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## SHARING IS CARING: MEDITERRANEAN TIME BANKING IN A MULTIDIMENSIONAL CRISIS SCENARIO

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### ABSTRACT

Time banks (TB) have spread all over Europe as part of a wider expansion of alternative economic spaces. Much of the existing literature has focused on UK and US time banking models, while TBs in other regions have been overlooked. This article contributes to a feminist understanding of time banking in a crisis context and, specifically, analyses possible particularities of Mediterranean TBs on the basis of case studies from Emilia Romagna (Italy) and Andalucía (Spain). The article describes the methodology and introduces the perspectives of Feminist economics before outlining the origins and development of time banking initiatives in both countries. The second section explores the history and characteristics of the selected TBs, presenting details of their objectives, member motivations and exchanges. The discussion analyses the contributions of Feminist economics to the understanding of time banking, and the conclusion provides a summary of the most important ideas.

### KEYWORDS

Time banking, Alternative economic spaces, Feminist economics, Multidimensional crisis, Mediterranean region

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## 1. INTRODUCTION

Time Banks (TB) have been defined as “community building initiatives which enable people to exchange goods and services using time as money” (Seyfang 2004, p.1). The basic principle of time banking is that people use units of time as currency (1 unit/credit = 1 hour of labour), with each person’s time valued identically regardless of the type of services provided. Essentially, this means that all skills are considered to be of equal value with the currency lying in the time it takes to deliver these. Every TB shares this same basic schema of “an-hour-for-an-hour”.

Much of the existing literature has focused on time banking models from the UK and the US (Valor and Paoikonomou 2016), with most papers describing TBs as a social innovation tool oriented toward community building, usually operating in areas of social exclusion, confined to unskilled personal services and dependent on grant funding (North 2003; Seyfang 2004; 2006; Dittmer 2013). This literature describes a degree of dependency that can be largely attributed to the central role of the paid ‘time-broker’ considered essential to the adequate development of any project. This ‘time-broker’ is a salaried member of staff responsible for managing the project, maintaining and updating the database of requests / needs and offers / abilities, organizing events and searching for partners and funding.

Although radical economic geographers have tended to focus more on alternative or social currencies than on TBs (Dittmer 2013), their insights have thrown some light on the general dynamics of alternative economies where these are defined as “circuits of consumption, exchange and production sustained over space and time” which “disrupt and destabilize the irrevocable association of ‘economy’ with ‘capitalism’” (William, Aldridge, and Tooke 2003, p.17). Some of the more critical authors state that institutional support for time banking derives from the neoliberal intent to dismantle the welfare state, citing the interest shown in TBs by advocates of the ‘Big Society’. “Fitting time banking into this narrative ensures its utilisation within neoliberal ideologies, rather than [in the] enact [ment of] local community resistance” (Gregory 2014, p.171). North (2003; 2014) states that as TBs are oriented toward community building and not toward solving the problems of the capitalist industrial system, unlike alternative or counterculture currencies such as Local Exchange Trading Systems (LETS), TBs should really be considered complementary currencies. However, authors such as Blanc (2011) place TBs within the group of second-generation community currencies and defend their radicalism and non-capitalist character, stating that the emphasis on the time element in time banking contradicts key temporal aspects of neoliberal theory and practice, even where these are adopted as a tool within the Big Society (Gregory 2014).

The premise for the present article is that, while the previously mentioned authors undoubtedly make an important contribution, these approaches alone are unable to provide a full understanding of the issue of time banking in Europe. Descriptions of the characteristics of time banking in the UK and the US do not always reflect the reality of many TBs in other European countries. In order to fill this gap, Feminist Theory in general, and a Feminist economics approach in particular, can contribute to a broader consideration of the institutional framework directed at facilitating or not facilitating this type of exchange. Applying this Feminist economics approach to the study of TBs, provide useful multidimensional lenses through which to view this question, as will be explored in the theoretical review section.

The aim of the following pages is to explore the differences between TBs situated in South European Countries and those in the UK, with particular emphasis on widening understanding of the origins, evolution and particular features of time banking in two countries of the Mediterranean region: Italy and Spain. This objective is to be understood in the wider context of the analysis of how different options in the distribution of care costs among the market, state, community and family contribute to explain different patterns of alternative economic spaces. This will be attempted through the case study of two Mediterranean TBs (Modena TB, in Emilia Romagna, Italy, and Ecolocal TB in Seville, Andalucia, Spain). It is important to highlight that case studies analyse the complexity and unicity of a process or phenomenon in its real context. Therefore, their main objective is not the generalization but the documentation of multiple perspectives and conflicting viewpoints and the comprehension of the dynamic of change (Simon 2009). The choice of two TBs from different geographical areas will allow for the illustration of local trends and patterns arising from significant changes to the welfare regimes derived from a multidimensional crisis scenario; an issue of major interest to Feminist economics.

Italy and Spain can both be classed as falling within the Mediterranean welfare regime Esping-Andersen (1999). This model has been criticised and analysed in greater detail by feminist scholar such as Threlfall, Cousins, and Valiente (2005), who proposed the notion of a 'Mediterranean gendered social policy regime'. According to Moreno-Mínguez (2007), this regime relies largely on familiarism and an asymmetric distribution of paid and unpaid family labour between men and women. The materialization of this regime is not homogeneous, however, and there are important sub-regional particularities. In Italy and, to some degree, in Spain, high levels of decentralisation in social policies reinforce regional diversity: while Emilia Romagna is characterised by robust local welfare services rooted in a long tradition of a strong and mobilized civil society and left-centre governments, socio-economic indicators in Andalucía show deeply-rooted, historical delay and relatively weak regional and local public services. In relation to that, the importance of family network contributions to welfare in Andalucía has been studied extensively (Rodríguez Pascual 2008; Barbadillo 2008) and it is possible that these have been reinforced in recent years in response to the recession.

By comparison, the UK (together with United States, Canada, and Australia) falls under "the liberal regimes" (Esping-Andersen 1990); a group of states also classed as Schumpeterian workfare states (Wheelock, Oughton, and Baines 2003; Jessop 1993). Among these regimes, state interventions are clearly subordinated to market mechanisms and individuals are fundamentally considered market actors and encouraged to seek welfare via the market (Gálvez-Muñoz, Rodríguez-Modroño, and Domínguez-Serrano 2011). Feminist criticisms of these perspectives have added a further strand to the analysis in terms of the strength or weakness of commitment to the 'male-breadwinner model', where the UK comes out as having a "strong male-breadwinner model" (Lewis 1992, Gálvez-Muñoz, Rodríguez-Modroño, and Domínguez-Serrano 2011). Understanding the diverse underlying systems will help to explain the development of the different time banking models.

The next section describes the approach and methodology and it is followed by a theoretical framework presenting Feminist economics perspectives. The findings are presented in the form of: (i) a summary of the origins and development of time banking in the two countries, exploring the history and characteristics of the selected TBs, and; (ii) data produced by TB members and managers, including objectives, member motivations, types of services exchanged and discourse on the crisis. The discussion explores time banking in relation to Feminist economics approaches, before the key ideas presented in this article are summarized in the conclusions.

## 2. APPROACH AND METHODOLOGY

This article adopts a case study approach focused on two Mediterranean TBs operating on the premise that such an approach is particularly useful when the boundaries of the studied phenomena and the context are not clearly evident (Yin 2003) and where a deep understanding of the political, sociological, and cultural context is therefore desirable (Yin, 2003; Simons, 2009). Following well-established practices, a mixed-method approach has been used with a combination of:

- 1) Micro-Ethnography, and Netnography<sup>i</sup> through: a) participant observation of TB offices and management activities, social events, member meetings, and exchanges of services; b) document analysis: newspapers, articles, leaflets, and TB reports and evaluations; c) individual and group interviews of 22 TB members and managers, plus 5 key informants and evaluators; d) digital and social media coverage (blogs, digital platforms, Facebook, YouTube channels); e) participant observation in three regional and two international TB conferences.
- 2) Questionnaires (with open and closed questions) to TB members of Modena and Ecolocal. (with a total of 112 questionnaires returned: 47 from TB Modena, 65 TB Ecolocal). In both cases men were slightly overrepresented as respondents.
- 3) Statistical analysis of TB databases (member profiles, offers / demands, exchanges) and the responses to questionnaires.
- 4) Analysis of interviews with the Atlas.ti software.

The Atlas.ti (V.7) software "offers tools to manage, extract, compare, explore, and reassemble meaningful pieces from large amounts of data in creative, flexible, yet systematic ways" (Friese 2012). In this project, it was used to

select, organise, code, and analyse quotations from interviews. The coding process consisted of two steps: first, an initial general code list was generated from the prior literature review and; second, open-coding was implemented to catch emerging and particular aspects of the TBs. Codes were used as classification devices, with different abstraction levels, in order to create sets of related information units that could be later compared.

The participant TBs were chosen following interviews not only with their managers but also with the managers of another six TBs in each region who provided information about different time banking projects. They were selected because all shared some common characteristics:

- Both are urban and community TBs (not directly run by city councils). Italian and Spanish practitioners usually distinguish between municipal and community TBs, the former are promoted and managed directly by the city councils while community TBs are created and run by associations, citizens' organisations and movements, with or without public grants.
- Both were accessible and open to collaboration in the research.
- Both had a high degree of permanence over time (some of the other TBs contacted and interviewed at the beginning of the research period had not survived).

Ecological TB was contacted in 2007. The researcher attended the TB launch and became a member herself. As a result, she attended most of the TB member meetings over more than eight years and made several exchanges. In 2009, she became a member of the self-managed coordination team; a position that gave her access to internal discussions and management tools and skills. Modena TB was contacted for the first time in May 2009 in preparation for a four-month research visit to the city (June-September 2009). In March 2014, the researcher returned to Italy and stayed in the city for a short period for further interviews and participant observation. Communication with Modena TB remained open between 2009 and 2014 in the form of emails, document exchange and annual updates on developments within the TB.

### 3. THEORETICAL FRAMEWORK. A FEMINIST ECONOMICS PERSPECTIVE

Edgar Cahn is recognised as the creator of the time dollar projects adapted to form the basis of the UK TBs. These projects were originally built upon the ideas of 'core economy' and 'co-production' (Cahn 2004), with recognition of the social contribution to wellbeing made by tasks related to care and the non-monetarized economy, and in response to the need to redefine economics. It is true that this author stresses the importance of the non-monetary sphere of exchanges and work fundamental to daily life, however, when analysed through a feminist lens, his proposal is rather disturbing due to its rather shallow treatment of the question of patriarchal regimes, institutions and power relations. Cahn fails to engage with the theoretical complexity of care work and does not consider the extensive feminist literature on the topic.

Feminist theorists have long reflected on the problems posed by unitary conceptualisations of households and communities, considering how gender inequalities are constructed and contested within these spaces (Arwal 1997, Harding 2008). Within this framework, feminist economists (together with feminist economic geographers and feminist sociologist) have specifically engaged with the theorization and analysis of care work. Feminist Scholarship is defined by its strong social and political commitments. Therefore, acknowledging that these contributions are fundamental to any attempt at a more radical redefinition of work, care, sharing and citizenship in society, the following paragraphs cover some of the concepts offered by Feminist economics that can lead to a better understanding of TBs and its potentialities as a tool for social change.

Although feminist economists cannot be identified with one particular paradigm or monolithic approach, their approaches tend to share five main components, namely the: a) incorporation of caring and unpaid labour as fundamental economic activities; b) use of wellbeing as a measure of economic success, in particular from the capabilities approach (Sen 1984, 1993, 2004); c) analysis of economic, political, and social processes and power relations; d) inclusion of ethical goals and values as an intrinsic part of the analysis; and, e) interrogation of differences by class, race-ethnicity, and other factors (Power 2010).

The origins of Feminist economics can be linked to the 'discovery of unpaid work' (Himmelweit 1995) and the 'domestic labour debate' of the late 1960s and 1970s (Molyneux 1979; Dalla Costa 1972).<sup>ii</sup> These initial conceptualisations of domestic work were useful but also reductionist in a way that obscured many of the distinctive features of this form of labour. This was due to the tendency to mirror, apply and validate a model of wage labour in manufacturing, rather than developing the analysis of care labour on its own terms (Himmelweit 1995, p.1). As a result over recent decades, discussion has moved from the notion of 'domestic work' to a wider definition of 'care work' and 'care services' (Borderías, Carrasco, and Torns 2011).

This change of perspective rejects the abstract individualism of neoclassic approaches. For example they have focused on the disarticulation of the independency/dependency dichotomy by demonstrating that it is not only those we usually consider dependent (children, the elderly and people with long-term illness) who need care, but also individuals usually considered independent (healthy adults), as they still require sympathy, emotional support, the provision of a listening ear, etc. and as every individual in society has needed, or will need, some type of care at given moments of their life cycle (nurture and care as a child or future care in old-age). Fineman, extending her previous work on dependency, has developed a theory of vulnerability as a way to problematize the 'autonomous' subject of liberal law and politics (Fineman and Grear 2013), i.e. the *Homus Economicos*. Moreover, from the 1980s another increasingly important line of research into paid care work has described a distinction between the idealized hypothetical market of impersonal exchange and real markets with their dimensions of provisioning, relationships, emotions and incomplete commodification (Folbre and Nelson 2000; Ettlinger 2004).

In addition to these, feminist economists have made an important contribution to welfare regime analysis, showing how different options in the distribution of care costs among the family, market, state and community, what Razavi terms the "care diamond" (2007), can determine a diversity of situations regarding women's employment, demographic behaviours, and household strategies in different countries (Gálvez-Muñoz, Rodríguez-Modroño, and Domínguez-Serrano 2011; Lewis 1992). Over recent years, feminist economists have also performed a rich analysis of the turbulent times in which we are living, proposing conceptual widening of the term 'crisis' to mean a 'multidimensional crisis' (Gálvez-Muñoz and Torres 2010; Pérez-Orozco 2014; Gálvez-Muñoz 2014). This outlook claims that the 'crisis' started well before the credit crunch in 2007, as, in reality, the crisis process includes the notions of: the 'social reproduction crisis' or crisis of care (Benería 2008; Pérez-Orozco 2006), as has materialized in global care chains (Hochschild 2000); together with the ecological crisis, analysed in Ecofeminist approaches highlighting how the patriarchal social structures that oppress women also oppress and harm nature (Mies and Shiva 1996; Warren, Cheney, and Cheney 2001; Herrero 2013), and the values and political crisis (Pérez-Orozco 2014), potentially related with the ideas of post-democracy and post-political existence (Mouffe 2005; Swyngedouw 2011). In addition to this, some Feminist researchers have also focused on the differentiated impacts of recession and austerity measures on women and men, and on gender equality around the globe (Gálvez-Muñoz and Torres-López 2010; Elson 2010; Bettio et al. 2012; Addabbo, Rodríguez-Madroño, and Gálvez-Muñoz 2013).

Simultaneously, over the past 25 years, feminist economic geographers have also analysed reproductive labour and the gender order. They have drawn attention to the cultural construction and interaction categories of difference like gender, class and race, challenging some of the more generalized categories and frameworks of analysis within Economic geography such as regional development, labour, the market, the state and, more recently, the crisis and financialization (MacLeavy, Roberts and Strauss 2016, Pollard 2012). Authors such as Gibson-Graham (2006; 2008), have explored the language of 'diverse economy framing', analysing large economic spaces where the commons are maintain and expand and where there is a prevalence of alternative socioeconomic relations and work logics beyond those of capitalist market-oriented exchange. By showing how non-capitalist initiatives have the capacity to penetrate capitalism, these authors liberate and offer alternative scripts, which enable the recognition, expansion and legitimation of these alternative economic and social forms. In their own words: "Our agenda is to destabilize the discourse of capitalocentrism that situates a wide range of economic practices and identities as the same as, opposite to, a complement of, or contained within capitalism." (2008, p.223). Their work has strongly influenced Economic Geography literature about "alternative economic spaces" (see Leyshon and Lee 2003) and can be consider a fundamental bridge between radical geographers and feminist economists (see del Moral-Espín 2016).

#### 4. FINDINGS: A MEDITERRANEAN HISTORY OF TIME BANKING

This section will explore the origins of time-banking in Italy and Spain and the history of the two selected TBs, identifying some similarities while also highlighting other features reliant on specific constraints particular to Emilia Romagna or to Andalucia. This exploration is guided by Feminist economics perspectives and addresses some key topics within this subdiscipline. One fundamental issue to take into consideration is that although the origins and trajectories across countries may vary, time banking does reveal one strong common feature, as women seem to be overwhelming represented in all TBs (Boyle 2013): 65% to 67% of membership in the Italian National Association of TB (personal communication 2015); above 65% of the total membership of Timebanking.UK (del Moral-Espín 2013); and, over 68% of members in Spain (Valor and Papaoikonomou 2016).

Scholars such as Seyfang (2004, 2006), Dittmer (2013) and UK practitioners (Simon 2010) have reported on the roots and developments of TBs in Europe in terms of a UK adaptation of the US Time Dollar model created by Edgar Cahn in the 1980s<sup>iii</sup>. However, Blanc (2011) acknowledges that the original schemes for the Italian TBs are believed to have developed independently of Cahn's model (Blanc 2011). In fact, the origins of continental European time banking lie in the Italian women's movements and socio-political debate on social time and urban timetables in 1980s Italy, which could be seen as a continuation of the mentioned 'discovery of unpaid work' and the 'domestic labour debates'. Feminist claims for a more equitable distribution of domestic and care work were embedded into a bill proposal promoted by the 'female section' of the Italian Communist Party in 1990. The proposal, known as *Le donne cambiano i tempi* (Women Change the Times), called for expanded provision of public services and specific co-responsibility and work-life balance measures, along with a full redistribution of total working time (Sezione Femminile PCI 1990). While the proposal was not adopted by Parliament, some significant theoretical and operational impacts were seen in practice with the development of less ambitious laws and regulations relating to the reformation of urban timetables and the development of Italian TBs (Torns 2001; Lagarreta 2014). In Italy, the very first Banca del Tempo (TB) initiative was started in 1991 in Parma (Emilia Romagna) But it was not until 1995, that a new type of TB was born in Santarcangelo di Romagna (again in Emilia Romagna) with strong backing from the City Council Equal Opportunities Committee. This TB was the first to establish the philosophy, rules, and instruments common to most Italian TBs today (Amorevole 2005).

The model was swiftly applied in other cities of the region and, later, in other Italian cities. By 1997, there were 24 TBs in operation, and the number had risen to 53 by 2015 in Emilia Romagna alone, according to the official TB regional platform. Many local policies supporting TBs were originally backed by Local Public Administration reform law stating that the mayor had the power to coordinate opening and closing hours for public services. Some years later, a national law concerning family care and parental leave (Act 53 / 2000) included a specific article on time banking (Art. 27). This article allows local administrators to promote and support TBs by providing offices, funds and training. It also makes it possible for City Councils to become members of the TBs and to exchange services (without this substituting their institutional activity). Despite receiving some degree of support (which have reduced more recently due to recession and budget cuts), most of the TBs in Italy are run by "volunteers" or in return for time-payment, in a way that really distinguishes them from the UK model.

The first TB in Spain opened in 1998 in Catalonia using the Italian women-led model (Torns 2001; interview with Josefina Altés, 2012). It took some time for the first initiatives to follow in Andalucia, and even longer for the general public to become involved. By 2010, only 14 of the 163 TBs in Spain were in this region, however, just two years later the situation had clearly changed, with the number of TBs rising to 40 in Andalucia and 291 across the country (Gisbert 2012). The total number of TBs appears to have remained stable in recent years. Although the survival rate of TBs is generally relatively quite low, new TBs are constantly being created and currently there are more than 50 TBs in Andalucia. Despite the acceleration, no national or regional laws have been passed on TBs apart from one in the region of Galicia (North-West Spain). Time policies and urban timetables plans (which are regulated by the national law for the effective equality of women and men) have not seen strong development in Spain, with a few notable exceptions such as Barcelona city. At regional level, TBs have received some support from the Andalucia Regional Government, in particular through the Equality and Social Welfare Council. The Andalucia 'White Book on Active Aging' recommended TBs as an active aging tool (Consejería para la Igualdad y Bienestar Social 2010) and, from 2010, the Andalucia Women's Institute (an agency dependent on the Equality and Social Welfare Council) has offered an online training course to support women's associations in launching and managing TBs. The social explosion of May 2015 was also a key milestone and a great catalyst for the TB move-

ment. The outbreak of the 15M or *Movimiento de los indignados*, in May 2011, led to the formation of neighbourhood assemblies, many of which developed community TBs. Although these frequently folded quite soon after they were created, they were a good example of practices that reproduce and expand the commons. In any case, today Municipal TB with paid time-brokers coexist with community TB run by its members.

#### 4.1 Two TBs. Diversities and similarities in the Mediterranean region

Modena TB is one of the oldest surviving TBs in Emilia Romagna. It was created in 1998 by people with political experience and with backing from the District Council. The group formed the *Banca di Tempo Modena* (Modena TB) as a non-profit volunteering association open to everyone and for the sole purpose of time banking. In the words of one member: "There are no particular requirements [to become a member] except for the willingness to share the sort of pleasant exchanges that used to happen among neighbours and friends in the past" (Modena TB Webpage, 2008).

Modena TB has received on-going local and regional public support throughout its lifetime in the form of: office space, computers, training and networking, and restricted, almost symbolic, annual funding. The cost of running the TB is relatively low because it is run by members on a time-paid non-professional basis, meaning that the members who devote time to the management and coordination tasks are rewarded with time credits in the same form as any other service exchange. Regardless of this, every member pays a small annual fee (€10 in 2014) to cover TB expenses in order to avoid dependency on public grants. When told of the existence of paid professional time brokers, members of this TB found the concept bizarre. They were totally unaware that such a model existed and rejected the possible benefits of the professional paid-work model as this would mean losing their autonomy from public agencies. While this TB is a stand-alone association, it also has important links with local grassroots movements and initiatives on cooperative and ethical production and consumption such as the local Degrowth networks.

The number of members of Modena TB has increased significantly over time: from 45 in 2006, through 125 in 2010 to 162 in 2013. Over the same period, the average age of members has decreased (although only 11% of members are 35 years-old or younger) and the number of men has increased slightly (up to 32% although it is still a feminized space). The education level has increased (28% of members hold a graduate or postgraduate degree) but also the unemployment rate within members, up to 7.5% in 2013. Data collected from interviews suggest that these changes may be connected to the take up of digital and social media following the election of a new, younger president (a woman) in 2006. Modena TB has a high rate of annual exchanges in comparison with other TBs in the region, totalling 1,926 services and 6,169 hours exchanged in 2013, of which 1,427 hours and 505 services were office and management hours (data provided by the secretary of Modena TB).

Over in Spain, the *Ecolocal TB* was created in 2007 by an environmental educators' association known as *El Enjambre sin Reina* (EsR - The Swarm with no Queen) founded in the same year. This TB is just one of the many projects developed by this association over the years in connection with other groups including academics, feminists, environmentalists, and consumers (urban gardening, agroecology, food sovereignty and gender or gifting bazaars). Since 2011, both the association and the TB have been housed in a social co-rented space known as *La Rendija* (meaning a narrow gap) a coworking space shared by associations, workers cooperatives and NGOs (not by individuals or freelancers) which includes a "self-managed production and consumption space" in the form of a shop where local and ethical products are sold. In this sense, once it is a good example of diverse economy practice and of communing in the sense that Gibson-Graham and other diverse economies researcher gives to the term.

Of all the projects, the TB has demonstrated the greatest continuity over the years, but it outgrew the physical office long ago, moving onto a digital platform (launched in 2009) and reducing administration to a minimum. The TB was initially developed on a purely voluntary basis by a group of 4-7 people, most of whom were members of EsR. As the initiative developed, EsR started contracting members part-time to coordinate association activities including the TB, sometimes for terms of up to 6 months. Funding for this was provided by a small local council grant for solidarity projects which was available some years but not others.



The Ecolocal TB has no membership fee and, unlike Modena TB, members sign up only once with no need to re-new their membership each year. This fact alone may go some way toward explaining the high number of TB members (278) at the close of 2013. Women make up more than 60% of members and almost half of all members are aged between 25 and 35 years, with an average age of 34. Approximately 48% of members have a university degree and 25% have postgraduate qualifications. Despite the levels of qualification, unemployment among members stands at almost 41%, possibly as a reflection of general unemployment in Andalusia (the highest rates in Spain), mainly among women and young people.

Fewer exchanges are made here than in Modena, with just 72 services and 108 hours exchanged in 2013. When looked through feminist economic lenses, these figures are somewhat misleading though, as they hide much of the reproductive and management work necessary to maintaining the TB, and also do not account for many of the workshops and events held by EsR promoted or attended by TB members. There are currently two other TBs in the city of Seville. It is interesting to note that one of these is run municipally by the local services, while the other developed from a 15M neighbourhood assembly.

**Table 1. Modena and Ecolocal TB characteristics**

	<b>Modena (founded in 1998)</b>	<b>Ecolocal (founded in 2007)</b>
<b>Promoter</b>	District Council & Independent Association	Non-profit Organization (stand-alone)
<b>Manager</b>	Self-managed / Time-paid	Professional/ Voluntary/ Time-paid
<b>Funds</b>	Members & Regional and Municipal grants	Self-raised & Regional and Municipal Grants
<b>Nº Members (2013)</b>	161	278
<b>Nº Services/Hours Exchanged (2013)</b>	1832 Services 4503 hours	74 Services 127 hours
<b>Challenges</b>	Increasing workload, intergenerationality, Digital Competences	Low number of exchanges, hegemonic logics/neoliberal identities

Source: Author generated.

When looking for commonalities, some elements of similarity can definitely be found, between these two Mediterranean TBs. Both of these are relative independent of the type of grants and contracts that determined the diverse areas and potential membership of many British TBs, and they are both promoted on an Association basis. Again, both of them are mainly coordinated by members, either on a time-based or volunteer basis, while British TBs usually have a more professionalized profile and a higher degree of dependency due to the central role of the paid 'time-broker'. In keeping with the literature (Amorevole 1999; Torns 2001; Boyle 2013; Valor and Papoikonomou 2016; Carnero, Martinez, and Sánchez-Mangas 2014), survey data analysis and interviews in the course of this research show that the socioeconomic profile of the people involved in Spanish and Italian TBs is generally of an educated middle-class person whereas the target population for many British TBs lives exclusively in deprived areas (Seyfan 2002).

In both cases, Modena and Ecolocal, the TB management has been promoted and facilitated in recent years through intensified use of digital technologies, promoting decentralized network management. From almost exclusively 'pen-and-paper' beginnings, the two entities have now incorporated digital technologies to become 'combined TBs' (del Moral-Espín and Pais 2015). This means that each member can access a password-protected digital platform where they can: view other member profiles; post offers and requests; view those of other members; contact each other; transfer time credits once the exchange is completed; and, comment on and rank the quality of those services.

#### **4.1.1 Objectives and motivations**

In its promotional leaflet, the objectives listed by Modena TB aim to recreate the 'good-neighbourhood-relationships' of former years, breaking down isolation and improving quality of life.

"The exchange of time that we promote here, is not a mere exchange of equivalents, precisely because of the qualitative value of time. The exchange of skills also becomes an exchange of existence (...). The emphasis is not on the service itself (which would be performed effectively by any professional), but on the quality of relationships for which the service is just the means to a higher end." (Modena TB webpage).

Ecolocal TB expresses its intent in different terms, stating its objectives as being to promote: a) equal valuation of all forms of knowledge and activity as a way to counter social and economic inequalities; b) social networks and the fight against social isolation; c) awareness of our own abilities and those of other people; d) equality (men-women; young-old; native-migrants) (Ecolocal TB Secretary 2011).

The objectives and member profiles of these TBs are reflected in the types of motivation acknowledged by Ecolocal and Modena TB members in the questionnaire. The survey included an open question on why members had joined the association and analysis of the answers showed four main categories of response: sociability; political / philosophical beliefs; material / practical need or supply; and use of leisure or free time / other.

**Table 2. TB Member Motivations**

	Modena TB			Ecolocal TB		
	% f	%m	%total	%f	%m	%total
<b>Socialization</b>	24	24	24	6	12	9
<b>Political / Philosophical</b>	32	36	34	52	39	45
<b>Material / Practical</b>	24	16	20	13	15	14
<b>Leisure time&amp;Others</b>	16	28	22	29	33	31

Source: Author generated on basis of TB members' survey

The first marked element seen in the responses is the strong presence of political / philosophical motivation (34% of the responses in Modena TB and 45% in Ecolocal TB), with both women and men stating these were a significant element in their decision to sign up. The full answers refer to ideas such as: "moving away from the dependency on money", promoting social or even revolutionary values, constructing a different kind of society, or promoting the Degrowth movement. They express deep discontent with the current economic system which confirms the idea of crisis of values and political crisis ("the monetary system is corrupt and manipulating"; "there is excessive commodification and reification of social relationships"; "personal commitment to my political option: anti-capitalist, antimilitarist and ecological") while also stating that the TB is "a community ruled by the values of trust, and caring" and a tool via which to promote "another economy" and "an alternative life". Some members adopt an expanded definition of work that clearly connects with ideas of Feminist economics:

"We're corrupted by the idea that the real work is salaried work. It's almost a myth, it isn't fair but that's how it is," (Male 1, Ecolocal).

For Modena TB, socialisation is the second most cited motivation, although this is also bound up with material or practical motivations in the case of most women. By 'socialisation' members mean: not feeling alone and isolated, meeting people of different ages and profiles, or "becoming part of a community that shares a set of values". This seemed to be especially important for people in their 50s or the retired:

"After working for more than 40 years (...) I had to take retirement (...). I found plenty of company in the TB. I needed to be surrounded by people" (Female 2, Modena).

On the other hand, only 9% of Ecolocal respondents showed this kind of motivation (more men than women). None of those interviewed admitted to having social needs but some mentioned making friends as a secondary effect or as the outcome of other people's motivations:

"For example, I met one of my best friends at a TB meeting. She was vegetarian and I was interested in learning more about vegetarian cooking, so we started talking and meeting" (Female manager-member 2, Ecolocal).

Members of both TBs transmitted some degree of a nostalgic (and somewhat idealized) vision of the virtues of trust, mutual help and community life in the past that they believed have been lost in modern times. This appears to be a common element in the discourse of TB members and managers in Italy, just as it is in Spain and the UK. This particular element reveals that time banking practices more greatly resemble the ideas of 'sharing in' (extending the circle of people who can enjoy the benefits of the shared resource, desire for and experience of a feeling of unity and a degree of sense of self) than to 'sharing out' (dividing a resource among discrete economic interests) (Belk 2010).

The importance of material and practical motivations tended to be minimized in interviews with members and managers of both Mediterranean TBs. However, in the survey they were mentioned by 20% of Modena members, with a clear bias toward women. Many respondents referred to very specific services, some of which are related to domestic and care work. The full answers reflect the fact that these motivations may change over time:

"At first, I was just looking for a cat sitter for the weekend, and then I fell in love with this idea of mutual help" (Member, Modena TB blog).

Only 14% of Ecolocal members express this category of motivation. Their statements explain that they are unemployed or have part-time or precarious jobs and that time banking allows them access to certain kind or services they could not otherwise afford. The interesting point is that, when asked for details about these services in the interviews, they describe exchanges relating to what could be considered alternative lifestyles: alternative therapies, massage or "home-created, modern-style" haircuts.

Finally, the category of "leisure time and other" was marked by 22% of respondents in Modena and 31% in Ecolocal. In both cases, this response is more common in men than in women. Many full responses expressed ideas such as: making the best of my free time, keeping active and busy, but also curiosity or the ease of becoming a member:

"It is a simple thing, it does not require any money and, therefore, it is risk-free because you can try and, in the end, if it doesn't work, you haven't lost anything" (Female 1, Modena).

The types of motivation or use expressed by the members relate to their behaviours within the TB in an interesting manner. Interviews have shown that members, frequently 'charge' less time than they actually spend in providing services, and that they seem more willing or capable to offer and give services than to receive; an element that appears to be a general trend in time banking (Boyle 2013; Valor and Papaoikonomou 2016). In some cases, especially in the case of Modena TB, members may even accumulate time credits that they do not actually expect to spend, developing a form of volunteering behaviour which is somehow contradictory to the time banking philosophy (an element also mentioned in the literature from the UK and US). No degree of 'free-ridership' may therefore be detected.

#### **4.1.2 Time-Banking and the multidimensionality of the crisis**

"I believe it is a non-economic crisis, it's more of a values crisis than an economic crisis and people are already opening their eyes" (Female 2, Ecolocal).

The expansion of TBs in southern European countries is frequently viewed by the international press as an outcome of the recession and rising unemployment rates (see Cha 2012 and Moffett and Brat 2012). It is undeniable that time banking has continued to expand in recent years, but the data collected shows this should be related to the context of multidimensional crisis, this is not just to the financial crisis but to a political, ethical and environmental crisis, as well as, crisis of care. In short, with a multidimensional crisis in the sense that feminist authors (but not only) gives to the term. The origins of the Mediterranean TBs can be linked to the reaction of women's movements to the crisis of care and their members' philosophical motivations can be related with the idea of a crisis of values and political crisis. Policies oriented to the promotion of TB in the regions has not tended to target unemployed people, or to have employability as a main objective. Social equality and work-live balance have been their major focus of attention.

Modena TB was established in 1998 in a prosperous city (Muzzioli 1993) where poverty was viewed not so much in terms of scarcity of money but in a lack of family, friendship, or neighbourhood relations and networks

(Malagoli 1999). As was also the case of many other TBs in the region, its foundations were based on the perception that there were more social needs than the household and public policies were able to resolve. Even today, this TB does not seem to be especially attractive to unemployed people. Modena TB manager members acknowledge that while the needs and aspirations of members may have changed, and while mutual aid is perhaps more important than ever as a result, the types of services exchanged have remained largely unchanged over time.

Ecolocal TB was also launched in 2007 before the stronger impacts of the financial crisis were felt and before cuts and structural adjustments were put into practice in Spain (in 2010) (Gálvez-Muñoz and Rodríguez-Modroño 2014). There has been no radical increase in active membership and exchanges over these years. Despite the high unemployment rate among TB members, both managers and members firmly disconnect time banking from material deprivation, linking it instead to a social and intellectual desire for change. They state that many of their younger members in particular were in a precarious situation well before the recession hit. The environmentalist philosophy of the entity permeates all its activities, which are oriented toward sustainable lifestyles rather than being mere cost-saving behaviours. Moreover, as the quote which opens this section shows, Ecolocal TB members frequently report that the crisis extends far beyond the financial aspects and relate this with the proliferation of initiatives such as TBs.

As the next section demonstrates, and as the literature highlight (see Pollard 2012), feminist scholarship provides with useful analytical resources on the crises. Therefore, it can contribute to a better understanding of how these practices are related to them. This is something fundamental for the development and empowerment of critical responses within this scenario.

## 5. DISCUSSION: FEMINIST ECONOMICS AND MEDITERRANEAN TIME BANKING

The previous sections threw some light on various elements connecting time banking with Feminist economics. These features start with the fact that TBs reject market-centrality prices and behaviours by refusing any parity and convertibility to the official currency. Moreover, the TB hour-for-hour format turns the whole hegemonic approach to the economy upside down, negating the very definition of different types of labour and their subsequent different values. This facilitates the visibilization and revalorization of unpaid and care work as a fundamental aspect of social reproduction (Picchio 1992).

Then again, the characteristics of care work can be recognized in TB exchanges. TB exchanges involve both material (a bike mended, food, a massage) and non-material aspects (relationships, emotions), thereby promoting the idea of multidimensional wellbeing. Thirdly, as the principle of the TBs is based on reciprocity, they promote the recognition of universal vulnerability and interdependency, and, at least theoretically, rejects the idealisation of the 'autonomous' subject of liberal economics, law and politics and contributes to the construction of alternative conceptions of wellbeing as promoted by the capabilities approach (Sen 1993, 2004). In more specific terms, TBs offer potential as a tool for the reinforcement of relevant capabilities for gender equality as at least 12 out of the 14 capabilities proposed by Robeyns (2003)<sup>iv</sup> can be promoted through time banking (del Moral-Espín 2013). Moreover, the TB approach expands the spectrum of economic possibilities; an element that is particularly pressing at times of a multidimensional crisis.

Despite all these issues, time banking does contain some contradictions of its own; contradiction which can hinder its potential as empowerment tool. For instance the underlying tenet: 'everybody has something to give, everybody needs something' is a key element in time banking. In practice, however, the day to day operation of the TBs studied shows that members are reluctant to ask for services while they are more likely to offer them. This shows a tendency toward the denial of their individual vulnerability even among people who theoretically accept the notion of interdependency; a point that has also been analysed in the field of consumer research. Belk himself reflects that "Sharing may also be inhibited because some people seek to avoid feeling dependent on others who are willing to share their resources" (2010, p.728). As "reasons against may include more than the logical opposites of reasons for" (Chatzidakis and Lee 2013, p.198), further research in this field is needed to provide important insights on the contradictions of time banking. In addition to this, data show that not everybody will benefit equally from time banking; while women show a high enrolment rate, the analysed Mediterranean TBs reveal that, at least in some contexts, they may be less active members than men. The question whether this may be due

to structural time use inequalities and the more intense time-pressures experienced by women (Wajcman 2015) remains open.

As was said above, Feminist economics has shown how various gendered regimens lead to a variety of situations regarding gender equality. The approach taken in this paper is that these different regimes may also contribute to an explanation of the various patterns seen in time banking. The emergence of Italian TBs in the early 1990s was driven by campaigning women and socio-political debates relating to the unequal distribution of time and work, expressed in terms of the acknowledgement of power relations and gender inequalities and problems arising from the care crisis. Despite being a Mediterranean region, Emilia Romagna had strong local welfare structures in place (supported by a long tradition of socialist government and civil mobilizations) that favoured the development of these initiatives and their autonomy. In contrast, the weaker social welfare system in Andalucia and the parallel importance of family networks did not originally provide vigorous institutional support for time banking in the first place while, at the same time, favouring the emergence of alternative initiatives.

The wider literature in general, confirm how neoliberal ideas have promoted a general trend toward reorganization of the state role in social reproduction, moving away from redistributive concerns and welfare rights, towards more productivist and cost-saving concerns in an open economy. In specific terms, the development of British TBs can be related with personalization as a new focus of social policies and social entrepreneurship as a means by which to deliver public services (convening social and non-market elements and business elements). In this sense, this kind of TB would confirm the approaches cited by North (2003; 2014) which state that TBs should really be considered complementary currencies and not alternative or counterculture currencies.

Conversely, the Modena and Ecolocal TBs would confirm the vision of authors such as Blanc (2011), who place TBs within the group of second-generation community currencies (which could be considered as diverse economies projects) and defend their radicalism and non-capitalist character, stating that the emphasis on the time element in time banking contradicts key temporal aspects of neoliberal theory and practice. These two Mediterranean case studies, despite their contradictions, seem to have been created and developed in response to a set of factors connected to a context of a multidimensional crisis and not just the financial one. In this sense, they reveal a clearer alternative or heterotopic nature which can be connected with the idea of 'communing' where the commons are not essentially classed as material things but as social relations and constitutive social practices, created through co-operation in the production of our life (Caffentzis and Federici 2014). This idea of communing must be fundamentally interrogated from feminist perspectives. Feminist literature has repeatedly stressed how women's time and unpaid work is used as safety net in difficult times, contributing to family and community wellbeing to the detriment of the women's own personal wellbeing (Gálvez-Muñoz 2014). Where this premise is accepted, any claims for the decommodification of social reproduction must be balanced against a claim for the redistribution of work and time between men and women, and the exclusion of this aspect may well lead to the reproduction and intensification of gender inequalities. Time banking can shed some light on this process but also some shadows.

## 6. CONCLUSIONS AND FINAL REMARKS

The origins of time banking in continental Europe date back to the early 1990s and the socio-political debate of the gendered use of time and urban timetables in Italy. For more than a decade all over Europe, the number of initiatives grew steadily, but unequally and slowly, producing a range of different time banking models. In spite of this diversity, the academic literature has tended to focus on UK and US TBs, leaving the forms of TB developed in other European regions in the shadows. This article proposes that the perspectives of Feminist economics can be used to both bring these overlooked time banking models into the light and to facilitate a better understanding of time banking within the context of a multidimensional crisis.

This article is based on a mixed-method research, including case studies of separate TBs in the regions of Emilia Romagna and Andalucia. Time banking can take a wide range of guises according to individual community needs and desires. However, exploration of the issue has revealed many commonalities among both TBs in terms of organisational model and scope alongside differences with respect to UK TBs. The analysis of the cases show how the origins of Mediterranean TBs are rooted in feminist and women movements around work and time inequalities, how their development is to be related with social policies about care, family and gender equality, and how they materialization reveal the complexity of a crisis which goes beyond the financial aspects. Moreover, in these

Mediterranean TBs, the socioeconomic profile of the people involved in both cases is of highly-educated individuals, mostly women. Even though the number of unemployed members has also been on the increase, both Spanish and Italian managers and key informants state that their members are not characterized by monetary deprivation. In fact, time banking in both situations has undeniably experienced an accelerated growth, although the trajectory of the TBs analysed contradicts the hypothesis that this peak is directly connected to a recession context. Also, the objectives of these two TBs and the motivations of their members reach far beyond the provision of access of social services, being closely connected to notions of alternative lifestyles offering some form of solidarity.

Feminist economics has long reflected on the diversity of time and work attribution and remuneration, reclaiming the visibility and the critical potential of care and unpaid work, while revealing the interdependency and vulnerability of every human being. When time banking is analysed through the lens of Feminist economics, the characteristics of care work can be recognized in TB exchanges and time banking can, therefore, be identified as a practice that, at least theoretically, rejects the idealisation of the 'autonomous' subject of liberal economics, law and politics. This expands the spectrum of economic possibilities but, more concretely, allows TBs to offer potential as a tool for the reinforcement of relevant capabilities for gender equality. Moreover, these feminist analysis bring into light the opportunities of considering gendered welfare regimes when analysing the development of different time banking models, especially in a context characterized by the dismantling of welfare states and growing inequalities (patrimonial, income and gender inequalities).

The future profile of these practices is still to be determined. This paper firmly suggests, however, that the concept of time banking must engage completely with feminist perspectives. Only this will make it possible to truly tackle the contradictions revealed by the studied time banking practices, something fundamental if we want TBs to have the greatest possible positive impact in the promotion of wellbeing and the empowerment of people and their communities.

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## Endnotes

<sup>i</sup> 'Netnography' is a qualitative methodology which involves the adaptation and conduct of ethnography over the internet. It is a method specifically designed to study online cultures, communities and social media such as news-groups, blogs, forums, social networking, podcasting, videocasting or photosharing sites. See for example Kozinets (2010, 2014).

<sup>ii</sup> There is a vast amount of literature on the topic. For a review of the UK and US context, see Molyneux (1979).

<sup>iii</sup> "Fare Shares", the first UK TB was set up in 1998 in the small town of Stonehouse (Gloucestershire). By 2002, there were 36 operational TBs with over 2,100 members, all of which had been established by local authorities or agencies, and all of which employed a time broker (Seyfang 2003). Authors such Seyfan and Smith (2002, in Seyfan 2003) were quick to claim that these TBs represented a significant qualitative impact, particularly as they were attractive to marginalized social groups with large support needs. In recent years, the charity has worked with public, private and community sector organisations across the UK to achieve important advances for TBs in the UK in terms of tax exemption, disregard of benefits and charitable status. Time banking has successfully adapted to apparently opposed policy discourses in mainstream government. Under the New Labour government (1997-2010) TBs were viewed as a tool with which to address social exclusion. More recently, they attracted the attention of the Coalition Government under David Cameron in keeping with core ideas of the 'Big Society' and 'personalization'. In fact, Timebanking.UK (the UK national TB umbrella organisation to "link and support TBs across the UK by providing inspiration, guidance and practical help" (Web Timebanking UK 2012) helped develop some of the key messages used to draw TBs into national debate of the Big Society concept (Timebanking.UK 2011, p.3). By June 2008, 130 TBs, involving around 10,000 people, were already registered on the Timebanking.UK network and the number had risen to 280 by 2015.

<sup>iv</sup> Following Sen's work, Robeyns (2003) proposes 14 relevant points for an evaluation of gender inequality in Western societies: 1 Life and physical health; 2 Mental well-being; 3 Bodily integrity and safety; 5 Political empowerment; 6 Education and knowledge; 7 Domestic work and non-market care; 8 Paid work and other projects;

9 Shelter and environment; 10 Mobility: being able to be mobile; 11 Leisure activities; 12 Time-autonomy; 13 Respect; 14 Religion.

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