core building structure itself, then these clearly would have differing lives and their

replacement would be costly. So, theoretically, the application of component accounting was difficult to argue against.

However, on the face of it, this new form of accounting was potentially a massive exercise for XYZ and the social housing sector, as HAs had only ever depreciated buildings (structures), usually over 100/130 years. Given the amount of properties held by HAs (depending on size), a great deal of work would be required to arrive at the information to account for the SORP changes. In my head, I worked out that for XYZ, 26,000 assets (houses) just became 182,000 asset records i.e., 26,000 x 7 components (including structure). Clearly, a huge additional workload just to process, never mind having to adjust assets every year to reflect replacement programme (e.g., only 1 kitchen per home, 1 roof, etc.).

I, as Financial Controller was designated to lead on this new form of accounting for XYZ. As such, a point in time when I suddenly realised my huge responsibility and task ahead. Words that haunted me were: *“Oh my God, what have I got myself into?”*. A point of inbetweenness and reflection. A happy-sad moment¹⁹³. Happy that I was selected by top management to lead. Perhaps, a “rubber stamp” that me as the “new kid” from the private sector had finally arrived. I mean, been accepted into the “housing club” following my previous success with implementing faster “commercial” month end for XYZ. However, I was sad too because I didn’t know what was involved? or what to do?

The sadness was a result of my frustration with accounting and how “numbers” considered okay before suddenly became not okay today? In essence, everything preached before about component accounting was wrong and everything said now was the “truth”. I thought, Wow! how opinions can change overnight. I saw many other pressing matters in housing such as housing shortage, voids, arrears, lack of government grant, etc. to focus on as a professional accountant, but here I was being asked to reinvent the wheel with component accounting. How “sad” was that?

It got me wondering, perhaps this was an example of accounting gone over-the-top (mad)? Or cynically, perhaps it about keeping accountants busy and in their jobs? Or even, was it social housing raising its bar to best commercial accounting practice? Whatever the logic, and however frustrating it was, I was resigned to accepting the SORP requirement. The present moment was inevitable, so I had

¹⁹³ I believe that opposite values are complementary in a way - if you’ve not experienced “good” or “light” then how do you know what “bad” or “dark” looks like? You could say, opposites enhance each other.

to accept it. In the words of my previous private sector manager “I know, I know, how difficult it is.....but JUST F***** DO IT!” (failure was not an option).

So, how could I go about satisfying myself and XYZ given component accounting had to be done. I had moved sectors, I had a social conscience, and I wasn't the profit orientated, big bonus person. It wasn't about the money. I was passionate about the sector. I had an inner affiliation with the good work that social HAs were doing. I was more about people and giving something back in communities – as a social accountant. As such, these thoughts manifested in alternative solutions and my judgement calls towards this new form of accounting.

Therefore, I, along with the rest of the sector, set off on this journey to deliver on component accounting. As lead on component accounting at XYZ, I attended various meetings prior to implementation. I remember attending a focus group consisting of accountants from local HAs: A, GT, J, KHT, MH, O, S, WH and WM. It was part of my normal attendance at these meetings. This particular meeting was asking everyone's (mainly professional accountants) thoughts on component accounting. It was like a brainstorming session. I was surprised by the variation in opinion on the topic, the uncertainty, the inbetweenness of views from fellow accountants. I recall comments like:

“It is largely a waste of time and honestly will add no value to my housing association”. I hate it!”.

“I dislike it. There may be some benefits, but the cost and effort will be disproportionate”.

“I am in between and unsure. I can see it will require a lot of work but there are some benefits”.

“I'd say I'm a fan. I think it will deliver more value than it will cost”.

As such, I and my fellow HA accountants were in a state of inbetweenness, undecided in thinking and decision-making. Some accountants said the introduction of componentisation would ensure that accurate asset valuations would be held on the balance sheet for each asset. Others were sceptical given that most HAs had only ever depreciated the building element of their homes, that too over 100 years (normally). They said it was simple having a single asset and one depreciable useful life. **“How easy was that!”** That is, until component accounting came along!

Within the focus group, I also found that some accountants had been adopting partial component accounting. That is, only when work was undertaken on an existing property would they identify a major component. They would then capitalise the replacement component and depreciated over its useful life. Others using some form of partial component accounting questioned such treatment. It varied between HAs. Some recognised the need to write off its original cost to avoid double counting while others chose to overlook the matter entirely. I, therefore, saw challenges with respect to the theory of this new form of accounting.

As such, I realised there was no escaping the conflicting thoughts coming from the focus group on how to go about doing component accounting change. Indeed, I would say, confusion reigned at the focus meeting, perhaps an understatement at that. There was clearly a lack of consistency in accounting policies amongst us all with respect to the “truth” in terms of this new form of accounting. It was also clear to me, at this time, that component accounting was not widely applied in the sector. A closer scrutiny was required.

In my liminality (inbetweenness), I was thinking was it really appropriate to carry on depreciating XYZ’s old bathroom (component) in the house over the remaining say 90 years? Technically, I thought what should have happened is that the bathroom’s useful economic life be identified, and that element of the cost depreciated over that life. If it is replaced, the bathroom should be disposed of and the new one capitalised in its place. The new one then depreciated. Thus, in my mind, the historical situation in the sector with respect to components didn’t seem right? That then got me wondering, how did the sector get away with it for so long?

Then, from a practical point of view, I was thinking of the massive time and effort involved to adapt accounting systems, unravel past capitalised improvements, assess depreciation impact, consider disposals and decide how many components to use and what the useful economic life of these would be. On top of all these decisions, there was the prospect of a prior year adjustment to the accounts as this was likely to be a change in accounting policy. So, the further horror of doing comparative balances for the previous year would be required. The words *“Oh God, what are they asking me to do? Was it worth it?”* replayed in my mind.

With thoughts still floating around in my head, I was now beginning to see why I and my fellow accountants were hesitant and in-between (“no man’s land”) with any decisions about this new form of accounting called component accounting. Yes, possibly, component accounting may over time save the sector money from a more in-depth appreciation of lifetime costing. However, I could also foresee,

the requirements leading to increased reporting costs with implications for resourcing, system changes, consultants, etc. For example, in my case, as stated earlier 26,000 assets (houses) just became 182,000 asset records. Certainly, a taxing exercise to lead on.

So, our focus group meeting concluded with uncertainty. By a show of hands, we agreed to go away and investigate/unpack further, component accounting changes in our organisations and come back with further thoughts for the next meeting. I left that meeting “brain dead”, confused and in a state of liminality, thinking what exactly am I to do? The battle was clear to see with all its challenges

After a restless night, back at my desk next morning. My thoughts were still unclear and confused with information overload from the previous days brainstorm on component accounting (at the focus group meeting). I did a retreat away from my office desk to a quiet meeting room and I decided to put my thoughts down on a whiteboard. As a “starter for 10”, I asked myself: What would the “perfect” roadmap for this new form of accounting look like for XYZ? This led me to jot down on whiteboard, a few points, viz: -

1. I’d have to establish a project team that would work on the project with me, including colleagues from backgrounds in:
 - a. Finance
 - b. Asset management
 - c. ICT
 - d. Housing management

The project would cut across the entire organisation as I envisaged that different departments would all be accountable in some way. Yes, I and Finance led it, but I could not achieve the end result without input from the rest of the organisation.

2. I’d need to create a plan with the key decision points and processes clearly set out. This would involve:
 - a. Identifying the data (e.g., housing asset information)
 - b. Identifying how to standardise it
 - c. Defining how to break it up
 - d. Breaking it up
 - e. Testing and validation
3. I’d need to agree the sources of data or typical data locations and assess the respective quality of each source. I wrote down five sources of data:
 - a. Accounts

- b. Systems (e.g., Sun Accounts¹⁹⁴, Real Asset Management¹⁹⁵, etc)? or Spreadsheets?
 - c. Scheme or housing unit level?
 - d. Asset Management (e.g., planned maintenance module)
 - e. Housing Management (e.g., Active H¹⁹⁶ system for housing)
4. I'd have to identify the specific components (such as kitchens, bathrooms, roofs, windows, heating systems) for XYZ - I scribbled that too many would be unwieldy as it was a multiplier (e.g., 26,000 homes x 7 components = 182,000 records, 26,000 homes x 8 components = 208,000 records, etc.).
5. I'd have to calculate the components useful economic lives (UEL) once I'd decided on the number of components for XYZ.
6. I'd need to identify the costs i.e., obtain original cost of components.
7. Calculate component depreciation (= Cost- RV/UEL).
8. Work out component net book values (NBVs).
9. I'd need to consider the design/selection of IT system that would store the data (e.g., 26,000 units with 7 components = 182,000 records). Then, creating the records would only be part of the process, as records would need to be maintained and kept up-to-date from then on. As such, I'd have to consider future finance resource requirements to administer the month-end "ritual" of component accounting.
10. I also saw the need to agree relevant simplifying assumptions – both internally with Board and externally with our auditors. This I felt was important to identify early in the process to avoid unnecessary work. Assessment of implications for business plan and loan covenant compliance would also need to be considered.
11. Then I'd move to produce the actual analysis from the various sources.
12. I'd validate and sense check the output
13. Finally, I would have to incorporate the results (including prior period adjustment) into XYZ's accounting records.

¹⁹⁴ Sun Accounts was the accounting software system used by XYZ for accounting (i.e., general ledger, accounts payable, accounts receivable, budgeting, reports).

¹⁹⁵ Real Asset Management (RAM) was the specialist software used by XYZ for fixed asset accounting.

¹⁹⁶ Active H was the specialist software used for XYZ's rent/service charging.

That day is still implanted in my head and unforgettable because the list in all its glory was so long, challenging and even mission impossible. A new reporting ritual! I wonder what sort? Having spent nearly a whole day (with thoughts even prior to that) on producing this list, I left to catch-up on my “day job”. I was happy that I had set the scene for next day to come back to it all. I really needed time-out from this new form of accounting! What I experienced was that the more I tried to get to grips with component accounting, the more complex it was getting. I guess I was at a “crossroads” with component accounting – whether to go this way or whether to go that way. Whichever way I looked; the destination had to be component accounting.

On return to my desk, I was quizzed by a team member, SP, who enquired what I’d been doing all day. On hearing about component accounting, SP innocently said: *“Isn’t it just a simple depreciation exercise!”* Wow, how far away from the truth was that. Obviously, SP was oblivious of the full facts or truth for that matter. It was one of those days when I felt that everything was not as smooth as it could have been. Well, that’s when I decided it was time to stop everything, go home, and take refuge.

Driving back home to Birmingham, down the dreaded M6, which as usual was a “car park” of traffic, somehow my mind reverted back to component accounting – my mind was re-arrange everything relating to this new form of accounting – my feelings, my perceptions, my emotions as they were all scattered everywhere. You could say it was a “mess” inside from just one day of component accounting – never mind a 18/24-month project ahead! On reaching home, I made a real conscious decision to “switch off” from component accounting and just enjoy my beer and curry watching Sky sports.

Next day, driving back up North on the M6, my mind was a little fresher and I chose to recognise and embrace each of my emotions and tidy up the “mess” within me. I felt this would help me restore calm and peace before the day’s proceedings. I returned to the quiet meeting room and the component accounting list I’d worked on the previous day. I began to ask some more questions of myself. I was weighing up the drive for accounting perfection viz-a-viz the users of accounts. Could I keep it simple and recognise that the drive for high levels of detail was neither necessary nor desirable? Was there a balance that I could take? Was a practical common-sense approach to component accounting possible?

There was certainly a lot of uncertainty and panic in terms of the time and effort it would take me with this new form of accounting. The more I thought, the more I thought of opportunity costs for XYZ. My inbetweenness with respect to what to do was addressed through my self-questioning. So, questions like:

“Why does XYZ exist? “

“Why is XYZ created?”

“What is the purpose of XYZ?”

“What are my personal beliefs and values?”

“What is my purpose in life?”

After all, I worked in a social HA, and we did things that benefited our tenants and our communities. Being passionate about the sector, I had a new set of responsibilities. As such, I too had a choice to act out of kindness, compassion and love which probably aligned better with my own true purpose. So, acting from my heart, I was thinking hard and weighing up the level of detail required and the time and effort to get to it. My inbetweenness was particularly centred on the increased time I, finance and the organisation would spend on the exercise versus the lost time and money on meeting social tenant needs.

In this way, I was drawing upon my personal beliefs and value system. These thoughts manifested in alternative solutions and my judgement calls. My “light bulb” moment was that any money saved on my component accounting changes could actually go to building more affordable homes for the neediest in our society (there was a housing shortage out there). What would be the most cost-effective decision for everyone? By everyone, I mean Senior Management too as it would show them in good light and at the same time make them more secure in their jobs. As such, I really didn’t want to throw money at component accounting if I could get away with something less but something still acceptable. So, if I had to do it then I should make it worthwhile.

My experience of inbetweenness with this new form of accounting felt like I was being pulled towards each of two powerful extremes. I was caught between one end of the continuum, which was minimal impact to society (if I used detailed accounting) and the other end of extensive impact to society (if somehow, I could use practical accounting/moral principles). This choice left me “betwixt and between”.

I felt my personal reflections on inbetweenness (liminal) experiences was an impetus for me to potentially change and transform. It opened new ways of thinking based on my personal beliefs and values. That is, from one position of detailed accounting to another based on moral principles and not so detailed. As a behind the scenes professional accountant, I was suddenly realising that I was actually in a position to influence a positive impact in XYZ’s communities and ultimately society. I’d say that was a defining moment or even an epiphany moment. I was seeing the bigger picture and I felt the

adrenaline hit. Why not try and deliver a saving and therefore an impact to society! I must say that I felt good about it. For me, it would be my small contribution, a “drop in the ocean” for the greater good of others – if only I could pull it off!

So, I set about to simplify XYZ’s approach to component accounting. In between finalisation of my plans, within the focus group, I shared information and ideas about what components I was proposing to use, what our life cycle estimates would be for those components. I put together a simple template, populating it with XYZ’s information and asking other HAs to add to it.

The headings by each HA included:

- Components and life cycles
- External auditors
- Housing software
- Accounting software
- Component accounting software
- Resources employed to implement component accounting

The last item on the list (above) was an interesting point of discussion at one of our subsequent focus group meetings. The feedback from accountants at different HAs went as follows:

A Group:

“I will be deploying 1 Finance Manager for 3.5 months to calculate prior period position. Approximately 1 x Finance Manager 1 day per week input for technical and systems support. Intermittent involvement from FD. Ongoing processing and maintenance of component accounting commitment currently unknown.”

GT:

“Team currently being put together – likely to be one project accountant for us”.

J:

“There will be 1 full time Finance Manager, and 2 part time Finance Managers average 60% all for one year.”

KH:

“There will be 1 Finance Manager (1 day per month). 1 Senior Finance Assistant (4 days per week, then reduced to 3 in 2011 for year).”

MH:

“We are using spreadsheets and the base financial accounting staff will complete it on top of their normal jobs. Well, that’s the initial plan”.

O:

“We will use 1 Finance Manager 3 days per week for 1 year. 1 Finance manager, 1 day per week for 3 months; 1 Assistant Accountant 2 days per week for 4 months”.

S:

“We are using 1 Finance Manager. 1 Capital Accounting Manager full time for 9 months and 1 Project Accountant full time for 6 months”.

WH:

“We are using 1 Finance Manager, 1 day per week for 1 year; 1 Assistant Accountant, 2 days per week for 1 year. But resources are still subject to change”.

WM:

“We are having 1 Finance Manager, 2 days per week for 9 months: 1 Assistant Accountant, 1 day per week for 3 months”.

Then when it came to my turn, I said that I wasn’t resourcing up yet. My fellow accountants were all very surprised. *“How can you do it without resourcing?”* I said I was reviewing options and still researching. I wanted to say that I was looking at a “higher” purpose or bigger picture, but I wasn’t sure they would totally understand being fixated in the detail of component accounting.

Often accountants, like myself, tend to be fixated with delivering the “numbers” such as budgets, forecasts, annual accounts, monthly accounts, Board packs and so on. It had to be right because it followed generally accepted accounting practices and principles. However, my experience now told me that the accounting world was not all that it seemed. We can’t see everything, whether the existing

way of accounting was the truth or a lie? Therefore, I could challenge almost all of what I'd come to see as "normal".

Philosophically, rationalists tell us that individuals follow logic with traits of being unemotional and very clinical in their thinking. My cultural experience of the commercial sector had certainly made me less emotional and more clinical and decisive in decision-making. After all, the main business objective was to maximize company profits, work hard (24/7) and earn large year-end performance bonuses. In contrast, my experience of working in social housing taught me that there were alternative ways in arriving at the "numbers" depending on method selection and accounting policies applied. As such, accounting was really an "art" not a precise science! That it co-existed with other organisational objectives such as social contracts and social responsibilities and profit maximisation.

Anyway, that particular focus group meeting ended with me saying that when I knew more, I'd come back and expand upon any alternative solution. I got the impression, my fellow accountants in other HAs had already made up their minds and were going for "precise accounting". Indeed, one large HA, MH were somehow doing it all on spreadsheets? In my mind, a manual process, which was prone to error and with the added danger of the "guru" of the spreadsheet leaving the company.

The impact of component accounting could not be under-estimated, but I was now thinking about global assumptions which might simplify the process for XYZ. Perhaps a social decision (or choice) not supported 100% by pure reason (or scientific method). You could say, I was aligning to Karl Popper's theory that science progresses when a particular way of thinking about reality is false¹⁹⁷. The reality to me was "false" of the only approach being the detailed way to do component accounting "line-by-line". Thus, my reality was to avoid the hugely labour-intensive detailed analysis and accounting. I spent many days and sleepless nights thinking and working out what I could do. I spoke internally with my team and externally with our auditors and bounced ideas off them.

I explored my ideas further. In the final analysis, I identified an averaging calculation for XYZ's prior period adjustment based on a "smooth replacement cycle". This was my judgement call or common-sense approach as one of the key areas for saving time and effort. For example, put simply, component X has a useful economic life of 10 years, and we replace on a smooth basis, that is, 10% each year so that at any one time, we'll have an average remaining useful economic life of 5 years across all component Xs. The key to me adopting this approach was being able to prove that XYZ had materially

¹⁹⁷ Popper's theory of falsifiability (Popper, K, 2011, The two fundamental problems of the theory of knowledge)

smooth replacement programme across the years. XYZ's Asset Management department's strategy was important here and allowed me to progress.

At an initial meeting with our external auditors, MH one of the partners at expressed reservations. MH said in a later email:

"I am still concerned that this "global" approach is not within the spirit of the standards, and must be something your Board is comfortable with, as they are "your" accounts. Having discussed this issue with other clients, and with other auditors at the ICAEW's Social Housing Committee, the proposal approach is somewhat out of line with the level of detail being adopted elsewhere". (Email dated 24/2/2011).

However, MH did go on to say, that *"subject to sufficient audit evidence being available the smoothing assumptions do not appear unreasonable"*.

I took MH's latter comment positively. I was confident that I could overcome MH's stumbling block. I pushed on to obtain sufficient audit evidence for the auditors. I came up with an innovative pooling methodology for the prior period adjustment (the most complex aspect of the change) which allowed a fairly robust adjustment to asset values and historical depreciation using average unit costs for each component category. I felt like a magician who had transformed the assets of XYZ into business advantage. More importantly, the social accountant in me had taken precedence over the "traditional" (financial) accountant and fine detail. Indeed, Senior management and in particular Finance could legitimately now say that they had delivered "World class" performance.

The aforementioned was the main innovation but there were other accounting considerations I considered such as gaps in historic information, treatment of depreciation prior to 2000 (as 2000 was the start of depreciation being recognised under SORP in the sector), impact of changes in business planning (recalibrating long-range business plans using component accounting), lenders and covenant compliance.

Later I returned to the focus group to share what I was doing, and they were all stumped. The methodology was at variance with the rest of the focus group. It was an epiphany moment for all as I went through the process I was adopting. Saving tons of money on consultants and resources (£250k)

meant XYZ could build a few more homes for the most vulnerable in society. My approach was eventually published in the *Journal of Finance and Management in Public Services*¹⁹⁸.

6.3.3 Post-liminal state

My liminal period with component accounting lasted 18/24 months. The unique setting of social housing made it intriguing to study how a new form of accounting emerged and how it was disruptive to the whole sector. The process of new accounting change in liminal period changed me as a person. I'd been transformed due to my liminality (inbetweenness). The contributing factor was the decisions and choices I had to make with respect to component accounting change and my alignment to a more "socially conscious person" rather than a precise professional accountant.

6.4 Summary of the chapter

In this chapter, I have reflected upon two examples of liminality from my lived experience in social housing as a professional accountant. The examples suggest a pre-liminal, liminality and post-liminal state for an individual. In acknowledging that autoethnography is unique to me, I recognise that it may well be an experience shared by other individuals in social housing. To that extent, in the next Chapter 7, I propose to benchmark my experiences of accounting change (and new forms of accountings) and liminality in ritual theory with the lives of other key social housing individuals, who have similarly experienced liminality with respect to accounting change and new forms of accounting.

¹⁹⁸ Dar, M. & Coombs, H. (2013) Component Accounting: A Case Study At XYZ, *Journal of Finance and Management in Public Services*. Volume 11(2), 59-90.

CHAPTER 7: ETHNOGRAPHIES FROM SOCIAL HOUSING

7.1 Introduction

This chapter reports empirical data and follows on from my personal experiences as a professional accountant undertaking accounting change (Dar & Coombs, 2013) and new forms of accounting in social housing (Chapter 6). Chapter 7 extends the research into the lives of three other social housing individuals through ethnographic interviews (Spradley, 1979). The aim is to understand how they also deal with their liminality (Gluesing, 2016; Turner, 1967, 1969) when faced with accounting change (Hopwood, 1987b, 1990) and new forms of accounting (Hopwood & Burchell, 1980), specifically accounting for impact (or social accounting) in their organisation, and in the wider context of communities (and society). Given their roles, a perspective of new accountings (social accounting) is explored at three levels of interrelatedness (Söderlund & Borg, 2018; Thomassen, 2014), that is, micro (interviewee CD), meso (interviewee AB) and macro (interviewee EF). This perspective ties into Chapter 5, Table 5-1 Interview guide.

The anonymity of my interviewees is preserved along with the organisations they work for. The first individual (AB) is the Director of Strategy at social housing association XYZ. The second individual (EF) is a Director at ABC, a representative (umbrella) body for homelessness, housing and support, who has been instrumental in implementing social accounting in some member organisations. Finally, the third individual (CD) is a Senior Manager at LMN doing the “number crunching” in relation to social accounting. As part of the interviews, I additionally cover what challenges are experienced by these individuals and how they are overcome (if they are). In doing so, I draw further inferences as to the how and why of social accounting in the context of UK social housing, which is my overall research question (Chapter 1).

7.2 AB - Strategy Director in social housing association XYZ

7.2.1 Social-minded individual

I purposely selected AB based on secondary data analysis and the influence and/or potential knowledge over the making and doing of social accounting (or social impact reporting). Additionally,

AB brought a meso perspective about social accounting and liminal¹⁹⁹ experiences (Gluesing, 2016). Moreover, as a housing professional he has vast experience in social housing. My conversational strategy with AB was to listen more and talk less, but still take notes of impressions and my feelings about the interview. My line of questioning was limited to general questions and interview probes (See Chapter 5, Tables 5-1) related to my theoretical underpinning²⁰⁰. I found AB was a willing talker and someone who was prepared to reflect on his experience in social housing, and particularly when it came to his experiences of social accounting and liminality. AB has devoted his working life to “doing good” or impactful work in social housing, especially so at XYZ social housing association (I made it 21 years to-date!). Whether this makes AB some sort of a “housing hero” or perhaps even the equivalent of an “Arthur Android”²⁰¹ in accounting terms was something to explore. My curiosity about AB in these matters and how he makes sense of his “social impact” at XYZ was an interesting puzzle.

AB is XYZ’s Director of Strategy and part of the Senior Management Team. As an organisation XYZ has social aims and purposes with an annual turnover²⁰² of more than £250 million, circa. 45,000 homes, G1/V1 rating²⁰³ and dual credit ratings of Moody’s A2 (stable) and S&P A+. Based in central England, XYZ is arguably on par with some of the big London social HAs. XYZ has been recognised in “The Sunday Times 100 Best Companies To Work For” as a “great place to work”.

AB’s core beliefs and values find strong connection with XYZ’s social and moral ambitions²⁰⁴. This affiliation reinforces a certain kind of interrelatedness between the individual and his organisation. Interestingly, I was with AB at XYZ in my role as Financial Controller for 7 years²⁰⁵. I do remember our paths would cross as part of the accounting “rituals” of month-end, budgeting, forecasting and year-end accounting activity. A dedicated Finance Manager was allocated to AB’s team to support his impactful work. As such, there was good rapport and trust between both of us at interview.

The socially impactful work that AB strives to achieve at XYZ is personally meaningful to him. Indeed, it started from an early point in his life. AB’s human service started soon after completing his university

¹⁹⁹ Liminal means a state, stage, or period of transition. It derives from the Latin root *limen*, which means threshold. Liminality helps in the study of disruptive events or situations. It has been described as “betwixt and between...the period of margin...an interstructural situation”. See Chapter 4.

²⁰⁰ Liminal experiences (or periods of reflexivity/ambiguity). Chapter 4.

²⁰¹ Arthur Andersen’s (formerly one of the big 5 accounting firms) employees were referred to as “Arthur Androids” because of the intention to provide the same service, the same way, to all customers in all locations.

²⁰² Mainly rental income.

²⁰³ These are the highest regulatory judgements a HA can achieve from the Regulator of Social Housing for governance (G1) and for financial viability (V1). See Chapter 2.

²⁰⁴ AB started at XYZ in 2000 and therefore has devoted 21 years of his life to XYZ.

²⁰⁵ From 2008 to 2014.

degree in philosophy and politics. He told me that he wanted to pursue a career where what he was doing was something good for society. AB said:

“And I kind of wanted to do something where I felt what I spent all my days doing was kind of good for society I suppose”.

But he wasn't sure exactly how to go about doing good or impactful work for society as he said: “I didn't really know what to do “. So, when the opportunity presented itself, AB grabbed the first chance to act upon it:

“The first thing I did when I left (university) was to volunteer at the local Community Service Volunteers”.

In this short episode, I see AB in some kind of situation, with a problem, at a crossroads, and with a choice to make. He reflects on questions like: How do I get work aligned to my beliefs? What should I do? Is private sector suitable for me? or Is it better for me in public sector? Theoretically, he has entered a period of “liminal” thinking not really knowing what to do. After some contemplation and time period, AB comes out of this liminality. He tells me what he did and why and what happened in the end: “...I managed to find a charity there that would have me as a full-time volunteer”. His story further unfolds as he tells me that it was a role involved in re-housing mentally ill patients back into the community: “It was part of care in the community back in the 1980s”. From this point onwards, he went on to meet other socially like-minded individuals, and eventually found a paid opportunity to work night shifts at a homeless hostel in the city. It seemed that AB was willing to do meaningful social jobs even if it meant doing night shifts.

Over time, AB's career continued to evolve, and he even trained as a maths teacher briefly. However, he wasn't sure of teaching. He told me that he'd reflect and question whether it was for him. Although teaching fulfilled some of his inner social objectives of educating children, it did not satisfy him fully. He said his passion lay in social housing and the not-for-profit sector. So, he chose to follow his social dream and went back working for a mental health organisation setting up supported housing across Staffordshire. AB said he actually ended up working for seven different social HAs including his current employer XYZ. He wanted to help others in need and that it was not always about asking himself “what's in it for me?”. The job he found closest to his social beliefs was at XYZ, which entailed running their mental health services. AB has been with XYZ ever since and puts his long affiliation with XYZ down to shared values or broad alignment of his core beliefs and social values with those of XYZ:

“I guess, Yeah, broad values, I would definitely say Yeah, align.”

“Sector tends to attract people who want, you know, I guess, you could say, like me, want to do good.”

What AB was and is continuing to do is not a mindless ritual. As a socially engaged human being²⁰⁶ (or social person) he finds in XYZ an organisation that mirrors his own “self” with respect to core beliefs and social values. After all, that also happens to be his job at XYZ, and I perceive that AB wears the same “hat” personally as he does so in an organisational sense. There is a certain closeness of the two. Moreover, given that all humans are not the same and don’t follow the same journey, there are unique struggles and challenges for each human being. In the case of AB, it is his beliefs and past experiences²⁰⁷ as a socially engaged person of wanting to do good through impactful work²⁰⁸ that has potentially helped define and shape his journey in social housing towards social accounting²⁰⁹.

7.2.2 Transition to social accounting for wanting to show impact

AB’s background (and beliefs) tells a story of *“wanting to do good”* through impactful work in communities. As a social-minded person, he wants to develop individuals and try and do something good for society and the communities that he works in. In XYZ, he finds a people-family culture which is something that aligns to his own personal beliefs and value system. As such, the social values in AB’s persona²¹⁰ (who am I) extend into the bigger family (or context) of where he works (the organization) and communities (where social tenants live). XYZ is a place where his passion for social service and career have come together. You could say metaphorically that it is a “good marriage” of the individual and his organization. Given the closeness of social beliefs between AB and XYZ, AB feels motivated to go to the office each day because “doing good”, impactful and meaningful work is part and parcel of his job as a director at XYZ. In this respect, he proudly talks about two socially impactful schemes he had implemented at XYZ. The aims of these schemes were to drive positive outcomes for vulnerable needy individuals which would lead to impact in communities and society in general.

In the first scheme, he spent time developing and running something called “Floated support”. This was where his team colleagues at XYZ would work with “somebody” for a period of time to improve their life chances, and then as AB put it, *“you would float to somebody else”*. His hopes for the

²⁰⁶ As opposed to the “economic man” who maximises utility as a consumer and profit as a producer. The concept was developed by economists.

²⁰⁷ Or background.

²⁰⁸ As sometimes decided upon in his liminal experiences.

²⁰⁹ Social impact reporting.

²¹⁰ A particular personal background, upbringing, and social experience of doing “care in the community”.

relationship and support would include XYZ staff questioning the “somebody” with the following types of questions:

"Tell me about where you are now?"

"Tell me about where you'd like to be?"

And then,

"How could I help you get where you'd like to be?"

So, AB elaborated that the individual may say:

"I'd like to be more in control of my finances."

Or it could be,

"I'd like to get out of my flat and meet some people who like fishing".

"I used to do it years ago, I haven't done it for years, I'm very isolated."

In the second scheme AB talked about introducing another social good activity called “*Building based supported housing*”. This scheme catered for specific client groups such as “*young moms with babies*”. The social impact would be to place such groups with housing needs in the same designated building. In that building, XYZ would provide services such as safety talks, health visitors, connections with the local college and so on.

Yet, just when the two schemes were running smoothly, AB exclaimed:

"Then the the government messed about with the funding and those sorts of services increasingly got cut".

I sensed from our conversation that this disruption or event put AB into some sort of step back, thinking mode. This is potentially another example of what I would call a “liminal” moment or “liminal thinking”. His smooth running of the social good schemes had been dealt a blow. The government was “pulling the plug” on grants/funding. This left AB panicked, troubled, a little confused and in-between as to what to do. You could say he had suddenly hit a crossroad point not knowing which way to go. His mind was questioning: What’s going on here? What can I do? I need to make choices. With AB’s world

turned upside down, I probed further, and he became “*ambivalent*” and wondered whether they were “.... *good, ultimately or not*”. He was more uncertain about the second scheme than the first.

In reference to the first “Floating support” scheme, AB said: “*I stand by it and think it was really good.*” However, sighing he said events outside his control made it difficult for him and XYZ to continue. AB’s individual disappointment of not being able to continue with the scheme was then also the “voice” of the organization. Being a board director AB had a certain closeness between himself and organization in decision-making.

In terms of the second scheme, AB reflected upon “*Building-based supported housing*”, and was unsure whether it made an impact (or not) for the individual. He wondered whether moving “*young moms with babies*” after a period of time from the designated building was the right decision or not. The ambivalence AB felt of whether the scheme was good/impactful or not is seen in the following quote:

“.....and then after a year, two years, maybe we'd say: Well done, "X" you've done really well. So well in fact, we know you now know everyone in Aston House, and you know your way around Aston area. Well, that's great, that you've done so well. We're going to move you! Lets think of somewhere. We're going to move you over to near area YZ. "Well, I don't know anyone at YZ". I know, but you're going to get your own flat. Isn't that great? And your reward for all that hard work you've done is to be moved somewhere else!”

The decision-making around this scheme for AB seemed to ignore the interrelatedness of the individual to the higher “collective levels” of communities. This suggests some liminal thinking going on and following contemplation and possibly some sleepless nights, AB decided that:

“Actually, we didn't think the Schemes were as good as we previously thought, because there's a guy called Maff Potts, who puts it brilliantly said what people need and want is friends. So, relationships, people and a sense of purpose”.

Reflection²¹¹ opened AB to unseen possibilities which then opened new avenues for him to explore. AB concluded that their friendships and relationships in the community were important and so uprooting them from a place of security wasn’t great.

So, what comes through is AB’s personality which is dominated by his social values of wanting to do good/impactful work intertwined with a sense of people, the extended family (internal/external) and culture. AB is people orientated and particularly customer (housing tenant) focused²¹², as when he

²¹¹ Post government funding cuts.

²¹² As is the organisation, XYZ. They care about customers, care about people and the organisation’s purpose is about investing in homes and relationships so that people can thrive.

goes on to explain that HAs have a “*tendency to cast their tenants or customers as needing them*”. By working at XYZ in social housing, he said:

“..... housing associations can tend to patronize their tenants and be very paternalistic. And I think that the sector does have a tendency to position itself like that. There's a, there's a whole network of people who call themselves housing heroes”.

Then in reflection, AB explained:

“So, I think, I think it's a funny contradiction, but I think the social housing sector tends to cast itself as a good guy, as coming to protect, and rescue the kind of the needy, vulnerable people who use it's services”.

Thus,

“I've helped... I've unlocked your potential. You haven't done it. And it was me, I did it to you”.

This attitude is “paternalistic”, and I sense it arises out of the extended family culture of XYZ housing association and may not necessarily be fully representative of the sector.

In “wanting to do good”, “unlocking individual potential”, and being able to show impactful work of XYZ appear as important. For AB there are core social values which say that every single person born into this world has the potential to be good at something. The lucky ones find out at an early stage, others later on and some never do find out. It is through socially inclined individuals like AB aligned to social purpose organisations like XYZ that a role can be played where a platform and a stage can be set from which people can then reach out and aspire to achieve other things. The “gift” or enabler in the recent history of social HAs has been the large amount of public subsidy or public funding²¹³ provided by government to social HAs.

Additionally, AB went on to explain that tenant’s “barely think about us” we’re a very small little part of their lives”. *“Ehm... they don't think of themselves as a tenant of XYZ, or whoever it is. They're part of a community, they're part of a place. Whereas we define everything through whether you're our customer or not”.* AB went on to highlight how he much preferred XYZ’s Neighbourhood Coaches initiative which he said centred on relationship building with tenants and communities²¹⁴. As such, AB’s

²¹³ See Chapter 2

²¹⁴ As he said: *“Surely, a much better thing is what we do with our Neighbourhood Coaches is here to help introduce that person who might be isolated or lonely, introduce them to people in their street in, their town or village their community. We might share similar interests or hobbies or life experiences. So that they build a real friendship a real relationship with someone that they can get to know properly, see them when they like, do stuff with them. Not one to five on a Friday phone, some faceless contact center person halfway across the country”.*

thinking had moved on to focus on customers (tenants), relationships, and communities (as opposed to simply “putting a roof over your head”)²¹⁵.

In summary, AB’s focus on people, the extended family (internal/external) and being a board member wrapped up in a certain culture of “social good/impact” are all vehicles for AB to deliver his (and XYZ’s) social values in some impactful way²¹⁶. In this regard, the transition to social accounting (of both individual and organization) not only drives behaviour and decision-making towards social purpose but makes the impact visible as discussed in the next sub-section.

7.2.3 Social accounting: “To be, or not to be, that is the question”²¹⁷

A shared sense of “wanting to do good” with XYZ as part of his board job reinforces AB’s desire to do impactful work in the communities that XYZ serves. As such, there is a three-way alignment of the individual (AB), his organization (XYZ) and communities²¹⁸ (Cunha et al., 2010; Söderlund & Borg, 2018). Such alignment seemed to answer questions like: What is AB’s purpose as a board member? Why are you in business? and What are you doing it for? The running theme that comes out at interview is that AB does it for social value/impact which is also an important part of what XYZ’s board want to be delivered. Additionally, his environment is not private sector, it allows him and others to flourish, particularly when the end customers²¹⁹ also want to do well. The tenants have not had a great start in life and they’re in need of help to “kickstart” them. Hence, for both AB and XYZ the people-family culture at XYZ helps in periods of liminality.

AB reiterates that this is no easy task when government makes cutbacks in housing funding. It is also the case with social HAs, as private organisations funded in part by public sector and heavily dependent on government policy, that they see more stringent regulated reporting requirements (see Chapter 2, section 2.4) and therefore their “social impact” activity is much more fundamentally linked to value for money and cost savings ((RSH, 2018a, 2018b), (also see Chapter 3, section 3.5.3). Thus, for AB alternative thinking and “liminal” space (Rottenburg, 2000; Shortt, 2014) for new ideas and possibilities becomes a matter of course.

²¹⁵ As AB later explained: *“I think increasingly, personally, my practice says, helping people to connect, not with us, as a as a tiny part of their lives, as professionalised paid for provider, but helping connect with their community, with their neighbours with the local infrastructure, the local clubs and societies. The mother and toddler group and faith groups, and all the rest of it. That’s real. They’re real people who live in that community....”*.

²¹⁶ E.g., AB’s two schemes.

²¹⁷ Hamlet, William Shakespeare’s play, Act 3, Scene 1.

²¹⁸ Social housing tenants.

²¹⁹ The social housing tenants

In this regard, AB explains that he oversees XYZ's "Innovation Hub/Lab", where "a lot of thinking" continuously goes on. He feels that through the hub colleagues feel that they have a connection with the leadership of the business and XYZ. He tells me that the "hub" is a designated place in head office where new possibilities and ideas arise and get "tested" (i.e., debated and explored). He explains that any colleague or group of colleagues from within the organization can make use of the hub for issues and explore new ideas outside their "day job, that is, theoretically outside social structure (anti-structure). Lots of collaboration and exchange of ideas happens in this space²²⁰.

AB says that currently there are new ideas linked to commercial thinking (see Chapter 2) around the balancing of supply/demand for gas servicing in tenants' homes during summer and winter months. In terms of liminality in an organizational context, XYZ's "Hub" is liminal space (Shortt, 2014) created where the regular or settled routines and patterns of the formal organization are suspended for a time. This "limbo state" (Gluesing, 2016) then allows XYZ's individuals and groups to interact (Burchell et al., 1980), think and act in new ways with new ideas and possibilities.

A sense of "people-family" culture at XYZ encourages colleagues to "unlock their potential" either through XYZ's "Innovation Hub/Lab and/or collaboration in the work family. It is also what helps colleagues to deal with their liminality (Turner, 1967, 1969). An example of new possibilities coming out of liminality at XYZ is social value accounting and measurement, which AB tells me came out some 10 years back at XYZ²²¹. At this point AB proudly referred me to XYZ's published Social Value Report of 2014 which said XYZ's

"purpose is to inspire people to be the best they can be. By doing this, we (XYZ) create social value; for our customers, their communities and for UK plc".

The 2014 Social Value Report went on to state:

"This report is the start of our journey to measure success in a different way from traditional financial and key performance indicators; enabling us to make informed and evidenced investment decisions by measuring the outcomes that are important to our customers and external stakeholders".

²²⁰ AB goes on to elaborate that it: "... makes it more, more probable that ideas will be heard. And several other people will say, Well, that sounds interesting, you know, tell me more about that. Oh, that's, that sounds a bit like this thing over here that I'm looking at Let's join them up, they gradually create a bit of a critical mass. I don't think they're ever like, rarely are they-one person has a 'Road to Damascus' moment".

²²¹ and in the social housing sector in general.

AB told me that the “social value” idea was to concentrate on a “couple of activities” each year, using methodology developed by HACT²²². In this respect, there were early signs of commercialism at the levels of AB and XYZ. By this AB tells me that as social value “became a big thing” across the sector:

“there were all kinds of consultants sprung up, people sprung up who, you could pay a lot of money to, to come and measure social value. And we developed ... We wanted a methodology that was quite cheap and cheerful. So, we focused on a couple of activities each year.”

However, AB talked about being “deeply skeptical” about the measurement of social value which simply said:

“for every £X you spend, you create £XX of social value”.

And, that:

“... this would be supported by great big glossy brochures”.

Being skeptical of social value in the way it was being used, AB tells me that he began to think of alternative ways of making visible XYZ’s investment returns. As he pointed out:

“What we did was to look at how we invested?”

“Where should we invest?”

“What options do we have?”

“Say new kitchens, new bathrooms, new boilers...whatever”.

He said choices were made in periods of ambiguity not knowing what to do. Based on what had already been said by AB about XYZ, his decision-making in this period of liminality would have been supported by the people-family nature of the organization, that is, the culture of XYZ. So, going back to his people-family focus and relationships, the more important question when dealing with his liminality centered on: *“which thing that we invest in will have the biggest impact on customers (tenants) lives”.*

To illustrate his view, AB provided an example of “liminal” decisions around upgrading heating for XYZ’s tenants, so that tenants’ homes could be warmer. With a focus on people-family, he said he wanted to make an impact for tenants and initially was not sure of the best course of action. He told me that he would “take time out” from his normal work routine and reflect on what he could do to maximise

²²² An agency providing future-oriented solutions, projects, and products for UK social housing. HACT is registered as the Housing Associations’ Charitable Trust, charity number 1096829, company number 04560091

the social impact of the resources at his disposal – that too at a time of reduced government funding. His liminal thinking led him to a choice to defer the replacement cycle for housing components. So, the social accounting or social value measurement around this work diverted resources from planned investment in components such as kitchens, windows, and bathrooms by extending the life span of these components (i.e., deferring replacement). In doing so, he was able to spend money on upgrading heating systems. The reason for doing as AB explained was a consequential logic: *“the evidence was that you create far more social value from improving the warmth and reducing the fuel bills by improving the heating systems and problem boilers”*.

As we continued to converse on the topic of social accounting at XYZ, AB was keen to tell me about new thinking around social reporting. It seems that social accounting was taking on new form at XYZ. It was evolving from social value reporting to a new sustainability type of reporting. By way of background, AB mentioned XYZ setting itself a target of net-zero emissions by 2050:

“So, what do we need to do to achieve that, both in terms of investing in our existing homes, and building new homes that are more energy efficient? We’ve recently taken that just literally just taken delivery of our first 32 electric vans”. Moreover, “we’re refurbishing two of our offices and putting solar panels on the roof to generate electricity. So, there’s a whole load of initiatives across XYZ all designed to help move us towards that target”.

People, family, and culture are themes that crop up time and time again in my conversation with AB. It is this people-family nature of XYZ or the culture of the organization which helps individuals deal with their liminality. In Victor Turner’s²²³ terms, the people-family culture is analogous to “communitas” – the bonds formed between individuals (see Chapter 4, section 4.2.4). So, XYZ continues to place importance on its people and being that one big extended family in the workplace. AB tells me that no leader/manager at XYZ has his/her own (private) office – they must be visible and in-touch with colleagues and know what’s going-on. For AB this made the challenges of his job much easier as colleagues bond and share their experiences around for the benefit each other in the workplace. AB too finds comfort with the big family culture because it facilitates new ideas of fulfilling social purpose and mission related to impactful work in XYZ’s communities. Hence, the new development or mantra at XYZ is ESG (Environmental, Social and Governance):

“...by far, the, the issue that was by far, the most of most interest to colleagues was, what are we doing about climate change”. Then, “...a small group of people got together and started exploring that. Then it did link back to the work we’ve done on affordable warm, because we were conscious of some measures to reduce carbon”. Thereafter, “...ESG reporting that was bubbling up as well...” (AB).

²²³ See Chapter 4.

The importance placed on people at XYZ was clear. As AB explained, ESG reporting originated from colleagues' wider ideas and thinking around sustainability and that it has *"really caught fire now"*. No doubt driven by external factors as well. The ESG framework is about to launch at XYZ linked to United Nations sustainability goals²²⁴. Why ESG is a good thing for AB is because:

"there are elements to do with recruitment and training element, another to do with gender equality, elements to do with energy, efficiency and de-carbonization, homeless reduction. we've got a basket of projects that span everything we do".

So, interestingly, XYZ had identified projects linking to each of those goals as well as KPIs for each project²²⁵. I understood from AB that an important contributory factor behind the drive for ESG was the incentive to maintain XYZ's dual credit rating A2/A+ with funders, because a fall might lead to additional interest payments on borrowing amounting to circa. *"£10 million" (AB):*

"And, you know, there's a "So What", well, the "So What" is, as long as we maintain our double A credit rating? If it drops? To a B, it will cost us about £10 million a year in additional interest".

This possibility of a £10m hit plunged AB into a state of inbetweenness (or liminality). There was panic, fear, conflict, discomfort, and thoughts of what to do with alternative choices in that eventuality. The following quotes provide a flavour of AB's liminal experience:

"So where are we going to find £10 million pounds a year?"

Is that £10 million pounds less planned investment?"

Is that?"

I don't know? 100 less new homes a year?"

Is that?"

Do we get rid of Neighbourhood Coaches? "

It is also the case that if this event crystallises, AB as board director, would see the "buck stop" at his door.

²²⁴ The Sustainable Development Goals (SDGs) were set up by United Nations in 2015 and form an agenda for achieving sustainable development by 2030. They are a collection of 17 interlinked global goals designed to be a "blueprint to achieve a better and more sustainable future for all" (United Nations, 2017, Resolution adopted by the General Assembly on 6 July 2017, Work of the Statistical Commission pertaining to the 2030 Agenda for Sustainable Development).

²²⁵ Furthermore, AB explained: *"...we've got to two lots of funding linked to, to the framework. One is about improving the energy efficiency of homes. And the other one is linked to the gender pay gap. So, we've set our targets to reduce the gender pay gap at XYZ. And if we achieve that target, then we'll get a discounted rate on borrowing"*.

Additionally, AB sees the further importance of ESG reporting in support of future new funding and the fact that it brings the “family” together by cutting across the whole organization. Certainly, the interrelatedness of the one big family is made much more visible in the ESG framework²²⁶. AB acknowledged that ESG is in its “infancy” at XYZ and needed to fully embed within the organisation culture. Otherwise, he contemplated that the “new normal” could revert back to the old normal: *“it could just turn out to be window dressing really. Greenwash as they call it, something to make the financial lenders look good”*. However, thinking more positively, AB said, *“but internally, it's been good because it's, connected up”*.

In retrospect, AB revealed that ESG reporting was initially a crossroad point for him (and XYZ) – a Shakespeare “to be or not to be” question. He said that *“there was a lack of understanding of what it really was, and a bit of scepticism about it”*. However, AB acknowledged that *“the markets seem to be embracing it and it seems to keep catching on”*. He thought “there was a “mixture of policy and customer preference” in the equation somewhere:

“You know, so the government legislation that says after 2030, is it you can't buy petrol or diesel car, that is driving the innovation in the car industry to create more and more electric vehicles. If the government had said, nay, buy whatever car you like, you wouldn't have seen half the innovation in electric vehicles that you have seen. So, I would say, in the housing sector, the government could and should do a lot more. So, if Building Regulations said, from 2025 onwards, you can't build a home that isn't zero carbon. Then all the housing developers would all huff and puff but then they'd run, rush off and innovate and work out how to build homes that were zero carbon, because otherwise their business would go down the plug hole”.

With ESG AB explicates the challenges of making money yet still providing service to housing tenants. For him this is about combining a commercial hard-nosed approach of “knowing the numbers” with social values (and purpose). He points out that public sector money in terms of subsidies had dried out, so he often questions himself: How do I do more with less? In liminality (Turner, 1967, 1969)²²⁷, AB sees the benefit of linking social impact through social accounting (or ESG) to access market funding, and therefore still being able to pursue XYZ’s social purpose. In addition, using a commercial hard-nose approach, XYZ saves more money by creating its own ESG reporting framework, whilst other HAs take assistance from external agencies. This “win-win” decision making allows XYZ to use the money saved to reinvest back into social housing for the benefit of customers (tenants).

²²⁶ He said enthusiastically, what *“I like about it is that it helps different parts of the organization connect. And, if it gets to the place where if people working in Finance and Treasury, doing a good job directly benefits our customer. And if the teams working with our customers doing a good job, makes it easier for the Treasury team to go out and borrow money to build more homes, you create a virtuous circle where everything everyone's doing is reinforcing the purpose of the organization. So, that could be beneficial”*.

²²⁷ See Chapter 4.

I see a certain core culture²²⁸ centred around social values encompassing people (i.e., the micro tribe) and the extended big family (i.e., the broader tribe) evident in AB's interview. Certainly, AB paints a picture that it is about people, not just about money in the bank or "bricks and mortar". It is people who achieve extraordinary things like social accounting, which then drives what choices board can make. So, the following quote is a good place to stop:

"... there is a prevailing culture of XYZ that says, Yeah, can we do this thing? Whatever it is. Can we do it better? It's a restlessness, there's a curiosity to say that there's got to be, there must be some, there must be a better way of doing this thing. And, not to say, we don't jump to. Ehm.... How does another Housing Association do it? Far from it, we generally assume that if there's a better way of doing something, the person that's doing it better, is probably not another housing association".

7.3 EF - Director at ABC, an umbrella body for providers of housing

7.3.1 Social-minded individual

EF is the director at ABC and her role is to provide strategic leadership, represent ABC's membership, promote the not-for-profit sector and champion the voice of people who use ABC members' services in the region. She is passionate about housing, education, health, and social justice. She has been with ABC since 2016, that is, 5 years. Prior to that she worked 5 years in a leading mental health and wellbeing charity and before that she was President of a large student union in the region, representing a quarter of a million students in further and higher education.

ABC is a charity organisation, it is the umbrella body for around 90 organisations made up of social HAs and other providers of support, third sector organisations and local authorities across one of the four autonomous regions of United Kingdom. ABC's members work with a diverse range of client groups, a large proportion of which include people who are at risk of homelessness or who are homeless, in addition to people who have learning disabilities, mental or physical problems, substance misuse or alcohol problems, ex-offenders and people leaving prison, vulnerable young people and older people. As a registered charity²²⁹, ABC is governed by a board of trustees, which is made up of member directors, elected from organisations that hold full membership of ABC, and independent directors.

²²⁸ The meanings of culture are many and contentious (Ingold, 2018). A good starting point is the definition given by Spradley (1979, p. 5): "the acquired knowledge that people use to interpret experience and generate social behavior".

²²⁹ It gained charitable status in 2006.

ABC is the single voice in the room for their members representing the sector to the devolved government and helping members to get their voice heard. Thus, it influences the development and implementation of policy, legislation and practice that affects its members and the people they support²³⁰. At the heart of ABC is the desire to prevent homelessness and improve quality of life for the people that their members support.

My discussion guide for the interview with EF was based on Chapter 5, Table-1 (similar to the AB interview), that is, general questions and probes about liminal experiences and social accounting. My interest in interviewing EF specifically related to her experiences in the how and why of implementing a new form of social accounting to ABC's member organisations in the form of a Social Impact Toolkit. This "social accounting project" (Gray, 2002) had started in 2018, part funded by ABC and part by an external philanthropic organisation and was rolled out in 2020 just before Covid 19 lockdown. I have known EF for 4 years in my capacity as Independent Board Director and Chair of the Finance, Risk and Audit sub-group of ABC. Therefore, there was good rapport and trust between us.

To start off I was interested in knowing EF's background and beliefs. EF remarked:

"I've always been in the not-for-profit sector. But initially, I was in a student organisation, and then I worked for a mental health charity. But the mental health charity did work in housing. Okay, so it's probably in total, I probably had about 10, nearly 10 years in in the third sector, sort of mental health and housing sector (prior to joining ABC)".

I then probed for EF's motivations for being in this sector, to which she goes on to say:

"Housing has such a broad impact on people's lives. You know, particularly when you think about, you know, homelessness and social housing. You know, the provision of services that provide housing and support can have such a transformational impact on people's lives. It really gives them the foundation upon which other things come, whether it be in work, or education, or family or relationships. You know, I think housing and resolving things like homelessness is a kind of really strong foundation to achieve in lots of other things".

Indeed, without prompting, EF informed me that she was passionate about working in the not-for-profit sector:

"Definitely, very much proud of working in the not-for-profit sector. And, you know, there's kind of, you know, there's no shareholders calling the shots, you know, we're able to do what we think is right".

²³⁰ Alongside supporting and influencing devolved regional government, ABC also plays an important role in strengthening the sector by providing and hosting events and conferences to promote joined up working and enabling members to stay up to date with the latest sector developments.

It is against this background that EF talked about a close attachment to ABC and its member organisations²³¹ in the communities (Söderlund & Borg, 2018; Thomassen, 2014). She tells me of this interrelatedness to ABC in the following quote:

“So, I think that link is really important, like ABC can only be effective if it's got really close relationships with its members. And we have that understanding of what's going-on on the ground and the issues that are affecting our members. And I think, you know, we can only provide that strong voice if we're able to do that”.

In sum, EF has only ever known the not-for-profit sector as a workplace. As a social-minded person, she finds a close connection or attachment to ABC's work in representing circa. 90 not-for-profit organisations in its membership base. As such, in her leadership role at ABC, EF invariably considers the “macro view” of the sector when it comes to choices and decisions (Cunha et al., 2010; Thomassen, 2014). One such example, is the move to social accounting in the form of the Social Impact Toolkit for ABC's member organisations.

7.3.2 Transition to social accounting for wanting to show impact

As we conversed more and I focused on the topic of social accounting²³² and what triggered its development and roll-out, EF explained:

“So, one of the things that we do at ABC is campaign on the devolved government's Annual budget, so we campaign for the protection and enhancement of what was the Supporting People Programme (is now the Housing Support Grant). And, year after year, we were kind of, you know, doing that campaign and, and trying to provide the evidence, and we had a bit of evidence, but it was either out of date, or only specific to one area in the region”.

EF said that this situation got her thinking about what else could be done. She worked and spent some time alone. She found herself “betwixt and between” (Gluesing, 2016) and not entirely clear as to what was the right or wrong thing to do? How could she support ABC's membership organisations who were trying to do impactful work in their communities? There were pressures on public budgets. There was uncertainty of what evidence could be collected to lobby government.

Moreover, every year at the time of budgeting, she told me that member organisations were in stress not knowing whether funding/grant monies would be there or not? What services would need to be cut? What services would be maintained? What services would be withdrawn? She said she would try

²³¹ Circa. 90 organisations including social housing associations. No doubt having worked for 5 years at one of ABC's member organisations would have helped.

²³² The social impact toolkit.

and put herself into the “shoes of the member organisations” and ponder over these questions. Thus, there was a certain co-existence of the individual, organisation and community (Söderlund & Borg, 2018) with less distinction between detachment (individualism) and attachment (organisation/community). Thus, there was more interaction between the different levels of micro, meso and macro (Söderlund & Borg, 2018).

While listening to EF in this situation, I realised this to be liminality²³³ where EF would be in some reflective period, opening up to new ideas and possibilities (Turner, 1969). So, a transitional period lived in ambiguity of sorts allowing EF to pass from one defined position (where she was coming from) to another (where she was heading).

Furthermore, EF elaborated that, the “fight” for the Supported People Budget every year was in the context of austerity:

“And I guess, you know, pre austerity, was it kind of okay, that people were able to say, No, this service is really good, because it does this really important social justice stuff. And then, as we entered a period of austerity, was then the question asked: Well, you're going to have to prove it, because finances are so tight. So, if people went from going from: Oh no, it's really great and we should invest with it, oh, yeah, fine, to: Well, we don't have much money at the moment, so you're going to have to prove that for us”.

Arguably, it is these events, that is, austerity and having to justify annual budgets that has led to liminality on the part of EF and then transition to social accounting. The following EF quote summarises:

And I guess there's probably been time before, you know, before the decade of austerity, where people hadn't been that worried about the support and people budget, but it was austerity that created that climate and then that climate created us thinking, Oh, we need to get some really strong evidence”.

In dealing with her liminality, and when faced with financial pressures, EF has thought about creating new forms of accounting, such as social impact reporting (social accounting).

7.3.3 Social accounting: “To be, or not to be, that is the question”

For EF it was “to be” social accounting, that is, the end of “not doing” anything to the beginning of “doing” something to support member organisations. In her thinking, as the voice of the sector, she wanted to be taken “seriously” as she told me:

²³³ Or inbetweenness.

“And we felt that in order to be taken seriously, and to try and safeguard, you know, the vital funding for these really important services that we needed to kinda as ABC, as the voice of the sector, and the representative body, to invest in something that will provide us with some robust evidence that was independent, that we could use in those arguments to prove the worth of, of the programme and of the services that it funds in order to help get it protected or increased in future budget decisions”.

She said that she’d reflected on some work she’d done with the external philanthropic organisation and whether something else might be worth pursuing? As she remarked:

“.....so, we’d done a small piece of work with the (philanthropic organisation) in the past, and we’re in discussion with them about whether there were any potential projects, which, you know, we could talk to them about funding, and I think there was a few ideas that we threw around...”.

My impression was that out of EF’s concerns and thinking around what would happen to future funding/budgets for member organisations, and her subsequent discussions with the philanthropic organisation, allowed the new idea of the Social Impact Toolkit to emerge. The concerns and panics for EF came through in what I would call liminal period. As a concept liminality is sometimes difficult to detect (Cunha et al., 2010) as individuals tend to move in and out of it without notice given its transitional nature (Turner, 1967, 1969). In other words, EF unconsciously processing what could or could not be done in the situation. Nevertheless, at the back of her mind, EF wanted something “robust”, something that could stand up to scrutiny and she took time out to think about it. In that “betwixt and between” period which EF experienced, she discovered social accounting in the form of the Social Impact Toolkit. She reasons it would be:

“a robust piece of research that really could evidence that impact would be incredibly useful. You know, just because it will bring more rigour, real independence, you know, to those arguments as well.”

For EF unlike previous studies, which only focused on the financial impact, EF (and ABC) also set out to understand the social impact of services on people’s lives. Her thinking led to the appointment of a local university to help with the Social Impact Toolkit. She said this university collaboration and expert input from the economists at AE ultimately resulted in the Social Impact Toolkit. The Toolkit aims to help ABC members apply the research methodology to their own services, secure support for their work and make the case for sustained and increased investment in social housing. In the process, the philanthropic organisation supported the social accounting project and funded 50% for its development. There was also support from the ABC board to approval social accounting.

I wondered whether there was anything before this form of social accounting (Social Impact Toolkit) to which EF explained:

“No, I mean, I think it's, you know, some organisations and some regions within the programme, that tried to look at ways of measuring impact, often it was done through some case studies. One organisation, did a report called "The Support that Saves", when they looked at a number of case studies and then tried to associate costs with those individual case studies. But I don't think there was anything that was kind of Region wide, was as comprehensive as this and looked both at the kind of human impact through interviews with people using services, but also the economic modelling”.

The post implementation evaluation by ABC with member organisations will be carried out as the UK comes out of Covid-19. However, significantly EF points out that:

“So already, in the latest budgets, the budget for this financial year, we've seen a £40 million pound increase in the housing support grant budget..... And, they (devolved government) like it.”

According to EF, devolved government liked the idea that impact (financial and social) could be evidenced through the Toolkit and that it was independent and grounded in rigorous research. Obviously, as EF told me: *“it's not down to one factor, but it is useful to have social accounting (Social Impact Toolkit) that shows human and financial benefits”*. Furthermore, it is also the case that EF's journey towards social accounting is influenced by liminality. In other words, the state of inbetweenness creates the space for innovative ideas and possibilities.

7.4 CD – Senior Manager at social housing association LMN

7.4.1 Social-minded individual

CD is part of the Senior Leadership Team at LMN social HA, who state a vision *“to make a positive difference to the lives of our tenants, staff and the communities we work in”*. Annual turnover (mainly rental income) is £22 million and LMN own and manage circa. 3,000 homes. In 2020 LMN were recognised in the Sunday Times Top 100 Best Not for Profit Organisations to work for, with very good levels of employee engagement.

CD has been with LMN for 5 years but before that he tells me its *“always been community work. So, a range of different stuff really, substance misuse, criminal justice, all the while the charity, voluntary sector, I guess”*. I asked why he'd never explored the private sector. CD explained that for him it was more about *“companies out there making profit to do something positive with it. So, it's not necessarily*

always bad. You need money to do something, don't you...? with money, you can do stuff". If you don't make money, you can't further your mission of the charity, can you?" Although CD has never worked in the commercial, private sector, he understood the value of money, that is, the fine balance between making profits and providing a service in social HAs. He ended by saying: *"money unfortunately drives everything at some point. You can't get away from it"*.

In his thinking LMN is subscribing to the notion of profit for social purpose whilst at the same time advocating market-based ideas of profit maximisation. So, there is a pull in two directions (hybridity) - he is thinking, I want to provide service, but I cannot do so without funding. As such, he is uncertain where to draw the line between "social profit" and "economic profit". A sort of tension and discomfort exists in his mind.

Inquiring further about his background, he told me that he'd been to the "other" university in Birmingham, that is, The University of Birmingham, to study ancient history and archaeology. However, he dropped out after a year and a half *"because I wanted to go and help people. I realised that a degree in ancient history and archaeology wasn't really going to further that purpose, particularly, unless I wanted to help dead people"*. Nevertheless, the time he spent at university did broaden his horizon and he realised that there were other things he could do. He realised: *"you can actually be paid and make a living from helping other people, which was something that was never really explained to me (at school). I think it's cool"*.

So, that was CD as an individual. In his leadership role at LMN, CD has aligned his social beliefs and background to the social purpose and mission of his organisation. However, at the same time, he tells me:

"I've been able to shape kind of the direction of the organisation as well, in my part. So, we've got 120 odd staff (in care and support), but being able to shape that direction, I think you in some ways, when you're in a leadership role, you're shaping the business to your values as well. So, you've got that that privilege, I guess it's good to do".

7.4.2 Transition to social accounting for wanting to show impact

In selecting CD for interview, I was interested to get a feel of the individual's (micro) view of social accounting. LMN is one of the member organizations' of ABC, and one of the early adopters of the Social Impact Toolkit²³⁴. In addition to the guide for interview I had used with AB and EF, I was also

²³⁴ Or social accounting.

interested to explore his experiences of using the Toolkit, specifically what accounting routines, or rituals he went through to make it visible, given that there was nothing before (i.e., no social accounting).

I quizzed CD on what event or situation made him think that social accounting might be useful. He said, he often thought about what could be done to show the impact of his work without lots of manual paperwork calculations. Thus, every year, he had to contend with the annual ritual of justifying to Regional Commissioners the need for Annual budgets to stay or increase. However, without independent evidence he often struggled to get his views across. Consequently, he was left in “limbo” not knowing which way to turn. The funding from devolved government was certainly required, but how could his socially impactful activities be made more visible or evidenced?

The transition to social accounting was being done away from the mainstream accounting department. Indeed, as part of this conversation, CD went on to tell me that typically, in his organization, *“that’s not what (accountants) get involved in”*. Given that the Social Impact Toolkit was something new, I assumed this may be CD’s current thinking as he was a non-accountant. The further feedback from CD was that the organization covered regulatory (and non-regulatory) Value for Money in its Governance department. Therefore, he felt that the Social Impact Toolkit might well reside in the governance department under the governance lead as opposed to mainstream accounting department. I found this interesting as sometimes it is difficult to locate social accounting in an organizational sense.

7.4.3 Social accounting: “To be, or not to be, that is the question”

So, when the idea of social accounting²³⁵ was mooted by ABC, he was very supportive. Subsequently, being able to use the toolkit and evidence the social impact of his activities in the communities was transformational for him. It seems to have become the new routine (or ritual) alongside traditional financial accounting.

In using the Toolkit, CD said that apart from illuminating the impact of his (and LMN’s work) in communities, the Social Impact toolkit might be perceived as “promotional” because there is a *“spectrum of people who love to hear the case studies, and they can read one case study and you think the whole service is wonderful. Whereas some people are more skeptical if it was just one example of*

²³⁵ Or Social Impact Toolkit.

where you did something useful. What about everyone else? Which is where the numbers come in. Different types of things appeal to different people”.

So, as a social and institutional practice (Hopwood & Miller, 1994), CD is embedding the Social Impact Toolkit at LMN by “regularising” it as a new routine or ritual (Gambling, 1987). For CD it has been a “test” or even a sort of baptism in new social reporting (Hopwood, 1978a; Hopwood & Burchell, 1980). As he explained: *“it’s been interesting, because I did it as a test really, as well....and the money and the numbers got much higher response rate”.*

In applying the Social Impact toolkit, CD showed social impact of £10,127,047 as the net saving to public services from LMN’s services in one area (town) of work. In his inbetweenness, CD wondered whether all people would understand what the Social Impact toolkit showed? How much of that is meaningful to people reading that...how much people understand it? Do people understand when you say you’ve made a £10 million pound net saving to public services? What does that mean to someone, even though there’s research to back it up. But then after further thought, CD reconciled that it was better to “try and demonstrate something meaningful” than not. Furthermore, CD said the toolkit was “easy to use” and he went on to say, *“I mean, I don’t think we would have used it had it not been easy to use”.* So, the routine (or ritual) of calculation became easy “

So, in terms of the future of this new form of social accounting, CD positively said:

“we’re probably going to start to find a way to use it more, I think and across more areas, because we just focused in one city in this instance.... we’ll probably use it in a different way with different Commissioners, I think”.

7.5 Summary of the chapter

In this chapter, I have narrated the story of three social housing individuals and their liminal experiences (Gluesing, 2016; Shortt, 2014) in relation to the how and why of accounting change and social accounting (Hopwood & Burchell, 1980). Each individual brings their own perspective at three levels of interrelatedness: individual, organisation and communities (Cunha et al., 2010; Söderlund & Borg, 2018; Thomassen, 2009, 2014). AB presents more of a meso perspective (himself and his organisation); XY more of a macro perspective (herself, her organisation and the “voice” of 90 organisations she represents in the community) and CD more of a micro perspective (himself in the social accounting process).

In the next Chapter 8, I reflect further on discussion and analysis of my findings in this Chapter 7 and the prior Chapter 6 with due consideration given to my theoretical Chapter 4 and earlier chapters.

CHAPTER 8: DISCUSSION OF FINDINGS AND CONCLUSIONS

8.1 Introduction

This chapter concludes the thesis. It discusses and summarises the findings, addresses the research questions, and the contributions made. In addition, the chapter identifies possible limitations of this research along with suggestions for future research and ends with a personal reflection.

8.2 Discussion and summary of findings

Chapter 8 aims to answer the overall research questions of this thesis: *How do individuals deal with their liminality when faced with accounting change?* and the interrelated sub-question: *How do they deal with the challenges they face whilst being in a liminal state?* Both questions link through liminality in ritual theory. To that end, the discussion in this section evolves around three main ideas and concepts. First, the idea of self-regularising individuals in the setting of UK social housing (Chapter 2); second, the anthropological concept of liminality in ritual theory (Chapter 4); and third, accounting as ritual activity (Chapter 4). These ideas and concepts are primarily focused on the individual (micro) level, leading to an anthropological perspective (Chapter 5), through inferences drawn from two empirical Chapters 6 (autoethnography) and 7 (ethnographic interviews). This then provides the broader conclusion in relation to research questions and objectives outlined in Chapter 1.

8.3 Self-regularising individuals in social housing

The UK social housing sector is recognised as an increasingly complex sector, and subject to a high degree of regulation (Chapter 2). There is sector complexity, for example, in relation to funding where HAs are resource dependent on both public funding and private finance secured on commercial terms (Mullins & Pawson, 2010). The mixed funding system in operation since 1988 has placed social HAs in a hybrid position between the state and market (Sacranie, 2012). While previously state subsidies provided up to 90% for affordable home development, this has tumbled to circa. 10% (Smyth, 2019; Smyth et al., 2020), for which HAs must seek private borrowing (C. Cooper et al., 2016) if they are to continue to achieve their missions. Subsequent financial pressures mean HAs have to think more like private sector entities as well as to have strategies to transform their operating models to fulfil their original social purpose and mission (*raison d'être*). These considerations make HAs more financially complex, managing large loan portfolios, gearing, covenants and credit ratings (Chapter 2).

Indeed, in the 21st century, the social housing sector is increasingly in flux meaning social HAs operate in a complex and fast-moving arena. More recently, the sector is observing an increased number of for-profit providers entering the field (Chapter 2, section 2.3.4) including some major players such as Legal and General, and the world's largest property investor Blackstone, which funds for-profit providers Sage Housing and MAN Plc.

In addition, there is a high degree of regulation in the sector. The Regulator of Social Housing (RSH) in England proactively seeks assurance from HAs that they are meeting three economic standards (RSH, 2015a, 2018a, 2020c) and four consumer standards (RSH, 2012a, 2012b, 2012c, 2017). Additionally, financial reporting requirements (FRS102), the housing SORP and the Accounting Direction (RSH, 2019) determine financial reporting priorities. HAs also face many operational regulatory requirements and the expectations of society to meet their mission. However, despite the high level of regulation, they continue to have a lot of flexibility/leeway in how to follow or “translate” these regulations (RSH, 2019, p. 8). Indeed, according to Manochin et al. (2011), HAs to some degree or other are self-regulating (i.e., monitoring themselves) by: self-assessment, continuous improvements, and good governance. It is in this scenario that the notion of self regularising individuals comes into being. Self-regularising individuals are key individuals in social housing who ensure that operationally and strategically HAs meet regulatory requirements and thus determine whether and how to report HAs' impact on communities and society in general. As key individuals, they are aware of (or take into account) the context in which their HA operates (Chapter 2) as outlined above.

I have studied four such self-regularising individuals through their lived experiences in social housing (Chapters 6-7). In doing so, I take a social anthropological perspective (Delaney & Kaspin, 2017; Ingold, 2018), which primarily centres upon the lives of humans, that is, “a view from below” (the emic or insider's perspective). Malinowski (1922) referred to this perspective as “the native's point of view” which therefore takes account of what self-regularising individuals think, say and do. This perspective is at the centre of the ethnographic method (Chang, 2016/2008; Denzin, 2014; Hammersley & Atkinson, 2019; Madden, 2011) used in this thesis (Chapter 5).

Given the fast-moving and high-pressure environment, it is unsurprising that self-regularising individuals experience liminality (Chapter 4). Liminality is a state of inbetweenness (Gluesing, 2016; Turner, 1967, 1969) experienced by individuals through a passage-like process (similar to a rite of passage, van Gennep (1909). In practice, the context of their HA is influential/transposed on these key social housing individuals as it allows them to cope/deal with their liminality when confronted with

accounting change (Hopwood, 1990) and other pressures including those of a financial nature/or financial pressures (Chapters 6-7).

Furthermore, given that these individuals' HAs self-regulate (Manochin et al., 2011), then in their liminality (Gluesing, 2016; Turner, 1967, 1969), self-regularising individuals will quiz themselves whether their output/outcomes will contribute to the self-regulatory nature of HAs (Manochin et al., 2011) and meet the high levels of regulation that are imposed on them. In doing so, the findings of this study (discussed in this chapter) illuminate that those self-regularising individuals can rationalise choices in their liminality and come out of liminality with "new possibilities" (Turner, 1967, p. 97), such as new forms of accounting (Hopwood & Burchell, 1980), which are operationalised as new accounting ritual activity (Gambling, 1987) (Chapter 4). The ritual activity then forms part of what Manochin et al. (2011) describe as their HAs' self-regulatory nature of self-assessment, continuous improvement and good governance.

The next section synthesises this study's findings to answer the research questions from the lived experiences of the four key social housing individuals in this study. This means understanding their common values and characteristics, past rituals, and experiences of liminality which eventually lead to new accountings.

8.4 Self-regularising individuals facing accounting change and/or financial pressures

This section builds to answer the research questions under five headings. Firstly, there is a start with the common values held by these key individuals. Secondly, it recounts rituals observed in pre-liminal state, that is, the existing/mature (old) rituals. Thirdly, liminality, and how it can be recognised (manifested), that is, the characteristics of liminality which are observed in the empirical chapters is examined, followed by the post-liminal state where new rituals are operationalised (or old rituals returned to). Fifth and finally, a further enhancement to the liminal process is explained.

8.4.1 Common values and traits of the four individuals in this study

All four individuals have a passion, devotion, and personal values aligned to their organisation (and sector). Additionally, they are key social housing individuals in UK social housing. They all shared their lived experiences with me at interview, and I knew some of them from my time in social housing

(Chapters 6-7). The experiences that were shared related to the challenges they had all faced with accounting change and/or financial pressures in social housing.

I sensed a certain passion in these four individuals for social housing and/or the not-for-profit sector. So, in the sector, I had personally spent some 10 years in total, AB all his life in housing and 21 years in his present social HA, whilst EF had done 10 years to-date. Similarly, CD had spent all his working life and 5 years to date at his current social HA. Certainly, a lot of “human” (professional) years had been dedicated by these individuals to the social housing sector. As such, they held a kind of devotion to the sector and contented to be socially engaged individuals. So, MD switched his career from the private sector to social housing because as he said: *“I felt that I needed to give something back to the communityI wanted to serve others less fortunate”* (Chapter 6). AB said: *“I kind of wanted to do something where I felt what I spent all my days doing was kind of good for society”* (Chapter 7). Similarly, EF told me: *“I’ve always been in the not-for-profit sector... proud of working there...you know, there are no shareholders calling the shots, you know, we’re able to do what we think is right”* (Chapter 7). Finally, CD’s thinking was about *“profit for social purpose”*, that is, working for *“companies out there making profit to do something positive with it”* (Chapter 7). For me this confirmed a certain affiliation and a love for what they were doing linked to a personal moral or social mission to positively impact the communities they serve. Finally, my observation is that in all cases, their beliefs and social values seemed to align well with the social purpose/mission of their respective organisations, and the end customer. Therefore, I infer a certain closeness of these individuals to their organisation as a common value (Söderlund & Borg, 2018).

In summary, these common values and traits are important in knowing the type of people they are, particularly when they enter their liminality. In doing so, a better understanding is obtained of these individuals’ final outcomes/outputs from their liminality.

8.4.2 Rituals observed in pre-liminal state

In Turner’s definition of ritual, as used in this thesis, rituals are situated within a process, that is, a passage-like process (Turner, 1967, 1969, 1982), and he sees individual’s life as a *“multiplicity of processes”* (Turner, 1969, p. 139). To better understand rituals as part of the liminality process, a three-stage process model was synthesised, developed (Turner, 1969; van Gennep, 1909), and applied to the experiences of key social housing individuals (Chapters 6 and 7).

In pre-liminal stage, mature rituals are already in existence. Examples of mature rituals fitting my working definition of ritual from the ritual literature (Bell, 1997; Collins, 2004; Durkheim, 1915; Goffman, 1967; Grimes, 2010; Kertzer, 1988) are summarised in Table 8-1 and explicated below.

Table 8-1. Mature/existing rituals observed in MD’s HA

Key understandings/Examples	Mature rituals				
	Happy Birthday Song	Food rituals	Big hug Christmas choir	Colleague of the month celebrations	Olympic ceremonies
1. Repeated action	✓	✓	✓	✓	✓
2. Prescribed order/process	✓	✓	✓	✓	✓
3. Symbolic/meaningful	✓	✓	✓	✓	✓
4. Moral beliefs and values	✓	✓	✓	✓	✓
Mature/existing ritual	✓	✓	✓	✓	✓
5. Transformation	✗	✗	✗	✗	✗
New ritual	✗	✗	✗	✗	✗

Source: author

- ✓ quality present in ritual
- ✗ quality not present in ritual

Table 8-1 is based on my key understandings from the ritual literature, in which I view key qualities of mature ritual as having four qualities: repetition, order/process, symbolic, and values (Chapter 4). I shall consider the fifth transformation quality of ritual in the next liminality section. These qualities provide the means to identify ritual or ritual-like activities in the organisation. For example, as an illustration of a mature/existing ritual in the HA, I shall take the ritual of the “Happy Birthday Song”.

So, with the Happy Birthday Song became a mature ritual because in terms of Turner, everyone comes away from their normal work duties (on being notified of a colleague’s birthday). They take time-out to go to a different office building, different office floor, or different end of same office space - when called either spontaneously or at a pre-determined time. Everyone gathers at the desk of the colleague who is celebrating his/her birthday to jointly sing “Happy Birthday”. There is repeated action (Kertzer, 1988; Tambiah, 1985) as the ritual occurs on each birthday occasion with colleagues following a prescribed order for the celebratory event with a beginning, middle and end (Goodsell, 1989) (i.e., there is structure).

The birthday is meaningful (Bell, 1997; Grimes, 2010) embedded with symbolism. The “Happy Birthday Song” and the birthday event also communicates an “extended family culture” in the HA expressing certain beliefs and values. Theoretically, in Turner’s terms, the individual taking time out of his/her normal office duties is temporarily moving away (in transit) from traditional structure to a different space (anti-structure). Thus, there is individual freedom for a short time with a sense of togetherness with other colleague, team co-operation and a sense of community/extended family. In this way, a mature/existing ritual was identified.

Apart from this particular ritual, other existing mature rituals in the HA included food rituals, Big hug Christmas choir, colleague of the month celebrations and Olympic ceremonies (Chapter 6). Overall, these mature HA rituals could be considered as part of an overarching ritual that is “communitas” (Bohannon & Glazer, 1988; Turner, 1969) or being together as an extended family.

The overarching ritual of communitas can also read over into the accounting processes of financial accounting as ritual activity (Chariri, 2017). There is a certain togetherness and teamwork associated with financial month-end. Financial accounting month-end is repeated action which is an event that happens every month on set days using a month-end timetable. The process has a start date and an end date for completion. This provides a high degree of structure, creating order rather than chaos. The event itself is meaningful with output in the form of a month-end reporting pack. In the process of producing month-end accounts, there is communication of beliefs and values. As such, financial month-end reporting can be framed as a ritual activity (Chariri, 2017; Fernandez-Revuelta Perez & Robson, 1999; Mills & Bettner, 1992). Thus, in chapter 6, the “slow” month-end accounting is the mature ritual activity. The other examples of ritual in pre-liminal state are existing component accounting (building/structure) (Chapter 6) and social value accounting (Chapter 7).

Table 8-2. Mature/existing accounting rituals observed in HAs

Key understandings/Examples	Mature rituals (or not)			
	Slow month-end	Building (structure) accounting	Social value accounting	No systematic reports
1. Repeated action	✓	✓	✓	✓
2. Prescribed order/process	✓	✓	✓	✗
3. Symbolic/meaningful	✓	✓	✓	✗
4. Moral beliefs and values	✓	✓	✓	✓
Mature/existing ritual	✓	✓	✓	✗
5. Transformation	✗	✗	✗	✗
New ritual	✗	✗	✗	✗

Source: author

- ✓ quality present in ritual
- ✗ quality not present in ritual

Next, I consider the formation of new rituals in liminality, specifically related to the four individuals in the study.

8.4.3 Liminality

Liminality is a midpoint between a start and end point and is therefore a temporary (“limbo”) state. Being situated “betwixt and between”(Garsten, 1999; Turner, 1967, 1969), self-regularising individuals spend either more time or less time in liminal period. In this “limbo” state, it is unclear what is right and wrong? The passage of time spent in liminality depends on the self-regularising individuals’ sense-making of the accounting change and/or financial pressures faced, before moving to a point of certainty (Cunha et al., 2010).

According to Cunha et al. (2010), the concept of liminality may be difficult to recognise and comprehend. This is because unless an individual actively reflects on their reactions, environment and daily work, they may not detect liminality and move in and out of their liminality without knowing. In a practical sense, liminality can occur when the individual thinks “outside the box” or blue-sky thinking, but it is more than that alone. Drawing from the thesis empirical chapters, Table 8-3 synthesises some of the key characteristics of liminality.

Table 8-3. Core characteristics of liminality

Key characteristics	Interpretation	Examples from empirical chapters 6 & 7
Inbetweenness ("betwixt and between") (Turner, 1967, p.97)	Sense-making and reflection in a crossroads moment. Ambiguity/chaos. Choices have to be made.	All four individuals, whether knowingly or unknowingly, experienced liminality. For example, AB's choices about what to do with his supported housing schemes when government funding was cut. Also, inbetweenness when it came to choices about social value reporting or ESG reporting.
Creativity and collaboration	Time for innovation and new possibilities. Space for individuals to socially interact, think, act in new ways to form and re-establish social connections. New rituals are often generated due to human creativity.	Chapter 7 - Innovation hub/lab, where new ideas were discussed and bounced off other colleagues
Communitas	Turner calls anti-structure "communitas". Being anti-structure means there is freedom for individuals to question structure and processes, such as existing/mature rituals. Communitas develops teamwork/team spirit/togetherness.	Chapter 6 - The HA CFO group working through the new Housing SORP covering the requirement for component accounting. Many HAs were represented in this group.
Blue-sky thinking	In a practical sense, liminality can be seen as the individual thinking "outside the box".	MD's alternative solution to component accounting. EF's idea of the Social Impact Toolkit. AB's thinking around sustainability and new ideas of ESG reporting.
Transitional (temporary) process	At the threshold or beginning of a new process. "Limbo" state (Turner, 1982, p.24) which must eventually dissolve as it needs structure to stabilise the intensity of the liminal process.	MD's move to faster month-end which materialised through a stepped reduction in the slow month-end timetable. The liminal period dissolved once the target of 5 days was achieved.
Transformation/change	Uncertainty to certainty. Spiral of ups and downs to a point of certainty. Unsettling for individuals as they navigate tensions and uncertainty. Impetus for change. New rituals often form/emerge.	See Table 8-4. New ideas result through some impetus for transformation/change and new rituals form/emerge e.g. ESG reporting, using the Social Impact Toolkit or faster-month-end.

Source: author

As already noted, one of the main characteristics of liminality is that individuals are "betwixt and between" (Turner, 1967, p. 97), and are having to sense-make and reflect in their crossroad moments. There is ambiguity and chaos which liminality thrives on rather than clarity and order (Cunha et al., 2010). Nevertheless, choices will have to be made as liminality is not a "sleep" state. The key social housing individuals are having to do something. For example, key social housing individuals will self-regularise (section 8.3).

In addition, liminality brings creativity (Turner, 1982) and collaboration and new rituals in helping self-regularising individuals confront and deal with an accounting change (Hopwood, 1990) and/or financial pressures. For example, in Chapter 7, there is the example of the "Innovation hub/lab" at the HA, which is a space away from colleagues' "desk", set up for colleagues to bounce ideas off other colleagues. The Lab is, therefore, a space outside social structure (i.e., it is anti-structure) where theoretically, new

thinking and the sharing of ideas takes place. Interaction and collaboration are the order of the day. Thus, helping colleagues with their liminality.

Furthermore, according to Turner, it is liminality that brings about the state of “*communitas*” (Esposito, 2013; Turner, 1969), an unstructured state²³⁶ (Bohannan & Glazer, 1988) in which all members of a community are equal allowing them to share a common experience. *Communitas* emerges where structure is not (anti-structure) and is therefore generally associated with the liminal stage of a rite of passage (van Gennep, 1909). *Communitas* is characteristic of people experiencing liminality together (a sense of community, togetherness and co-operation). For Driver (2006, p. 160), “*Turner seems to think of communitas as something like the soul or essence of ritual*”. Therefore, for example, key social housing individuals can question the mature ritual activity of the slow 12-15 day month-end (Chapter 6) or social value accounting (Chapter 7). Such questioning is then an impetus for change and/or transformation, which is a further feature of the possibility of liminality. Thus, questions as to whether something else could be done? This means that new ritual emerges in response to limitations in any existing mature rituals.

A further sign of the existence of liminality is that all liminality must eventually dissolve because it is a transit state of great intensity that cannot exist very long without some sort of structure to stabilise it. Finally, there is the feature of transformation in liminality. In the literature, (Turner, 1974b, p. 10) wrote that “*liminality is the mother of invention*”, so in its transformative capacity liminality generates new possibilities.

8.4.4 Post-liminal state where new rituals are operationalised (or old ones are returned to)

The core characteristics of liminality (Table 8-3) help in the understanding of new ritual formation in liminality. Table 8-4 highlights new rituals which have formed in liminality. It is noted that with the additional ritual quality of transformation (Chapter 4, section 4.2.2), the mature/existing accounting ritual moved to take the form of a new ritual (see Chapter 4, Fig. 4-2). My definition of new ritual then interplays with that of liminality because transformation occurs in liminality (Turner, 1967; van Gennep, 1909). For example, transformation in getting to faster financial month-end meant a marked (or radical) change in the existing slow month-end accounting.

²³⁶ *Communitas* “puts all social structural rules in question and suggests new possibilities” (Turner, 1974, 202), i.e., *communitas* is an absence or near-absence of structure.

Additionally, new rituals emerge from liminality because liminality fosters individual creativity (Turner, 1982) and team collaboration (Turner’s *communitas*). For example, the accounting change of component accounting (Chapter 6) was prepared using innovative methodology which saved time and money. Similarly, the social accounting in the form of the Social Impact toolkit (Chapter 7) was through collaboration with member organisations, and also ideas were bounced off a local university and then part funding obtained from a philanthropic organisation.

In AB’s case, after contemplating in his crossroads moment (liminality), AB introduced a new form of accounting, which was ESG reporting (the new ritual) and discarded the old reporting of social value accounting (the mature ritual). Furthermore, how EF coped with her liminality when faced with her challenges resulted in the introduction of the Social Impact Toolkit – which was an example of a new form of social accounting, reflecting social impact in communities (Chapter 3). Thus, EF (with support from ABC board) made the choice as she said to *“invest in something that will provide us with some robust evidence that was independent, that we could use in those arguments to prove the worth of, of the programme and of the services that it funds”* (EF). That something was social accounting in the form of the Social Impact Toolkit.

In this way, the findings suggest that liminality not only draws on creativity (Turner, 1982) and collaboration but brings about new rituals to assist self-regularising individuals confront and deal with an accounting change (Hopwood, 1990) and/or financial pressures.

Table 8-4. New ritual formation observed in HAs

Key understandings/Examples	New rituals			
	Fast month-end	Component accounting	ESG reporting	Social Impact Toolkit
1. Repeated action	✓	✓	✓	✓
2. Prescribed order/process	✓	✓	✓	✓
3. Symbolic/meaningful	✓	✓	✓	✓
4. Moral beliefs and values	✓	✓	✓	✓
Mature/existing ritual	x	x	x	x
5. Transformation	✓	✓	✓	✓
New ritual	✓	✓	✓	✓

Source: author

✓

quality present in ritual

x

quality not present in ritual

In the post-liminal state, self-regularising individuals are observed to operationalise new rituals formed in liminality as accounting activity (they may choose to return to the mature ritual activity, but this thesis focuses on accounting change which means examples of returning to mature ritual were not explored). Accounting as ritual activity (Gambling, 1987) is thus, found to be the output/outcome from the liminality experienced by self-regularising individuals, which potentially contributes to the self-regulatory nature of HAs (Manochin et al., 2011). For example, in CD’s example (Chapter 7), when the idea of the Social Impact Toolkit came to fruition, he supported it and embedded the toolkit in his HA. The toolkit was a new ritual (Gambling, 1987) which CD operationalised as part of the existing suite of reporting at his HA.

8.4.5 Further enhancement of the liminal process

Based on the discussion and analysis so far, I put forward a further development to the three-stage liminal process. This is “disruption” before entering liminality and “transformation” whilst in liminality.

Table 8-5 synthesises this further enhancement leading to a five-stage liminality model.

Table 8-5. Self-regularising individuals and the 5-stage liminality process model

State/stage 1	State/stage 2	State/stage 3	State/stage 4	State/stage 5
Pre-liminal Mature (old) ritual	Disruption	Liminality in ritual theory	Transformation	Post-liminal New (or old) ritual
Month-end accounts completed in 12 working days	Commercial practices due to market changes	Confusion/choices- What's happening here? New ways of seeing the sector?	Decision to move (or not)	Month-end accounts completed in 5 working days
Existing accounting was to depreciate buildings only	Housing SORP 2010 requirement for component accounting	What is going on here? What is component accounting? What is being asked of me? Is it worth it? How do I navigate component accounting change?	Some discretion on how to do it. Creatvity and collaboration results in a choice to do it in an innovative way.	Innovative methodology to do component accounting
Social value reporting	Climate change/sustainability /Funders	Confusion as to which way to go with reporting ? Social value or ESG? Pressures to maintain credit ratings	Decision to move (or not)	ESG reporting implemented
No systematic reports	Annual budget of devolved government	Confusion - Should something be done? How could impactful activities be made more visible?	Decision to move (or not)	Social Impact toolkit implemented

Source: author based on empirical chapters 6-7.

The first stage (or state) is the normal (pre-liminal) state. This is “business as usual” with any existing/mature rituals in place. So, for MD (Chapter 6) in his first example of liminality, the normal was a long month-end reporting cycle and in his second example, no requirement to depreciate house components. In the case of AB (Chapter 7), the normal was social value accounting and for EF and CD (Chapter 7) there were no systematic report before, that is, no social accounting (Hopwood & Burchell, 1980).

The second stage is disruption (pre-liminal). This is the stage just before entering into liminality state (Shortt, 2014). There is some disruption, event or situation which not only impacts the individual but also his/her organisation and society in general. Szokolczai (2009, p. 147) makes the point that “having” an experience of liminality implies that something has happened to disrupt daily life. Therefore, “*the word ‘happen’ must be taken seriously, as any experience is first of all an event*”. The data in the empirical chapters shows that these “happening” events (or disruptions) included: market changes, new organisational visions (MD, AB, EF, CD), new competition, funding (AB, EF, CD), people conflict (MD), regulatory requirements (MD), change in personal beliefs, climate change challenges (AB), protecting devolved government’s annual budget (EF, CD), and austerity (EF, CD).

Next, the disruption sends the individual into liminality (Stage 3). Turner (1967, p. 99) describes liminality (inbetweenness) as a “*stage of reflection*” where the “*reformulation of old elements in new patterns*” occurs. Core characteristics of liminality were shown in Table 8-3. Being “betwixt and between”, the individual is assumed to self-reflect and consider new or alternative ways of seeing that experience (i.e., the disruption). In a sense, the individual embraces ambiguity (Garsten, 1999). In such a state, “grey area”(Bruhn, 2009) or “twilight zone” (Nel, Pitt, & Watson, 1989), the individual deals with accounting change and/or financial pressures, but additionally he/she becomes the creator of that potentially new ritual of accounting change (i.e., social accounting). Moreover, any new accounting ritual activity (Gambling, 1987) would need to be shared through interaction (accounting as a social practice) (Hopwood & Miller, 1994) to eventually become that new ritual.

The fourth stage, and still in liminality is about transformation. This stage has a certain closeness to stage three and may be thought of as a sort of re-awakening or re-discovery for the individual. The words of Grimes (2014, p. 202) are pertinent here: “*Transformation is a kind of death and resurrection, a rebirth of sorts*”. Similarly, Hockey (2002, p. 213) explains: “*The symbolic deaths and resurrections which often take place during the liminal phase are analysed as a way of severing connection with a previous social position in readiness for ‘rebirth’ into the next and therefore of rendering passage through life orderly and predictable*”.

For example, in Chapter 6, the HA was transformed with the move from “late reporting” to “faster efficient reporting” (more business-like) and new forms of accounting for component accounting (Dar & Coombs, 2013). The interviews provided additional evidence. For example, in the AB interview (Chapter 7), over time there was the “death” of social value accounting and the “rebirth” of social accounting in the form of ESG reporting. Similarly, in the EF interview (Chapter 7), from nothing or no systematic reports before, there was the emergence of the Social Impact Toolkit (as was the situation in the case of CD). I contend that these accounting changes in the making and doing of social accounting are transformative. Transformative in the sense that they re-adjust the order (or “ritual” process).

As such, this stage of transformation provides impetus for change. According to van Gennep (1909), in his three-part ritual process, it is the middle stage (or liminality) where transformation takes place and where Turner (1967, 1969) particularly focuses. I theorise that the accounting activity of social accounting (Hopwood & Burchell, 1980), therefore, takes features of a “new” ritual, which I have defined as emerging from a mature ritual plus the transformation (Chapter 4). Therefore, these self-regularising individuals experience and use liminality to create new forms of accounting (e.g., ESG reporting and Social Impact Toolkit) when faced with accounting change and/or financial pressures. In practice, transformation is potentially a changed mindset brought on by the liminal experience. After all, even in ordinary life, a disruptive event can change the life of people and all those around them.

Fifth and finally, the findings suggest a post-liminal new normal, where new ritual are evident. Thus, key social housing individuals have moved from a pre-liminal state to liminality; during liminality they make choices and in dealing with their liminality they introduce new rituals in their post-liminal state. However, it could well be that the new normal may potentially be returning to the old normal, that is, sticking with what mature/existing rituals there are already (as in pre-liminal state). In this study, given its focus on accounting change, the four self-regularising individuals experience and use liminality to create new forms of accounting ritual and do not revert to old ritual.

In terms of new forms of accounting (Hopwood & Burchell, 1980) arising in liminality, and seen in the empirical Chapters 6-7, Chapter 3 highlighted that social accounting has wide meanings (Killian & O'Regan, 2016), and takes a range of forms (Hopwood & Burchell, 1980). My data in social housing, for example, contends that it can take new forms such as:

- Social value accounting (Interview with AB at XYZ, Chapter 7).
- ESG reporting (Interview with AB at XYZ, Chapter 7).

- Social Impact Toolkit (Interview with EF at ABC and CD at LMN, Chapter 7).
- Other similar social reporting (see Chapter 3 secondary data analysis, section 3.5).

In the literature (Chapter 3) there appears to be no definitive definition of social accounting (Owen, 2008), rather attempts to re-orientate accounting to a broader/expansive set of social variables and social interests (Mook et al., 2003). In broad terms, social accounting can be thought to cover accounts and issues “*beyond the economic*” (Gray, 2002; Killian & O'Regan, 2016) or that social accounting is essentially about accounting, organisations and society.

Nonetheless, using a narrower lens in the context of UK social housing, I defined social accounting as the accounting for impact in the work of social HAs (Chapter 3). In particular, the way in which accounting reveals the social purpose of social HAs in our society, and the ways in which the associated accounts are put together to evidence social impact. In doing so, social accounting considers impact in wider communities and society, something which accounting has not traditionally reported on (Hines, 1988; Hopwood, 1992). The wider view of social accounting ties in with self-regularising individuals who take account of the context (or “big picture”) of their HAs and the wider context. In taking account of the context, self-regularising individuals will consider, as in my own case (Chapter 6), commercial practices being brought into the social housing sector and how they can be applied to hybrid entities in a fast-moving arena. Thus, business-like faster month-end reporting and component accounting (Dar & Coombs, 2013) are examples of application of commercial practices with a hybrid twist.

8.5 Summary of findings

The findings bring to attention the idea of self-regularising individuals in the setting of UK social housing and the wider context of communities and society. This utilises an anthropological perspective where the social housing individual can be part of a bigger whole, that is, the organisation and communities (Malinowski, 1922; Radcliffe-Brown, 1922; Spencer, 1876). In this study, these individuals when confronted with accounting change (Hopwood, 1990) and/or financial pressures dealt with their liminality by bringing about new forms of accounting (such as social accounting), which were operationalised as “new ritual” accounting activity. I draw a distinction between new and mature ritual with new ritual containing the characteristics of transformation which occurred during liminality. Further, I theorise from the lived experiences of these individuals that they necessarily go through a five-stage liminality process model (Table 8-5) potentially interrelated to collective levels (Cunha et al., 2010; Söderlund & Borg, 2018; Thomassen, 2009).

8.6 Addressing the research questions

This research posed two questions regarding individuals within UK social housing who are faced with/consider reporting the impact on communities and society in general. These included an overall research question and a sub-question. The overall research question is: *How do individuals deal with their liminality when faced with accounting change?* and the resultant sub-question is: *How do they deal with the challenges they face whilst being in a liminal state?*

8.6.1 Answer to the overall research question

How do individuals deal with their liminality when faced with accounting change?

The answer to this question is that they bring about new forms of accounting, such as social accounting (Hopwood & Burchell, 1980), which are operationalised as new ritual accounting activity (Gambling, 1987). Liminality assists them to develop new rituals or choose to return to old ones. Creativity, collaboration and blue-sky thinking are evident in this liminal state. Liminality is not without challenges (as noted below) but is a useful tool for reflective self-regularising individuals. Furthermore, implicated in this process of new accountings are the social aspects of accounting (i.e., the interactions) (Hopwood & Miller, 1994), which facilitate both accounting as ritual (Gambling, 1987) and liminality (Turner, 1967, 1969), to embed innovative social impact reporting (Hopwood & Burchell, 1980) (social accounting) in social HAs.

8.6.2 Answer to the sub-question

How do they deal with the challenges they face whilst being in a liminal state?

The theoretical perspective of this study lies in the conceptualisation of liminality in ritual theory. As such, individuals must deal with their “liminal” (or inbetweenness) challenges when faced with accounting change (Gluesing, 2016; Turner, 1967, 1969). In this liminal period (Shortt, 2014), new ideas and possibilities can arise (Turner, 1967, p. 97), driven by the core characteristics of creativity, collaboration and blue-sky thinking, which are supported by teamwork, the extended HA family culture, and *communitas* (Turner, 1969) allowed these four social housing individuals to overcome their challenges.

Answering how individuals deal with the challenges they face while being in a liminal state, the empirical chapters have shown that key social housing individuals (or self-regularising individuals) who hold strong social values as common values and traits, will bounce ideas off other people, they will draw on past rituals, and they will consider the context (or “big picture”) of their HA knowing that their organisation is self-regulating (i.e., monitoring itself) (Manochin et al., 2011).

8.7 Contributions

This thesis has made contributions to theory, methodology and practice.

8.7.1 Theoretical contributions - Turner, Gambling, and Hopwood

The study has potential to make a theoretical contribution by extending the extant accounting and ritual literature with particular reference to Turner (1967, 1969), Gambling (1977, 1987), and Hopwood (1990); Hopwood and Burchell (1980); Hopwood and Miller (1994).

Firstly, this thesis has adapted and applied Turner (1967, 1969, 1974a, 1982), that is, the conceptualisation of liminality (Gluesing, 2016) in ritual theory to accounting research (Ezzamel, 2012), specifically as an extension to the social accounting literature (Chapter 3) in the context of UK social housing. It has examined how liminality as a process (van Gennep, 1909) and position (Garsten, 1999) leads to choices on whether or not to communicate social impact of HAs through reporting and accounting processes (Turner, 1967, 1969). In particular, as a process (Söderlund & Borg, 2018), liminality places an emphasis on the rites of passage (Turner, 1969; van Gennep, 1909), that is, the passage (transition) between pre-liminal state, liminality and post-liminal state (where rituals are operationalised as ritual accounting activity). Theoretically, the rite of passage serves as a “mechanism” or process to move individuals (from one state to another), which also impacts social relationships/interactions (Fogelin & Schiffer, 2015). In the case of Ndembu circumcision rituals, Turner (1967) explains that it is the ritual circumcision that transforms boys to men. Therefore, without the ritual (transformation), boys would remain boys (i.e., you remain as is). Using this analogy from Turner, when key social housing individuals are faced with accounting change (Hopwood, 1990) and/or financial pressures, they move from a pre-liminal state to liminality. During liminality they make choices and deal with their liminality by introducing new forms of accounting (Hopwood & Burchell, 1980) or not. If they do introduce new accountings, these become rituals operationalised as ritual

accounting activity (Gambling, 1987), because without the ritual there would be no transformation (or change) in the HA.

According to Turner (1974a, p. 138) *"Practically all rituals of any length or complexity represent a passage from one position, constellation, or domain of structure to another...they may be said to possess temporal structure"*. Hence, Turner infers that rituals are situated within a dynamic process rather than ritual being static or given (Handelman & Lindquist, 2005), and I have extended this insight from Turner to show that there can be a ritual loop (cycle) of mature (existing/old) and new rituals (Table 8-5) arising in liminality.

Further, liminality is a process (Söderlund & Borg, 2018). Accounting also has processes. For example, the accounting cycle (the production of accounts), when referred to as accounting process, is a series of procedures in the collection, processing, and communication of financial information. So, accounting is defined as the "process" of identifying, recording and communicating information to interested users (AAA, 1990, 1992). As a self-regularising individual, who is an accountant, I am familiar with accounting processes. Hence when in liminality, which is also a process, I am able to deal with the "processing" of information in liminality, which then translates to ritual accounting activity (Gambling, 1987).

Secondly, the study has made a contribution to accounting as ritual activity (Chariri, 2017; Gambling, 1987; Mills & Bettner, 1992; Pentland, 1993; Uche & Atkins, 2015): what is/becomes (not) ritualistic about social accounting (Gambling, 1987; Hopwood, 1976, p. 3). Gambling (1977, 1987) has positioned accounting as a ritual in an attempt to communicate. Gambling's point of reference has been tribes and tribal activity (Azande). So, he asks the question who is the witchdoctor or shaman, and whether that makes an accountant a witchdoctor or shaman. In this sense Gambling argues that with accounting you can make certain organisational practices (as if by magic) disappear or appear (perhaps doing creative accounting). Thus, Gambling has used ritual in a more metaphorical sense of the term, associating accounting with ritual witchcraft, shamans and magic (Gambling, 1977, 1987). Nevertheless, what Gambling primarily has done is to provide a certain framing and viewpoint of accounting. This viewpoint includes social interactions, although Gambling does not explore the theory and interactions in depth. This study has applied Gambling's notions of accounting as ritual (Gambling, 1987) by taking the underpinning theory and the concrete setting of UK social housing (Chapter 2). It develops Gambling by focusing predominantly on the social interactions that he deemed important, but framed through references with tribal activity, by exploring what rituals have evolved in a particular specific setting. Further, this study has sought to better understand why accounting is a

ritual activity (or not) by defining “ritual” and making a distinction between mature and new ritual in the setting of social housing. The key qualities of ritual used are: repetition, process, symbolic, beliefs and transformation. If transformation is present, then there is a new ritual which connects to the related concept of liminality (Gluesing, 2016; Turner, 1969) in ritual theory. The fact that new forms of accounting such as social accounting (Hopwood & Burchell, 1980) arise in ritual liminality (Turner, 1967, 1969) implies that such new accountings can be accounting ritual activity (Gambling, 1977, 1987).

Thirdly, this thesis has considered the social nature of accounting: how the social aspects of accounting (Hopwood & Miller, 1994) (i.e., the interactions) facilitate both accounting as ritual (Gambling, 1987) and liminality (Turner, 1967, 1969) to embed social accounting (Hopwood & Burchell, 1980) in social HAs. In other words, I have shown how accounting participates in the construction of social HAs’ notions and ideas about accounting for social impact, that is, social accounting (Burchell et al., 1980; Chapman et al., 2009; Hopwood, 1983; Hopwood & Miller, 1994).

8.7.2 Methodological contribution

My research has used ethnographic approaches (Chang, 2016/2008; Hammersley & Atkinson, 2019) about accounting change (Hopwood, 1990) and social accounting (Hopwood & Burchell, 1980) emerging from a theoretical base in anthropology (Ingold, 2018) with respect to liminality (Gluesing, 2016; Turner, 1967, 1969).

From the broader family of ethnographic approaches (Chapter 5, section 5.3) (Jackson & Cox, 2020), I make use of autoethnography (Davie, 2008; Gibbon, 2012; Haynes, 2006, 2008a, 2008b, 2013; Zou, 2020). With autoethnography I use my own personal experiences of being a professional accountant in social housing to illuminate accounting change (Hopwood, 1990) and new forms of social accounting (Hopwood & Burchell, 1980) as ethnographic data (Chapter 6). Given that I have “been there” (in social housing) for some 10 years, using autoethnography is a natural choice, and therefore, I place the “self within a social context” (Reed-Danahay, 1997). In doing so, I demonstrate the potential of autoethnography in accounting research (Haynes, 2017b).

As a methodological approach to accounting research, this is uncommon (Haynes, 2013). However, a strength of autoethnographic accounts as a reflexive form of knowledge (Haynes, 2017b) is that it acts as a base to then allow me to interview (Spradley, 1979) “others” from the same setting and with similar experiences. Thus, I have triangulated with ethnographic interviews (Chapter 7) and

documentary evidence (Chapter 3) to further elicit “the native’s point of view” with respect to “how” research questions (Chapter 1).

To sum up, there is method twist here, as in accounting research interviews are not commonly associated with autoethnography (Chang, 2016/2008). Nevertheless, this method twist, allows an innovative methodological approach to interpreting context and meaning (Haynes, 2013; L. Parker, 2009) about new forms of accounting, such as social accounting (Hopwood & Burchell, 1980) and experiences of liminality in social housing (Turner, 1967, 1969).

8.7.3 Practical contribution

Accountants tend to work in the background. My research highlights the importance of the professional accountant by identifying their fundamental and critical role to UK social housing, and particularly in relation to dealing with the challenges of accounting change (Chapter 6) and new forms of accounting (Hopwood & Burchell, 1980). As a trusted adviser, the professional accountant can influence and support the “*social accounting project*” (Gray, 2002). For example, as Chair of the Finance, Audit and Risk Committee of an umbrella body of 90 not-for profit organisations in one of the autonomous regions of UK, I have supported and approved social accounting²³⁷ for the region (Chapter 7). Moreover, given the highly regulated social housing sector (Chapter 2), the future of social accounting (Hopwood & Burchell, 1980) in other new forms such as ESG reporting (Chapter 2 and 7), will require much greater emphasis in high quality reporting. Therefore, the onus is on professional accountants to stay ahead of such new developments.

The further practical implication is the everyday professional accountant’s liminality at the micro (individual) level brings influence through social connections to his/her organisation (meso level), which then leads to impact in a wider context of the professional accounting bodies such as the ICAEW²³⁸ community (macro level). This line of reasoning implies that the individual is part of a greater whole (Söderlund & Borg, 2018; Thomassen, 2009). Practically, then, there is scope to expand from individual liminality to collective levels of the organisation and community/society levels.

²³⁷ The Social Impact Toolkit.

²³⁸ The Institute of Chartered Accountants in England and Wales (ICAEW)

To conclude colloquially, you could say: *“don’t hang onto old rituals when faced with crisis, go through liminality by hanging onto the values that underpin your work and that of HAs and be prepared to socialise to obtain new rituals that will stand you in good stead until the next crisis”*.

8.8 Limitations

This study is underpinned by an interpretivist perspective on accounting (Chua, 1986, 2019), which brings with it limitations based on the use of qualitative methods rather than mixed or quantitative methods. In particular, that I bring my personal pre-conceived biases to the study – and therefore it could be argued I am not open minded. To minimise such limitation or bias, I take a reflective approach by combining emic (insider) and etic (outsider) perspectives. By this I mean that I was an insider in social housing for some 10 years, yet this research has brought me back into social housing. In particular, questions about how key social housing individuals deal with their challenges when faced with accounting change.

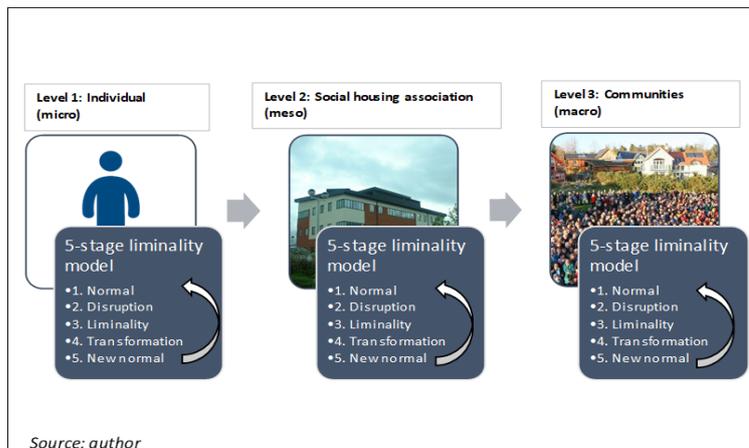
In addition, the study is in the specific setting of UK social housing and time period. Therefore, some aspects of the findings and conclusions may not be applicable to other individuals and/or sectors.

8.9 Future research

In this study I have looked for “theoretical generalisation” rather than “statistical generalisations” (L. D. Parker & Northcott, 2016; B. Ryan et al., 2002). Theoretical generalising, in the sense that I (the researcher) *“theorise about forms and meanings of social phenomena”* (L. D. Parker & Northcott, 2016, p. 1111), rather than focusing upon *“statistical occurrences in a particular population”* (B. Ryan et al., 2002, p. 149).

The notion of self-regularising individuals, the experiences of liminality (Turner, 1967, 1969) in ritual theory, and accounting as ritual activity (Gambling, 1987) may resonate with other individuals, not only in social housing, but other sectors as powerful concepts helping to generate new possibilities and ideas at individual and collective levels (Cunha et al., 2010; Söderlund & Borg, 2018; Thomassen, 2009, 2014). In terms of collective levels (Fig.8-1), the study suggests that liminality can be developed in there, but I have no (or very little) data on the other levels, so this could be an area for further research.

Figure 8-1. Theorised liminality model in accounting at three levels of interrelatedness



Additionally, in this study all four individuals have introduced new rituals in post-liminal state. However, there may be cases when individuals revert to old ritual having gone through their liminality. This is potentially a future area for research.

Finally, I observed that social impact reporting in social housing was predominantly being driven by non-accountants, such as Treasury department (Chapter 7, interviewee AB) or Housing department (Chapter 7, interviewee EF and CD). Hence, this might also be an area to explore further in future research.

8.10 Personal reflection

My PhD journey has been both enjoyable and challenging (Covid 19 impacts included). As a professional accountant, I have particularly enjoyed bringing into the research my lived experience of accounting change and new forms of accounting in UK social housing. The challenges relate to a realisation that PhD is not a straight-line journey. There are moments of diversion to explore notions and ideas and some work whilst others don't. As such, there are ups and downs along the way. Indeed, as noted by Humphrey and Lee (2004, p. 3), the PhD provides *"a rite-de-passage, a process through which people assimilate and become competent in research methods and experts in an area of research. It is by design a formal process of transformation for researchers"*.

Four final messages to take away from my thesis would be:

- The experience of liminality (Turner, 1967, 1969) in ritual theory can create new accountings.

- Social accounting (ASSC, 1975; Hopwood & Burchell, 1980) in the context of UK social housing is still relevant in 21st century.
- Accounting activity can be ritual activity – it does not need an analogy to “witchcraft” and “magic” (Gambling, 1977, 1987).
- Accounting can be social (Hopwood & Miller, 1994), so you can become more social with accounting through the lens of social housing.

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Appendix A – Participant Information Sheet

Study title

Liminality in UK social housing associations: ethnographies of accounting change.

Invitation

I would like to invite you to take part in a research study.

Before you decide whether or not to take part, it is important for you to understand why the research is being done and what it will involve. Please take time to read the following information carefully.

What is the purpose of the study?

This research focuses on accounting change in social housing associations in the UK. Its main objective is to explore the social nature of accounting and how accounting participates in social impact reporting. Transformation in social housing has placed social housing associations in a “hybrid position” between the state and market with respect to funding and between providing service and making profits. Hence, some social housing associations have explored reporting “beyond profit” and the impact that they have on society. My study will specifically focus on how social housing individuals deal with the challenges when they are faced with accounting change and/or financial pressures.

Why have I been invited to participate?

You are being invited to take part in this study because of your experience in social housing and you are someone who has influence and/or potential knowledge over the making and doing of social impact reporting. Note, a maximum of 3 participants are being selected for this study.

Do I have to take part?

Only if you want to. It is up to you to decide whether or not you wish to take part. If you do decide to participate, you will be asked to sign and date a consent form. You would still be free to withdraw from the study at any time without giving a reason.

What will happen to me if I take part?

You will be invited for an online/in-person interview (approximately 60 - 90 minutes) with you regarding your experience of working in social housing. The interview will take place at a time and location suitable to you and if on-line through an interface that is convenient for you. The interview will be audio recorded unless you ask me otherwise. Data will be anonymised, and confidentiality will be ensured.

I do not anticipate any risks to you from participating in this research other than those encountered in day-to-day life. Any potential burdens will relate to your time commitment for interview. Note that participation is voluntary and, you have the right to withdraw from study if you feel under duress.

What are the possible benefits of taking part?

Social housing in the UK is near the top of the political agenda primarily due to a housing shortage. Apart from helping to solve the housing shortage, housing associations can impact in many other areas such as homelessness, money advice, and fuel poverty. Your participation will contribute to an understanding of how key organisational actors navigate liminality (inbetweenness) to achieve accounting change. It will also be crucial in analysing the direction in which UK social housing is heading in terms of new forms of reporting, such as social impact reporting. It is envisaged, therefore, that contributions to practice (policy makers, housing regulators, government, communities) and theory will be made.

Will my taking part in this study be kept confidential?

Yes. A code will be attached to all the data you provide to maintain confidentiality.

Analysis of your data will be undertaken using coded data. The data collected will be stored electronically on a secure encrypted mobile device, password protected computer server or secure cloud storage device. To ensure the quality of the research, Aston University may need to access your data to check that the data has been recorded accurately. If this is required, your personal data will be treated as confidential by the individuals accessing your data.

What will happen to the results of the research study?

The results of this study may be published in my PhD, scientific journals and/or presented at conferences. If the results of the study are published, your identity will remain confidential.

A lay summary of the results of the study will be available for participants when the study has been completed and you will be asked if you would like to receive a copy.

Who is organising and funding the research?

I am conducting the study as a doctoral student at Aston University, Aston Business School, Accounting Department.

This research is partly funded by The Institute of Chartered Accountants in England and Wales (ICAEW) and Aston University.

Who has reviewed the study?

The research is being supervised by my academic supervisors: Professor Carolyn Cordery, Professor Ivo De-Loo, and Dr Melina Manochin and has been approved by the University Research Ethics Committee, Aston University.

In addition, the study has been reviewed and approved by the academic panel of The Institute of Chartered Accountants in England and Wales (ICAEW).

Contact for Further Information

If you require further information on this study, please contact Mohit Dar at darm@aston.ac.uk or if you have any concerns in the way this study has been conducted, please contact the Aston Business School Research Ethics Committee on e.bridges@aston.ac.uk

**Thank you for taking the time to read this information sheet and for your participation in this study.
It is very much appreciated.**

Date



Aston University takes its obligations under data and privacy law seriously and complies with the General Data Protection Regulation (“GDPR”) and the Data Protection Act 2018 (“DPA”). Aston University is the sponsor for this study based in the United Kingdom. We will be using information from you in order to undertake this study. Aston University will process your personal data in order to register you as a participant and to manage your participation in the study. It will process your personal data on the grounds that it is necessary for the performance of a task carried out in the public interest (GDPR Article 6(1)(e)). Aston University may process special categories of data about you which includes details about your health. Aston University will process this data on the grounds that it is necessary for statistical or research purposes (GDPR Article 9(2)(j)). Aston University will keep identifiable information about you for 6 years after the study has finished.

Your rights to access, change or move your information are limited, as we need to manage your information in specific ways in order for the research to be reliable and accurate. If you withdraw from the study, we will keep the information about you that we have already obtained. To safeguard your rights, we will use the minimum personally identifiable information possible.

You can find out more about how we use your information at www.aston.ac.uk/dataprotection or by contacting our Data Protection Officer at dp_officer@aston.ac.uk.

If you wish to raise a complaint on how we have handled your personal data, you can contact our Data Protection Officer who will investigate the matter. If you are not satisfied with our response or believe we are processing your personal data in a way that is not lawful you can complain to the Information Commissioner’s Office (ICO).

Appendix B – Consent Form

Research Title:

Liminality in UK social housing associations: ethnographies of accounting change.

Name of Researcher:

Mohit Dar, Doctoral Researcher, Accounting Department, Aston University, Aston Business School.

Please initial boxes

1.	I confirm that I have read and understand the Participant Information Sheet for the above study. I have had the opportunity to consider the information, ask questions and have had these answered satisfactorily.	
2.	I understand that my participation is voluntary and that I am free to withdraw at any time, without giving any reason and without my legal rights being affected.	
3.	I agree to my personal data and data relating to me collected during the study being processed as described in the Participant Information Sheet .	
4.	I agree to my interview being audio recorded and to anonymised direct quotes from me being used in publications resulting from the study.	
5.	I agree to my anonymised data being used by research teams for future research.	
6.	I agree to take part in this study.	

Name of participant

Date

Signature

Mohit Dar

Researcher's name

Date

Signature