An Alternative Currency for Education
A Comparative Case Study of Learning Practices within Time Banks

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Abstract

This study aims to investigate learning practices within Time Banks in Spain. Time Banking is a community currency concerned with the exchange of services between members using time as the currency. Parallels can be drawn with Ivan Illich’s ‘Skills Exchange’ model in Deschooling Society (1971b) and this provides the initial motivation for the study of Time Banks as spaces of learning. Thus far, research on Time Banking has been approached from economic and social perspectives with little attention given to the educational potential of the model; this research aims to fill that gap. Moving on from Illich, the investigation of Time Banks is considered in relation to the wider context of Lifelong Learning and the Learning Society. The heterogeneity of Time Bank models in Spain motivates a comparative research design based on differing organisational logics, whilst the exploratory nature of investigating Time Banks as spaces of learning motivates a case study methodology, in order to gain a contextualised understanding of the problem. The study finds that the Time Banks are built on principles of Mutual Aid (Kropotkin, 1902) and whilst practices and values resonate somewhat with Illich’s critiques of modernism, a skills exchange model does not best represent the learning that takes place in Time Banks. Furthermore, this research finds that in all three Time Banks, the exchange of services forms only a small part of overall activities, a finding which is not represented in the Time Bank literature. These other activities provide opportunities for the exchange of skills and knowledge between participants and opportunities for socialising and strengthening community bonds as well as promoting health and wellbeing. However, what is highlighted as more important for TB users is learning related to participation. That is, learning solidarity and learning personal and social skills through active participation in the Time Bank. These findings are then positioned within the context of radical adult education and citizenship and possible future lines of inquiry are identified.

Keywords: Time Banks, Adult Education, Lifelong Learning, Deschooling, Mutual Aid
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<th>Abbreviation</th>
<th>Full Form</th>
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<tr>
<td>ADBdT</td>
<td>Association for the Development of Time Banks (<em>Asociación para el Desarrollo de los Bancos de Tiempos</em>)</td>
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<tr>
<td>CAF</td>
<td>Family Support Centre (<em>Centro de Apoyo a las Familias</em>)</td>
</tr>
<tr>
<td>CIDOC</td>
<td>Centre for Intercultural Documentation</td>
</tr>
<tr>
<td>CSQ</td>
<td>Case Study Question</td>
</tr>
<tr>
<td>DIY</td>
<td>Do It Yourself (Refers to home home decoration and repairs)</td>
</tr>
<tr>
<td>DS</td>
<td>Deschooling Society</td>
</tr>
<tr>
<td>EFA</td>
<td>Education for All</td>
</tr>
<tr>
<td>EU</td>
<td>European Union</td>
</tr>
<tr>
<td>ICE</td>
<td>International and Comparative Education</td>
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<tr>
<td>ICT</td>
<td>Information and Communication Technology</td>
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<tr>
<td>LLL</td>
<td>Lifelong Learning</td>
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<tr>
<td>NGO</td>
<td>Non-Governmental Organisation</td>
</tr>
<tr>
<td>PCI</td>
<td>Problem-Centred Interview</td>
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<tr>
<td>RQ</td>
<td>Research Question</td>
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<tr>
<td>SDG</td>
<td>Sustainable Development Goal</td>
</tr>
<tr>
<td>TB</td>
<td>Time Bank</td>
</tr>
<tr>
<td>UIL</td>
<td>UNESCO Institute for Lifelong Learning</td>
</tr>
<tr>
<td>UK</td>
<td>United Kingdom</td>
</tr>
<tr>
<td>UNESCO</td>
<td>United Nations Educational, Scientific and Cultural Organisation</td>
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<tr>
<td>US</td>
<td>United States of America</td>
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Chapter 1. Introduction

Since the 1970s - via global development objectives and initiatives such as the current Sustainable Development Goals (SDG) – Lifelong Learning (LLL) has increasingly become a concern for governments and civil society actors. By the 1990s, the proposal of a Learning Society, once utopic and complex, had become co-opted through human capital theory, subscribing to a narrow definition of learning as serving the interests of the market. In subsequent years, critiques of modernity and human capital theory have been followed by a critical turn in Adult Education and Lifelong learning (Welton, 1991; 2005). Moreover, there has been a resurgence of interest in the ideas of authors such as Ivan Illich, (Igelmo, 2015), who delivered a damning critique of modernity and modern institutions in the 1970s, with books such as Deschooling Society (Illich, 1971b). Illich argues that our dependence on formal education institutions leads to the destruction of community and self-reliance and, in doing so, reproduces the consumer society. He presents four models for autonomous and community-based learning as alternatives to current institutions. This study begins by making a connection between one of Illich’s proposals and Time Banking, a community currency model for the exchange of skills and services. Using this as a point of departure, this research project seeks to investigate Time Banks (TBs) as sites of learning, situated against a critical reading of Lifelong Learning and the Learning Society.

This first chapter begins by presenting the motivations behind this study in more depth, before preceding to the articulation of the problem statement. These lead on to the specific aims and objectives of the investigation and the three research questions which will guide the design of the study and the discussion of its findings. Following this, the scope of the study is considered as well as its relevance to the field of International and Comparative Education (ICE). Finally, the delimitations of the study are discussed and a detailed outline of the remaining five chapters of the report is given.
1.1 Motivation of the Study

A much more radical approach would be to create a “bank” for skill exchange. Each citizen would be given a basic credit with which to acquire fundamental skills. Beyond that minimum, further credits would go to those who earned them by teaching, whether they served as models in organized skill centers or did so privately at home or on the playground. Only those who had taught others for an equivalent amount of time would have a claim on the time of more advanced teachers. An entirely new elite would be promoted, an elite of those who earned their education by sharing it. - Ivan Illich, in Deschooling Society, 1971.

The quotation above provides the seed from which this investigation grew. The influential and radical vision of Ivan Illich, of a society in which not only are education and compulsory schooling no longer synonymous, but in which the public imaginary has been “deschooled”. In his controversial book, Deschooling Society (1971b), he set out a still pertinent critique of the institutionalised education system, followed by a set of potential alternatives, allowing us to reimagine publicly-available education without schooling. That is, he describes a learning society based on the provision of four “learning webs”. One such learning web is the notion of a skills exchange between citizens, referred to in the above quotation, which would be based on a model of skill abundance, which he argues, runs counter to the model of scarcity that the current system of certification produces. Illich’s description of how a skills exchange could function happens to include defining characteristics of a current model of exchange, Time Banking. Though developed independently some years after Illich wrote these words, and envisioned as an alternative community-currency system, Time Banking is based on similar principles and involves the exchange of skills and services between members.

1.2 Background of the Study

Originating in the 1970s and 1980s from both Japan and the United States of America (US), Time Banks (TB) now exist in more than 30 countries around the world (Cahn & Grey, 2015). They involve the exchange of services amongst community members using time as the currency. For example, one hour “earned” through fixing a washing machine can be “spent” on one hour of mathematics tutoring or dog-walking and, therefore, the
skills and labour of each member are valued equally. This, proponents say, provides a radical potential to challenge the structural inequality created by the market economy, as well as call into question its hegemony. Time Banking is a diverse and adaptable model which is said to develop social capital and improve community cohesion and social inclusion amongst its participants. In the UK, Time Banking has generated a large amount of interest from policy makers, but has been viewed in many cases as a tool to cut costs in the provision of government services and develop community resiliency in the face of austerity. In Spain, the model is instead seen more in terms of its benefits for community cohesion and inclusion, as well as a form of resistance to austerity and, for some, a rejection of capitalism. Additionally, it is promoted as a way to highlight and value forms of labour which are often excluded or undervalued in the market economy, such as the emotional and domestic labour carried out by women in their communities. After considering different approaches to Time Banking, this study identifies the Spanish context as offering more potential in relation to Illich’s ideas.

1.3 Problem Statement

Despite Illich’s predictions in the 1970s of a crisis in institutionalised learning (Illich, 1971a), we have yet been able to truly look beyond formal educational institutions in providing education, even at the level of LLL. This model of education, he argues, diminishes individuals’ capacities for self-directed learning and promotes a system built on unending consumption (Illich, 1971b). In order to develop sustainable models of lifelong learning, it is vital to build on existing practices in civil society which instead focus on autonomy and strengthening bonds of community-reliance. Time Banking, a time-based model of community-currency has been identified as offering such potential through parallels drawn with Illich’s proposal for Skills Exchanges. There is a small but growing number of empirical studies on Time Banking, though these largely concern studies of the UK and US contexts. Moreover, there remains a gap in the research in relation to educational aspects of Time Banking. Therefore, the exploratory nature of investigating Time Banks in Spain as spaces of learning necessitates a case study methodology, in order to gain a contextualised understanding of the problem. Finally, the heterogeneity of Time Banking models suggests the need for a comparative research design based on differing organisational logics to understand.
1.4 Aims and Objectives

The overall aim of this research is to critically explore the potential of Time Banks as spaces of knowledge and skill exchange, in order to develop an understanding of Time Banks from an educational perspective and thus potentially contribute to the Time Bank movement. To achieve this research aim, the objectives are:

1) To analyse the current role of Time Banks, as organisations, in the exchange of knowledge/skills amongst participants, focusing on participants’ perspectives.

2) To identify the different forms of knowledge/skills exchange taking place within the activities of selected Time Banks.

3) To explore the potential of Time Banks to facilitate the exchange of knowledge and skills, responding to the perspectives of those involved.

1.5 Research Questions

The following research questions were designed to meet the aims and objectives of the study and will be revisited throughout the discussion of the study's findings.

1) What significance do participants attribute to the gaining of knowledge and skills in their interactions with their Time Banks? In relation to this, how are knowledge and skills defined by particular participants?

2) Given this, in which ways do Time Banks function as exchanges for skills/knowledge? I.e. what skills/knowledge are exchanged through Time Bank-related activities and how?

3) What are the limitations and barriers to Time Banks acting as community skills and knowledge exchanges?

In order to investigate the variation between Time Banks of different organisational structure, management and goals, these questions are applied across three different case studies as explained in more detail in the Methodology.
1.6 Scope and Relevance to International and Comparative Education (ICE)

The scope of this comparative case study is to provide a descriptive and exploratory account (Yin, 2009, p.9) of Time Banking from an educational perspective. This study is descriptive, in that it will provide an account of the activities of three Time Banks with differing organisational models. This includes the opinions of those involved regarding the perceived benefits of participation, as well as the functional challenges faced by the Time Banks. By using a comparative model, this study will relate the individual case study analyses to the organisational structures and context of each Time Bank to identify which factors might influence the potentiality of Time Banks with regards to knowledge and skills exchange. It is exploratory, both in relation to investigating potential links between Ivan Illich’s ideas and the model of Time Banking and, using this as a point of departure, investigating Time Banking from an educational perspective in order to fill a gap in the TB research. Finally, critical social science research aims to illuminate the problems which people face and contribute resources with which they can draw on to overcome and tackle these problems (Fairclough, 2001, p.125). Therefore, it is not enough to merely produce academic knowledge or carry out research for personal benefit, rather, there must be some tangible contribution to, and collaboration with, those involved in the study. This is done by producing a report of the findings in Spanish to the specific TBs involved and the larger Spanish TB network in order to contribute positively to the movement.

From a wider perspective, this study deals with themes of Lifelong Learning and the Learning Society, prominent areas of inquiry in current Comparative Education Research (Mitter, 2009). There is now greater acknowledgement of Educational Research as a highly diverse and interdisciplinary field of inquiry (Halverson & Halverson, 2011). As well as positioning this inquiry in relation to LLL and theories of deschooling, this study draws on critical economic and social theory. Though the study itself focuses on practices within an individual country, the model of Time Banking is now an international phenomenon whilst models are shaped by their local context, the study is still valuable in understanding the overall phenomenon and its potential in the field of Education. The study involves the comparative element of ICE through an organisation-level comparison, and in doing so, it follows Bereday’s model for undertaking interpretative comparative studies (Bereday, 1964, p.28 cited in Manzon, 2007, p.86). The contribution of this study to the field of ICE lies in the theoretical underpinnings of the thesis in highlighting Illich’s work in a specific and
current context, as well as in exploring the potential of a global phenomenon of community organising within a framework LLL.

1.7 Delimitations

In order to set realisable expectations for this project, the aim of the research is focuses on contributions to the Time Bank movement (i.e. the global networks of Time Banks and their proponents) as opposed to contributions to theory. Theories of deschooling and Lifelong Learning will be drawn upon in the discussion to provide a framework for understanding educational practices found in the Time Banks, however, it is outside of the scope of the research to claim construction of theory in these areas. The research questions reflect the exploratory and descriptive nature of the inquiry, and are chosen to focus broadly on the idea of the exchange of knowledge and skills, rather than specific variables related to LLL theories. Based on the current lack of research on Time Banks, and particularly in-depth studies or educational studies, choosing a particular focus within Lifelong Learning such as skills for employability or citizenship education would have been too limiting. This is also in order to enable a more critical, and broader view of what learning is in these contexts, both in line with Illich’s ideas, and determined by the participants. To encompass this broader concept of learning and identify whether any of Illich’s other learning webs are involved, both knowledge and skills are used in expressing the research aims and questions, as to some people these are interchangeable.

The choice to study only Time Banks in Madrid, rather than throughout Spain, is taken largely for practical reasons, though also adds to the establishment of a basis of comparison as they are all within a similar political and cultural context and form part of a local TB network. The data collection does not involve participant observation, which would have been valuable in gaining a richer understanding of the context and a better understanding of participants’ interview responses. However, due to time constraints and the fact that Time Bank activities are often quite sporadic, rather than continuous or daily, it was decided that participant observations were not feasible and, in the time given, would not add substantially to an understanding of each case. Finally, the theoretical framework is largely related to the initial inspiration for the inquiry, Illich’s Deschooling Society (1971b), and this foments both a critical approach to Time Banking as a community currency and to Lifelong Learning. However, a feminist approach would have also been a worthwhile line of inquiry, as the Time Bank members are predominantly women and Spanish Time Banks
have a focus on gender equality. Additionally, Gibson-Graham’s ‘diverse economies’ framework (2006b) which has already been drawn upon in the context of TBs (Del Moral, 2013; Rice, 2014) would be another useful application of theory.

1.8 Organisation of the Study

This section provides an overview of the organisation of the research inquiry as presented in the following five chapters. In Chapter two, a theoretical and conceptual framework is constructed, defining key concepts and reviewing literature relevant to the research inquiry in the areas of Community Currency research and Lifelong Learning in relation to theory. In between these two themes, and tying them together, the work *Deschooling Society* of Ivan Illich is explored. The theoretical and conceptual framework not only provides a background of the themes involved in this investigation but it also carves out a path of critical research in each field, tying ideas in with Illich’s critiques of modernity and institutionalised learning. This framework provides the ground within which the rest of the investigation is chartered. The third chapter is dedicated to a detailed description and justification of methodological choices as well as considerations of research quality and research ethics. Within this, the choice to follow a comparative case study methodological approach is explained as well as the exact procedures of the data collection methods: interviews, documents and self-administered questionnaires. In the fourth chapter, the findings are presented for each case study based on separate analyses from which an overall thematic framework emerged. This is followed by a comparison of the three cases, juxtaposing and interpreting findings with respect to the Time Banks’ organisational structures and contexts. In Chapter five, this analysis is then discussed in relation to the research questions and the wider literature on Lifelong Learning, Time Banking, and deschooling. This is chapter finishes with a reflection on the limitations of the study. The final chapter, *Conclusions*, puts forward a synthesis of the preceding chapters, focusing on the potentialities and limitations of the Time Banking model with regards to the problem statement and demarcating a space for future research.
Chapter 2. Theoretical and Conceptual Framework

In this chapter, the concepts and theories underlying this research project will be defined and developed, taking into consideration the research aim. The two most central concepts are presented first, Time Banking and the ideas of Ivan Illich’s *Deschooling Society*. The model of Time Banking will be defined in terms of organisational structure, objectives and origin and then a critical literature review of current research and the current state of Time Banking globally. The ideas present in Illich’s *Deschooling Society* are presented critically and in relation both to its initial reception and impact in the 1970s and its relevance to the current day. Bringing these two ideas together more concretely, the area of Lifelong Learning (LLL) is investigated through the notion of a Learning Society. Here, I assess existing conceptions of the learning society and identify a framework of LLL which is more attuned to Illich’s ideas, in essence, constructing the learning society within the theoretical orientations of this study.

2.1 Time Banks

2.1.1 Definition and Origins

Time Banking is a time-based community-currency system for the exchange of services. As a member of a Time Bank (TB) you have a TB account with TB hours or time credits (time dollars in the US). If you wish to receive a service that another member of the Time Bank offers, then you make an agreement with them about the amount of time the service takes and those TB hours are transferred into their account once it is completed. The other member can then use the hours they’ve received to pay for a different service in a future interaction with any other member. Thus, Time Banks are systems of indirect reciprocity in which members can earn hours by providing services to other members. The potential number of services to be offered is only limited by the imagination and time of participants. Some common services exchanged in Time Banks are ICT support, DIY and repairs, elderly care and hospital accompaniment, childcare, language classes, massage,
housework and tutoring (Carnero, Martinez & Sánchez-Mangas, 2015; Ozanne, 2010; Seyfang 2005).

The invention of the Time Banking as a concept is most often attributed to the lawyer Edgar Cahn in the US. He now sits as CEO and Chairman of the organisation Time Banks USA, one of the largest Time Bank organisations globally. However, other authors have traced the earliest origin of the Time Bank model to Japan’s Fureai Kippu system of elderly care (Hayashi, 2012; Gisbert, 2010; Boyle, 2011). The first of which, the Volunteer Labour Bank, was established in Osaka in 1973. Fureai Kippu is a system of mutual support aimed at providing elderly care in exchange for credits sometimes supplemented by cash payments (Hayashi, 2012). A system which has now been extended to a national scale of exchange (Boyle, 2011). Time Banking now exists in at least 30 countries around the world stretching across all continents (Cahn & Grey, 2015). Although Japanese Time Bank promoters have maintained contact with Time Banks in the USA throughout their development, the global expansion of Time Banking can largely be accredited to the influence of Cahn’s model in the US (Gisbert, 2010). TB has seen the largest diffusion and popularity in the US, the UK, Japan, Spain, Italy and Greece, with each country developing its own distinct version(s) of Time Banking (Boyle, 2014; Gisbert, 2010; Papaoikonomou & Valor, 2017). In the United States alone there are around 500 registered Time Banks with more than 37,000 members and in the UK, around 32,000 registered members (Cahn & Grey, 2015). Time Banks are now often managed using open-source software or online platforms such as hOurworld.org which has 514 TB communities registered.

Julio Gisbert, an expert in TBs and community currencies in Spain, describes the underlying premises of time-banking as:

- Reducing urban isolation by creating meeting places and restoring traditional bonds of cooperation and solidarity.
- Recognising and celebrating the skills and talents of people regardless of their socioeconomic position, building individuals’ confidence and valuing the labour of those who might otherwise be excluded or undervalued in the formal economy.
- Creating community cohesion and a sense of belonging
- Recognition and redistribution of typically unpaid feminised labour such as domestic work and care roles.
- Building a sense of community based on inclusion and diversity, integrating immigrants and new neighbours and creating intergenerational exchange.
- Promoting links between public services, private institutions and civil society groups acting towards common goals of human and social development of the community. (p.45-46)

In a literature review of reciprocal exchange systems for the New Economics Foundation and Nesta, Slay (2011) summarises the benefits of Time Banking largely in agreeance with those above, adding to the list: increased employability and psychological well-being. For these reasons, it has been implemented in tackling a wide range of social problems such as in health interventions (Glynos & Speed, 2012; Sevilla Casasola, 2013), mental health provision (Mencarini, 2018), elderly care (Collom, 2012), gender equality programs (Hughes, 2015), unemployment, migrant and refugee inclusion and general social isolation (Boyle, 2014; Gisbert, 2010; Seyfang, 2004). The Time Banking model has also found its way into prisons (Gregory, 2012), schools (Montolio Sanchez, González Morante, Alocen Tomico & Monzonís Martínez, 2016), universities (Gisbert, 2010, p.48), businesses (Gisbert, 2010, p.50), and coworking spaces (FabLab Coworking, n.d.). The model has been adopted by groups with varying ideologies and with that it has materialised into a diverse variety models, each having adapted to the context of its implementation and the needs of its participants, and this is why it is is said to be chameleonic in nature (Del Moral, 2013, p.512; Valor & Papaoikonomou, 2016, p.8).

2.1.2 Resilience or Resistance?

Due to this diversity, there is a need to define, differentiate and justify the specific framing of Time Banking that will be used in this study. The next two sections will be dedicated to an overview on the current literature of Time Banking, highlighting the various perspectives taken globally before exploring the Spanish context in more depth. The main difference to be highlighted is between the UK and the US context, and that of southern European countries. Whilst in the UK and to some extent the US, Time Banking is largely seen as a form of incentivised volunteering provided as part of or linked to government social service provision, in countries such as Spain, Greece and Italy, they are seen more as challenges to the capitalist economy with an aim towards social inclusion and cohesion. In the latter case, TBs are created as projects for engaging the whole community rather than targeted towards marginalised groups and “service-users”. Highlighting this difference, Amanatidou, Gritzas and Kavoulakos’s (2015) found that the analytical framework they had
created based on existing literature - which at that time was dominated by such US and UK perspectives – turned out not to be adequate in understanding the different models and motivations found in their study of Greek TBs. This distinction needs to be made clear so that the choice of taking an alternative perspective on Time Banking to that which is dominant in the literature, is recognised and justified.

In the last few years alone, the amount of available research on Time Banking has not only increased a great deal but also diversified. There has been both critiques of the process of neo-liberal co-optation of Time Banking, especially in the UK context, as well as voices emerging from other countries in Southern Europe in which Time Banking has been growing rapidly for the last decade or two. Before this, as many authors had reported, there had been a lack of quality empirical research on time-banking with most literature being policy-oriented or organisational documents, either theoretical or focused only on quantitative transactional data. Though there are still few empirical and in-depth studies available on Time Banking, it is a growing research area and a number of longer-term case studies have been produced recently (Shor, Fitzmaurice, Carfagna, Attwood Charles, Dubois Poteat, 2016; Papaoiknomou & Valor, 2017) with some of the most critical and engaging analyses emerging out of PhD theses (Del Moral, 2013; Cuenca Garcia, 2016; Wilson, 2015). With regards to an educative focus, this is a gap in the overall literature of Time Banking. However, as mentioned earlier, Time Banking has been expanded to school TB projects which are given more attention below.

In the UK context, Time Banking has been adopted by the government as part of the Big Society agenda, a way of encouraging community self-reliance and resilience in the wake of welfare cuts and other austerity measures affecting those most vulnerable in society. Whilst Gregory (2014) demonstrates that due to the temporal element of time-banking, it does in fact offer a model of non-capitalist practice and values which contradict key aspects of neo-liberal theory and practices, he also concludes that through the construction of austerity and Big Society, the potential of times banking is limited as a site of resistance to neo-liberal doctrine (p.179). Additionally, based on her critical ethnography of a UK TB, Wilson (2015) argues that this process of “third-sectorisation” neutralises the potential for TBing to be conceived of as a counter-hegemonic activity by subsuming it within the neoliberal structure of government (p.vi). She supports the argument that such civil society activities have been exploited to build resilience to the negative impacts of the current economic system rather than to create spaces of resistance (p.vi).
This particular model of Time Banking tends to have a Time Broker, a paid member of staff such as a social worker, who manages the Time Bank and matches members who are demanding a service to those who are offering it. Non-service users are sometimes involved as members of the Time Bank though often seen as volunteers rather than engaging with it on equal terms (see charity Spice in the UK, justaddspice.org). It is characterised by “coproduction” a value cultivated by Edgar Cahn and mobilised by UK policy actors (Glynos & Speed, 2012). Co-production centres on redefining the relationship between public service providers and “service-users” (Boyle, 2014). A more generous account would present it as empowerment of marginalised groups to become actively involved in finding solutions, seeing themselves as assets rather than passive recipients of public services. A more critical approach to co-production sees it as the shifting of the responsibility of social inequality from the state and wider society to marginalised individuals (Gregory, 2014). It is seen as a way of creating resilience to the ravages of neoliberal policies, telling people to tackle problems themselves whilst public services are stripped away around them.

As part of a European Commission report comprising of a literature review and ten case studies of Time Banks around the world, Boyle (2014) presents the positives of Time Banking as: impact on mental and physical health, job readiness, public sector effectiveness and neighbourhood resilience. Viewed critically and compared with other TB literature such as Gisbert (2010), reports such as this can arguably be placed within the discourse of austerity politics and seen to be representative of the UK Big Society agenda. Literature by commonly cited authors on Time Banking such as Seyfang (2004; 2005), Boyle (2011; 2014) and Collom (2007; 2012) therefore take a back seat in the construction of this conceptual framework as they do not speak to the radical potential of Time Banking as a model of community mobilisation against capitalism, but treat it more as a depoliticised coping strategy.

This is not to say that all Time Banks found in the UK are to be seen as extensions of the neoliberal state. Many are founded by community groups or associations and driven by ideals pertaining to their members. In fact, even within government-funded service provision, Time Banks can choose to take a different narrative. I experienced this during my year as a member in the Pod’s Time Union, part of community-integrated mental health provision which includes a community allotment and a vegan community café (Linsky, 2017). The ethos on which they built a Time Bank challenges the idea of people suffering from severe mental health issues as isolated service users and instead creates spaces for their
realisation as citizens, building such community projects alongside the wider community. However, despite the existence of such examples, the predominant narrative in the UK TB research is that of the Big Society and is therefore not a suitable setting within which to consider this research. A space needs to be created to differentiate the still remaining potential for the concept of Time Banking in reconstructing social relations between participants as the primary drivers of these projects, rather than viewing them as service users. Papaoikonomou and Valor (2017) provide a useful, though not exhaustive, classification based on their study of Greek and Spanish TBs. Based on organisational structures and values, Time Banks can be defined as market, social welfare, social or political. For the purposes of this investigation I am interested in socially and politically motivated Time Banks. These models of TBs are open to all members of the community, are based on equal participation, and typically involve members in decision making and management.

2.1.3 Diverse Economies in Practice

Politically motivated Time Banks consider themselves in opposition to capitalism, rejecting the ills of capital accumulation and market competition and offering an alternative model of organising society based on a modern and inclusive ideal of community. In a discourse analysis of the websites of 334 US TBs, Rice (2014) concludes that Time Banking manages to construct a complex discursive space of economic relations centred around the notion of community as something actively built through participation, and highlighting an economic space in which needs are not fulfilled by capitalism (p.8). Many such Time Banks arose out of the 2008 European Economic crisis, particularly countries hit worst such as Spain, Italy and Greece (Amanatidou et al., 2015; Carnero et al., 2015). Other, more socially focused Time Banks, such as neighbourhood associations, NGOs or churches, though still maintaining similar political ideals, aim to create a model for social inclusion and build community cohesion whilst recognising and valuing the skills of all members. In particular, this focus highlights the recognition of domestic labour carried out by women, including the emotional and care work, and their inclusion into economic activities in a way that is not exploitative (Del Moral, 2013).

Several authors (Amanatidou et al., 2015; Del Moral, 2013; Rice, 2014; Werner, 2015) draw on the work of Gibson-Graham (see for example Gibson-Graham 2006a, 2006b and Gibson-Graham, Cameron & Healy, 2013) in understanding Time Banks as part of “diverse
economies” and a type of “community economy”. A diverse economies perspective recognises that a large amount of economic activity exists outside of, and even alongside, the formal market economy constituting a diverse realm of heterogeneity and difference. It resists representations of such activities becoming subsumed within the capitalist hegemony and being understood only in relation to it (Gibson-Graham, 2006b, p.13). This involves reframing the economy to encompass a diverse range of activities and interactions which make up or society and represent the labour put in by all groups, particularly those of women, as a first step in “taking back” the economy (Gibson-Graham et al., 2013).

The most distinctive characteristic of TBs in comparison with other Local Exchange Systems (LETS), is that exchanges are temporally-based. As exchanges are only measured in person-hours, everyone’s time and skills are valued equally regardless of their value in the market economy. Another consequence of the alternative way of organising inherent in time-based exchanges, is that it incentivises a logic of abundance rather than of scarcity. Whereas in the market economy it is beneficial to keep one’s skills scarce to drive up their value, within a time-based economy this does not create the same advantage and moreover it runs counter to the values through which members view their participation. Instead, the TB logic favours engaging unselfishly in the exchange of skills to increase the number of social interactions, dynamise the TB and enrich each member, thus creating an abundance of skills in the community as a whole.

TB research repeatedly finds that members are driven more by ideological motives than by material gain (Amanatidou et al., 2015; Ozanne, 2010; Valor & Papaoiknomou, 2016). As Cuenca García finds in her study of Spanish TBs,

A Time Bank is not understood or lived as a social currency, rather, Time Banks are understood and lived as communities, associations or clubs; special, alternative and which involves a specific collective action: providing help and distributing individual benefits to persons in a local environment. (2016, p.9)

This allows us to see that Time Banking is not just to be viewed as economic exchange, at least not in the sense that predominates, but as a transformative political and social project, reconfiguring local social relationships for communal rather than individual benefit. However, this project also faces challenges to move beyond a strong sense of idealism and be translated into concrete practice. The most common challenges that are faced by TBs in this respect are the “altruism problem” and the “valuation problem” (Whitham & Clarke, 2016). Participants are not used to exchanging with each other outside the market and on an egalitarian basis and can end up viewing their participation as volunteering and behaving
altruistically (Shor et al.; 2016; Valor & Papaoikonomou, 2016). One of the principal challenges of the altruism problem is that whilst people readily offer their services to the Time Bank and earn TB hours, they are often reluctant ask for anything in return (Cuenca García, 2016). This eventually leads to accumulation in some TB accounts (Shor et al., 2016) and a stagnation of TB activity (Papaoiknomou & Valor, 2017).

Several authors have found that despite the desire for social and economic transformation based on egalitarian principles of exchange, participants often struggle to fully transcend the standard market logic; this is the valuation problem (Del Moral, 2013; Shih et al., 2015; Whitham & Clarke, 2016). Cuenca Garcia (2016) found in her in-depth study of Spanish Time Banking, that the temporal element of the currency has not yet altered the “rational logic of cost-benefit, which inherently refers to the “real” economic value of goods and services” (p.14). Moreover, Schor et al. in the United States found that members with already high levels of social and cultural capital withheld skills that were highly valued in the market economy and related to their profession, instead, exchanging services they would otherwise not be paid for or carried out for others. Whilst a different study (Shih et al., 2015), based on large-scale study transaction and survey data, concluded that the concept of equal time for equal value deterred some members who had instrumental rather than ideological motives, and that more should be done to incentivise participation of those with skills that are more highly valued in the market economy.

2.1.4 Spain: History of Alternative Currencies and Time Banks

“For Spain’s jobless, time equals money”, Wall Street Journal –

As Europe's leaders struggle with a five year-old economic crunch that has saddled Spain with the industrialized world's highest jobless rate, young Spaniards are increasingly embracing such bottom-up self-help initiatives to cope. The diverse measures—some commonly associated with rural or disaster-zone economies—supplement a public safety net that is fraying under government austerity programs. (Moffett & Brat, 2012, pp.6)

The above excerpt from a Wall Street Journal article is a common interpretation of the community currency scene in Spain – that is, that it originated from the economic crisis
as a matter of necessity, a coping strategy in times of economic hardship. It again reflects the perspective, seen earlier with Big Society TBs, that community currencies are primarily a form of resilience, rather than resistance, to austerity policies. However, as Hughes (2014) notes, whilst movements emerging from the economic crisis did result in a surge and diversification of community currencies, this was preceded by another important stage: the introduction of municipal Time Banks to Spain in the late 1990s. This type of assumption also dismisses the evident move towards radical new ways of organising that arose from protest movements, as temporary fixes and last resorts, rather than a reimagining of social and economic relations in line with anti-capitalist political ideals.

In 1998, as part of a European Union project, the Community Action Program for Equal Opportunities between Women and Men, and with partner projects in Portugal and Italy, Time Banks were first introduced to Spain (Gisbert, 2010, p.43). The initial project, a collaboration between the association Salud y Familia and Barcelona City Council, was envisioned as a way of recognising and redistributing women’s traditional domestic labour role within communities, at a time when women were then increasingly entering the labour market whilst still carrying out traditional roles of care at home. This model is known as municipal Time Banking and was the dominant form of Time Banking in Spain for several years. Since the 1990s there has been an explosion in the number of community currencies in Spain. The community currency scene was propelled by the economic crisis with many Time Banks arising from the 15M protest movement (Hughes, 2014). These new groups sprung up in neighbourhoods, brought together by similar political ideals and a desire to find alternatives to a system which had led to economic crisis. This was a time of innovation and adaptation for the Time Bank model which had before been largely municipal funded or initiated and/or connected to European funded projects. However, Gisbert explained that the challenge of maintaining projects that arise so quickly is that without an existing group or association structure, resources or built experience, there is no base from which to grow (personal communication, February 16, 2018). Valor & Papaoikonomou (2016) reported that two out of 27 of the Spanish TBs in their study closed down following the investigation, both from the 15M movement, and further, that inactivity is common problem in many TBs. With one quarter of participants never having engaged in a TB transaction they point out that, “[the] marginal use of TBs for exchanges contrasts with the symbolic importance attached to Time Banking as a social and political project” (p.9). In a meeting with Julio Gisbert, he estimated that the number of Time Banks that were actually still functioning and active was around half of the more than three hundred currently recorded, due to this issue with longevity and stability (personal communication, February 16, 2018).
Carnero et al. (2015), in their article “Explaining transactions in Time Banks in economic crisis” postulates that the high percentage of female users in their Time Bank is related to their ejection from the labour market during the economic crisis. However, the Time Bank their study is based on was created in 2000, and therefore more likely to follow a municipal Time Bank model with a focus on gender equality. Moreover, studies have tended to find that the prototypical Time Bank participants across all models in Spain are well-educated, middle-aged women (Cuenca Garcia, 2016, p.120; Valor & Papaoikonomou, 2016), as has been found in Time Banks in other contexts such as the US (Collom, 2007). Based on the heterogeneity Valor and Papaoikonomou (2016) uncovered in their study of Spanish TBs, they provide the categorisation below in Figure 1. However, in a later article (Papaoikonomou & Valor, 2017), reporting on a study expanded to include Greek TBs, they consider Town council (municipal) TBs and those created by neighbourhood groups or associations together as “social” TBs and those created by local assemblies such as the 15M movement as “political” TBs.

<table>
<thead>
<tr>
<th>According to the promoter</th>
<th>Town council</th>
<th>Neighborhood association or Neighbors; NPO and other Associations</th>
<th>Local assemblies</th>
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<tr>
<td>According to the functioning</td>
<td>Horizontal or decentralized</td>
<td>Vertical or centralized</td>
<td></td>
</tr>
<tr>
<td>According to the means of communication</td>
<td>Dominant online</td>
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One of the best sources on Spanish community currencies is Julio Gisbert’s (2010) book Vivir sin empleo, or "living without employment", and the blog he manages of the same name, which keeps a record of community currencies across Spain. He is also the president of the Association for the Development of Time Banks (ADBdT) which helps coordinate Time Banks in Spain and even some in Latin America, providing information for people who want to find their local Time Bank or are interested in setting one up (adbdt.org). This association, alongside other Time Bank networks, associations like Salud y Familia, charities and universities, organises conferences and meetings at international, national and local levels. Local TB networks such as the Madrid Time Bank Network allow for cross-TB collaboration and the sharing of solutions to commonly-experienced challenges. Another group worth mentioning is Time Lab, a collective based in the Medialab-Prado, Madrid, which works on innovative open-source tools and initiatives to support the development of Time Banking and other community currencies.
2.1.5 Time Banks and Learning

Del Moral presents a definition of Time Banks as networks for the exchange of help, skills and knowledge (2013, p.12) rather than merely that of services. With this perspective, she finds that Time Banks “promote a model of well-being that interweaves the material and the immaterial and is experienced individually but through the equal sharing of knowledge, expertise, and skills” (p.509). This emphasis on learning over service provision is also identified within Spanish TBs by Cuenca Garcia (2016) and Valor and Papaoiknomou (2016). Additionally, Valor et al. (2017) found that the participation of 61% of members in their study was motivated by learning new things and acquiring skills (p.19), a sense of helping people and being a good neighbour were still more important factors. Moreover, based on common services offered and demanded, this desire to learn through the TB doesn’t tend to be related to employability skills (Valor & Papaoiknomou, 2016). This would suggest that an understanding of how participants view knowledge, education and personal learning is an important factor for this study. This is reflected in the second research question in Chapter 1.

Still, community economies such as Time Banks offer up collaborative spaces with the potential for educational, and in some cases, spiritual training and mentoring (Werner, 2015, p.81). Two ways in which this potential has been seized upon is through adaptations of the Time Bank model: knowledge banks and school Time Banks. There are also several examples of university Time Banks in Spain but these tend to function like normal Time Banks, albeit with a focus on knowledge and skills, promoting integration between students, staff and sometimes the local community (Pablo de Olavide University of Sevilla, nd.; University of Barcelona, 2013; University of Murcia, n.d.; University of Sevillia; 2009). Only a few knowledge banks have been set up with the goal of promoting the exchange of academic and technical knowledge and skills much like is done in open-source collaboration. One example in Spain is Platoniq Lab which set up a common knowledge bank in 2006, applying the philosophy and methods of free software to collective dynamics of learning and mutual education (Platoniq Lab, 2008, pp.3).

There are examples of school Time Banks in the US and a growing number in Spain (Gisbert, 2010, p47). Moreover, the Association Salud y Familia (Health and Family) in Spain offer support and a teaching guide for schools wishing to start Time Banks (Pujol y Cacho, 2013). These can operate within a class, promoting peer-collaboration and peer-tutoring.
Or they can operate at the whole school level encouraging mentoring and school community cohesion. They can even encompass family members and friends, drawing on the wealth of knowledge in the local community, much like the Learning Communities model also being developed in Spain (Álvarez & Torras, 2016). School Time Banks were set up within classes of eight schools in Barcelona, ranging from infant school to adult education, as a strategy to improve coexistence in the schools and promote the development of student’s social and communicative skills (Montolio Sanchez, 2016). Reporting on action research carried out in the schools, teachers found that the School TB improved students’ interpersonal relationships and favoured the appreciation of students by their classmates leading to a sense of belonging to a class group (p.5).

The values underlying Time Banking, as well as the reported benefits resulting from participation, make it difficult to consider it as a purely economic model. Research on Time Banks has therefore been highly diverse and interdisciplinary from management studies and marketing to social psychology, health and gender studies. Despite definitions of Time Banks frequently including skills and knowledge exchange and the existence of school Time Banks, there was a complete lack of research treating TBing from an educational research perspective. As a growing area of research into community organising and alternative economies, and based on the theoretical link to Deschooling explained below, it is a perspective worth exploring.

2.2 Deschooling Society

2.2.1 Illich’s Critique of a Schooled Society

A book which struck at the heart of the modernist project - ever-expanding compulsory schooling - Ivan Illich’s Deschooling Society (DS) was part of a wave of published literature arriving in the 1960s and 70s that challenged the school model of education. For Illich this was also positioned within a wider critique of modernist development including similar critiques of technological development in Tools for Conviviality (1973b), energy and transport systems in Energy and Equity (1974), the healthcare system in Medical Nemesis (1975), and jobs in The Right to Useful Employment (1978). Alongside him, major voices in the deschooling movement were Everett Reimer, Paul
Goodman and John Holt (Igelmo, 2012). Illich's ideas emerged out of a series of lectures and collaborations based at the training centre he cofounded in Cuernavaca, Mexico: the Centre for Intercultural Documentation (CIDOC). The centre was a hotbed for radical dialogue on a variety of topics and was frequently visited by many important intellectuals of the time, including Reimer, Goodman and Holt, as well as Peter Berger, Erich Fromm and Paulo Freire (Igelmo, 2011). Illich's closest collaboration with regards to deschooling was with Reimer, who went on to develop the arguments they had discussed in his own book, *School is Dead: Alternatives in Education* (1971).

Illich criticised the hegemony of modern compulsory schooling, calling it the "new world religion" which transforms pupils into passive consumers of "educational packages" (1971b). He highlights that *schooling* has now become synonymous with *education*, as has *teaching* with *learning*, and with it a complete distortion of the human educative mission, replacing meaningful concepts by hollow institutionalised processes. Just as the worker is alienated from his labour in the capitalist economy, Illich argues that schools have alienated people from their learning (Illich, 1973a). He was not just critiquing the way schools were run but the mindset created as a product of universal compulsory schooling. Therefore, it was not just the removal of schools that was necessary but the deschooling of society as a whole.

Throughout the book, these ideas are linked to other "institutionalised needs" produced in modern society as mentioned earlier. In this respect, he said of the pupil that,

"[He] is schooled to confuse teaching with learning, grade advancement with education, a diploma with competence, and fluency with the ability to say something new. His imagination is "schooled" to accept service in place of value. Medical treatment is mistaken for health care, social work for the improvement of community life, police protection for safety, military poise for national security, the rat race for productive work." (Illich, 1971b, p.1)

In short, this degrades our ability to conceive of education outside of schools. We become blind to the fact that a large amount of what we learn, if not the majority, occurs in our daily lives through individual learning and through interactions in our social environment. Therefore, Illich claims that the over-reliance on schooling leads to a deterioration of community and self-reliance to the point that we no longer trust or even believe in forms of learning that do not involve accredited institutions and certified professionals. This leads to another central argument of the book which is a critique of educational certification and the designation of "professionals" and "experts" via institutionalised learning. On this point
his arguments are reminiscent of Max Weber in “The ‘Rationalisation’ of Education and Training”, in which he made the connection between increasing bureaucratisation and educational certification. In this, Weber presented educational examinations as a way of monopolising professional positions, designed by those who have the power to control such certification. As they both argue, this results in the reproduction of social inequality with advancement linked to the number of years one can afford to remain in formal education chasing an escalating number of necessary qualifications to “stay ahead”. Further, the system produces an elite of “specialised” and “expert” knowledge, making many areas inaccessible to all but a few.

Another central idea presented in Deschooling Society is that of counterproductivity. Illich contends that institutions such as schools are self-perpetuating as they create a demand for educational consumers faster than they can possibly satisfy it. Furthermore, as they grow past a certain limit they produce effects contrary to their stated objectives. By making people increasingly dependent on schools for learning, individuals’ own capacity to learn is weakened and therefore “[b]y making men abdicate the responsibility for their own growth, school leads many to a kind of spiritual suicide” (Illich, 1971b, p.60). He emphasises school as the worst of these self-reproducing institutions as additionally it teaches the increased consumption of other industrially produced goods and services. He describes it as an initiation ritual to a modern society that “relies on worldwide standards, large-scale and long-term planning [and] constant obsolescence through the built-in ethos of never-ending improvements” (p.6, 1973a). These side effects of schooling are labelled as the “hidden curriculum”. He therefore warns against any rash or uncritical disestablishment of schools that does not have at its core the transformation of basic concepts of learning and knowledge that have been taught through this hidden curriculum (Illich, 1971a). Illich also criticises those who believe that radical changes to the education system would come as a natural result of political and economic revolution rather than as a vital prerequisite to revolutionary change (1971b, p.46). A view shared by Freire in his work Pedagogy of the Oppressed (1996 [1970]).

Throughout Illich’s work, he stresses the importance of the autonomy of the learner to choose what they want to learn. The control that curriculum imposes upon pupils, he argues, destroys the desire and joy for learning with which we are all born. Any new vision of education must disavow the notion that teaching produces learning and create spaces in which people of all ages may pursue their own learning goals, either individually or through interactions with others and their environment. As with his other critiques of
modern institutions, the solution he provides centres on the notion of conviviality. The philosophical dichotomies presented in DS between “manipulative-right institutions” and “convivial-left institutions” are summarised well by Waks (1991) as “process vs. value, constraint vs. freedom, passivity vs. activity, expectation vs. hope [and] addiction vs. self-reliance” (p.61). To this end, the second to last chapter of Deschooling Society presents a blueprint for such left-convivial institutions in a deschooled society. These are described as proposals for “learning webs” which would “heighten the opportunity for each one to transform each moment of his living into one of learning, sharing, and caring” (Illich, 1971b, p.vii).

2.2.2 Skills Exchange

Illich sets out three important criteria for a good educational system:

1) To provide all who want to learn with access to available resources at any time in their lives.
2) To empower all who want to share what they know to find those who want to learn it from them.
3) To furnish all who want to present an issue to the public with the opportunity to make their challenge known. (Illich, 1971b, p.75)

Moreover, it should not involve an obligatory curriculum or discriminate based on possession of certificates or diplomas. Nor should it involve a “huge professional apparatus of educators and buildings” supported by the taxpayer money (p.75). Finally, he promotes the use of modern technology in order to make possible: free speech, free assembly and a free press for all (p.76). Such a system “must not start with the question, ‘What should someone learn?’ but with the question, ‘What kinds of things and people might learners want to be in contact with in order to learn?’” (p.78).

Illich believed that through the creation of four different learning or opportunity webs, this new education system could be realised. These four approaches were: Reference Services to Educational Objects; Skills Exchanges; Peer-Matching; and Reference Services to Educators-at-Large. Here, the second learning web, skills exchange, will be explored in more depth due to its relevance to the model of Time Banking. A skills exchange involves bringing together a person who has a skill with someone who wants to learn it, recognising that
often the best way to learn a new skill is by watching someone demonstrate it. The current system, Illich contends, creates a scarcity of skills by requiring all teachers to be certified professionals. And though he also recognises the need for “skills models” to shave pedagogical skills, he predicts that a system without such constraints would soon produce an abundance of people willing and able to demonstrate skills. Moreover, the current economic system results in a scarcity of skills as the market economy is based on competition, economic growth and accumulation. People in fact profit from maintaining the scarcity of their skill through certification and designation of professional status. This works against the educational ideal of equipping more people with skills. Whereas the importance of scarcity is recognised in the historical study of the economy, it is denied in the history of education, something Illich views as crucial in understanding the intertwined development of the two (Illich, 1992).

Illich presents two options for a skill exchange model, before presenting his “much more radical approach” which is founded on a potentially time-based credit system (1971, p.90). The first of these is the creation of free skills centres open to the public, and the second option involves giving certain marginalised groups educational currency for use at the centre whilst requiring others to pay. He goes on to present the radical idea of a “bank” in which each citizen begins with basic credit to acquire fundamental skills and beyond this they may earn more by teaching either at the centres or any other public or private space. As skill-teaching is not a mutually beneficial interaction in the same way as his model for peer-matching, Illich proposes a form of incentivisation. Therefore, skills exchanges would need currency or credits or even to generate a currency of their own (Illich, 1971b, p.92).

Only those who had taught others for an equivalent amount of time [emphasis added] would have a claim on the time of more advanced teachers. An entirely new elite would be promoted, an elite of those who earned their education by sharing it. (p.90)

Using this model, the advancement of some people in learning skills would necessarily mean the advancement of others, with citizens learning skills so they could then share them. Or as Illich writes, this model is “based on the assumption that education for all means education by all” (p.22). Such a web, he says, would also require the existence of agencies to maintain a directory of those offering their skills to facilitate its free and accessible use (p.91). Now that both the model of time baking and Illich’s skills exchange model have been presented it is not difficult to see the parallels between the two, warranting an exploration of the educational potential of TBs.
2.2.3 *Deschooling Society*: Then and Now

Despite Illich arguing in 1973 that schools had then lost their educational legitimacy (Illich, 1973a, p.1), the expansion of schooling has not slowed down and is still held up as a panacea by many in solving global problems. Writing of the relevance of Illich’s ideas twenty years on, Waks (1991) observes that “we are more mired than ever in schooling, comforted only by a mounting tolerance for its anomalies”. I now review some of the early criticisms of Illich’s work as well as the resurgence of interest in his work since start of the 21st century and following his death in 2002. Illich’s book *Deschooling Society* moved the ground beneath the feet of many, from educators to social movements, he forced them to question a modern certainty: that schools were the answer for society’s problems and the means to achieve social justice goals (Igelmo, 2017). As Waks writes, “Illich’s tone was confrontational; he shocked his concerned and thoughtful readers with a new vision just beyond their bandwidth of thinkable options. [...] The paradigm shift was like a religious conversion” (1991, p.60).

Over the subsequent years various authors reviewed this book, with several prominent critiques arising from both defenders of schools as well as fellow critical scholars, particularly Marxists (Igelmo, 2011). One such Marxist critique, Herbert Gintis (1972) in the Harvard Review, criticised Illich for failing to understand fully how the existing educational system serves the capitalist economy and instead proposing a political economy approach to understanding schooling. Another criticism, represented by John Martin Rich’s article “What Is A School?” (1976), is levelled at the concreteness of the object of Illich’s analysis in DS. Rich argues, via an examination of the Philadelphia Parkway Program, that the vagueness of Illich’s own definition of school leads to a framework in which certain characteristics of the four learning webs could be seen as schools. In 1971, a journal called *Social Policy* published a series of articles from various academics reacting to Illich’s book. This became the published book *After Deschooling, What?* (Gartner, 1973) introduced by an article of the same name written by Illich.

Outside those who continued to defend the relevance of schools, the main critiques of *Deschooling Society* were that Illich provided no transition strategy, no roadmap to deschool society, and that he presented a vague and utopic vision of the convivial society that he claimed was possible (Igelmo, 2011; Waks, 1991) (see for example Colin Greer’s “All Schooled Up” in *After Deschooling, What?,* Gartner, 1973). Greer (1973) points out that
Illich’s four learning webs are presented as models of education for an already deschooled society, and therefore he fails to provide concrete political action aimed at reaching such a point in order to implement them. This is because, as Illich himself would argue, without challenging the hidden curriculum first, any attempt at an alternative education model would fail and likely be co-opted by the same system it attempts to set themselves apart from. Responding to these criticisms, Waks (1991) still asks, “whether learning webs themselves could be part of the strategy of deschooling, as tools for ushering in a left-convivial alternative, or whether the webs must be seen solely as elements of the convivial end” (p.69). Todd (2012) explores this idea by assessing the promise of different home-schooling models for deschooling. He concludes that for a model to be described as deschooling it is important not only to educate without schools but to “maintain the suspicion of and participate in the destruction of the hidden curriculum” (p.81).

In the 1980s and 1990s, Illich’s ideas largely fell out of circulation, with new inquiry opening in critical pedagogy and a shift in political framing of economic development to neo-liberalism. During this time, Illich himself experienced a shift in this intellectual development and came to refocus his analysis, criticising his earlier work on deschooling as naïve (Bruno-Jofré & Igelmo, 2012). Reflecting on this transformation in “Twenty-six years later: Majid Rahnema in Conversation with Ivan Illich”, published in 1996, Illich says,

In the next step, I became both more radical and more realistic. I began to question the goals of development more than the agencies, education more than the schools, health more than the hospitals. My eyes moved from the process toward its orientation, from the investment toward the vector’s direction, toward the assumed purpose. (p.104)

It is important to acknowledge Illich’s change in stance in order to explore his ideas critically in the context of this study. Illich drew away from formulating responses to specific contemporary problems and directed his attention to the impact of discourse on constructing modern certitudes, such as schooling, in the public imaginary. This was combined with historical analysis aimed at understanding how conditions were created that allowed for the development of modern educational institutions and how they were maintained.

Around the time of his death in 2002, there was a renewed interest in his work with the ideas of DS taking on a new relevance in the changing political, social and economic context (Igelmo, 2012; Bruno-Jofré, 2012). Igelmo (2011) views the impact of Illich’s work on education in the 21st century as categorizable into three main areas: the potential of web-
based technologies to offer alternatives to formal institutionalised learning through the four “learning webs”; secondly, the unschooling movement within home-schooling, who advocate not just education outside of schools but a deschooled education; and finally, in grassroots movements such as indigenous movements or de-growth capitalism, as a way of creating alternative spaces and envisioning a new future. In the context of web-based learning, authors see the internet as offering the perfect ground for a shifting of education away from formal institutions, encompassing the four modes of learning that Illich describes (Collins 2006; Hart, 2001; Whittington and McLean, 2001).

Following this understanding of Illich’s work on deschooling, including the criticism it has generated, a preliminary reflection can be made on its application to Time Banks. Illich’s DS is used as a point of departure and reference point in the exploration of the educational potential of Time Banks. In light of their similarity to the model proposed by Illich, both of which engender a critique of the market economy, it is asked whether Time Banks can indeed be models of community skill exchange that challenge the dominance of formal institutions as viable places of learning. Thus, whilst I am interested in considering “skills exchanges” as a foundation for an analysis of Time Banks, this is based on the idea that deschooling happens through a process of deconstructing the hidden curriculum through making alternatives visible. It is therefore about bringing to the forefront possibilities of community-organised learning, whilst keeping in mind the critiques of modern institutions centred on individualism, destruction of community and self-reliance, and commodification. Additionally, the purpose is not to propose a model that can then be copied and systematically adopted across the world. The model of Time Banking is rich in its diversity and its response to community needs and resources, it is actively shaped by the people, creating different locally-relevant variants. The next section is dedicated to developing a critical understanding of life-long learning, and in doing so, positioning the investigation of Time Banking and theories of deschooling within the context of current educational inquiry.
2.3 Constructing the Learning Society

The very nature of the relationship between society and education is changing. A social configuration which accorded such a place to education and conferred such a status on it deserves a name of its own—the learning society. Its advent can only be conceived as a process of close interweaving between education and the social, political and economic fabric. (*Learning to Be*, Faure et al., 1972, p.163)

Though the concept of lifelong education has its roots as far back as the 1920s in Basil Yeaxlee’s *Lifelong Education* (1929), it only really began to make an impression on global education policy when adopted in the 1970s by UNESCO. The report led by Edgar Faure, *Learning to Be: The world of education today and tomorrow*, has become well known as the first reference point for Lifelong Learning (LLL) and the Learning Society as we know it today. The report called for a plurality of educational solutions, both formal and informal, to reflect the complex reality that is human society (1972).

However, by the 1990s these ideas had undergone a transformation from their more utopic beginnings and had been hollowed out in order to serve the knowledge economy (Pasias & Roussakis, 2009). Based on human capital theory, the lifelong learner was positioned as a rational and individualistic actor seeking to maximise their material return by ‘investing’ in their education and training. This is based on the assumption that not only is knowledge ‘consumable’, but so too are the object and subject of knowledge (Pasias & Roussakis, 2009, p.492). As Rizvi and Lingard write, the shift from social-democratic values to neoliberalism gave rise to new conceptions of the value and purpose of learning, defined largely in terms of the market (p.446). This was also characterised by a view of the modernist lifelong learner as always flexible to change, adapting to new and often more precarious economic, social and political arrangements (Popkewitz, 2009). Matheson and Matheson comment in 1996 that the rise in LLL as a “fashionable” term in political circles can be attributed to “the economic and employment climates of the moment whereby it can no longer be assumed that an employee will maintain the same employment for the length of his/her working life” (p.219).

LLL has now become one of the major areas of educational research over the last few decades and a buzzword in global education policy, albeit one that is still debated and contentious. Many authors now acknowledge how, for the most part, the concept has been
torn from the complexity of its original intent and co-opted to satisfy a human capital approach to development (Blewitt, 2010; Pasias & Roussakis, 2009; Rees, Fevre, Furlong & Gorard, 2006; Rizvi & Lingard, 2009). Beech also ascribes the emptying of the concept of LLL to its appropriation by international agencies, a process which leads to an “oversimplified generalisation that is offered as an educational solution in most contexts” becoming reified in the production of global educational discourse (p.351). An analogous process can be seen in the pre-2015 global education goals in which Education for All (EFA) largely devolved into ‘Schooling for All’ (Igelmo, 2015). This becomes part of the wider discourse of modernist development and cosmopolitanism, as Popkewitz describes, “[t]he Europe of the lifelong learner is future-oriented whose terms are of universalistic principles about abstract values of human rights, democracy, progress, and equality in everyone’s modernity” (2009, p.395).

However, as Mitter (2009) notes, the current period of European Comparative Education history cannot be characterised by any one dominant theme but rather the tension created between competing discourses of modernism and post-modernism, as well as universalism and cultural pluralism (p.94). He highlights LLL as one of the ‘new’ comparative research areas which must be investigated through “converging and diverging theoretical approaches” in order to be understood through these multiple lenses (p.94). For this investigation, what is required is a theory of LLL which is aligned more closely with the values lain out in the previous section. As Igelmo writes,

[Ilich] was a critic of modernity who zealously called for the need for institutional and technological limits at a time when economic growth and development and social progress were heralded as unarguable dogmas of wellbeing. As an intellectual he challenged the foundation of the human capital theory (2015, p.95).

Therefore, if the origins of LLL and the Learning Society in the recent history of education research have been deeply rooted in modernism and universalism, then an alternative definition of the Learning Society is necessary, one that reflects the work of those that reject the perspective of human capital theory and embrace pluralistic views of education.

In his book chapter, “Lifelong Learning and Globalisation: Towards a Structural Comparative Model”, Jarvis (2009) describes these competing forces impacting LLL as threefold. Firstly, the globalising forces that seek to make LLL “the handmaiden of industry”, such as the World Bank. Followed by those more socially-minded international organisations and political actors who attempt to produce a balance between capitalist and humanistic aims. And finally, those who resist globalisation, such as social movements,
NGOs and some religious movements (p.615). I begin by looking at this second form to see how the Learning Society has developed on the international policy stage.

Global development goals have shifted from purely economic grounds and the application of universally-applicable solutions, to sustainable development which takes into consideration locally-grounded solutions and collaboration. UNESCO’s newest vision of LLL as a “key driver” in achieving the SDGs, is articulated in through the concept of “Learning Cities” (UIL, 2017). A learning city, UNESCO poses, is a city which: effectively mobilises resources in every sector to promote all levels of education; revitalises learning in families and communities; facilitates learning for an in the workplace; extends the use of modern learning technologies; enhances quality and excellence of learning; and fosters a culture of learning throughout life (UIL, n.d., pp.2). Under “Why Learning Cities?” we find that LLL is still seen as a tool to equip people to adapt to “today’s fast-changing world, where social, economic and political norms are constantly being redefined” (pp.3). This highlights flexibility in relation to economic, social and political precarity which is seen as a natural consequence of an inevitable process of globalisation. These same arguments, focused on creating flexible and resilient citizens in the face of an increasingly unstable modernity, were seen earlier in this section with the human capital theory approach as well as the promotion of Time Banks as part of the Big Society. Although there are potentially useful aspects to this definition of Learning Cities, including the recognition of learning based in communities, a more complex and situated model for understanding LLL is needed.

In “History, Biography and Place in the Learning Society: Toward a Sociology of Lifelong Learning”, Rees et al. attempt to construct a social theoretical framework for LLL with the aim to “transcend conceptions of Learning Society which are rooted in economistic models of market behaviour” (2006, p.934). They construct their theory around the concept that each person follows an education pathway or ‘trajectory’ during their life. Firstly, the trajectory a person will join depends largely on access to resources derived from their socially background, determining which set of learning opportunities are initially available to them. Further, the direction that this trajectory takes at different stages is also dependent on a person’s history and experiences thus far, restricting their capacity to take up different learning opportunities. These trajectories are also determined by the historical period which they occupy, as at any point in time the educational opportunities available to different groups of people will depend on the current social, political and economic context. Moreover, this leads onto the importance of place in determining education trajectories.
Rees et al. highlight an additional factor which cannot be attributed to historical or geographical context, that is, the impact of ‘learner identity’. This is how we conceive of ourselves as learners, which is often shaped by our experience in formal institutions but can be affected by interaction other learning environments. Together this creates their proposed framework centred on considerations of history, place and biography. They conclude by suggesting that “rather than a uniform Learning Society, the aim of development is better conceived as the creation of a diversity of Learning Societies, which build upon the real-world complexity of social relations within which life-long learning takes place” (p.934). This call for a more pluralistic and place-based notion of lifelong learning would seem to satisfy well both the chameleonic nature of Time Banking and Illich’s rejection of human capital theory and universal institutional ‘packages’.

As for the development of such learning societies, I draw on Blewitt’s (2010) proposal for a model of sustainable LLL which he situates in relation to Illich’s work on deschooling. In this, he contends that the complexity of sustainable lifelong learning necessitates a collaborative approach based on a broad network of actors. Using the ecological metaphor of an ecotone, he argues that such a model is best imagined as a “transition area where different communities of practice, and interest, may come together thereby generating a richness in thought, action, knowledge, skills, understanding, creativity and philosophy”. Such a transitional space, he envisages, “offers the potentiality and possibility of rupture and a new ground for sustainable learning that is in essence politically democratic and just”, a “cultural space for a critical, border pedagogy” (p.3470). In addition, the Illich scholar, Jon Igelm Zaldívar (2015) poses that the application of Illich’s ideas to the current educational and political context, would involve an approach based on the principles of degrowth - decreasing formal institutions of education rather than continuing their expansion (p.104) – as well as a critical exploration of the “discursive configuration of education in the modern social mindset” (p.105). With all of this in mind, I continue in the next chapter to outline the methodological choices that were made in order to best investigate the preceding concepts.
Chapter 3. Research Methodology

This chapter provides details of the methodological dimensions of this qualitative study. It begins by introducing the paradigmatic approach of pragmatic social constructionism before outlining the comparative case study research design and justifying its choice in relation to the research problem. The study is based on three Time Bank (TB) cases with different organizational characteristics and relies on three forms of data collection: semi-structured interviews, self-administered questionnaires and documentary/online data. Before detailing each method, the sampling strategies for each are explained, as well as the reasoning behind initial selection of the three TB cases. Following this, the ethical implications of the research, processes of translation and transcription, methods of data analysis, and finally, research quality criteria are considered. The principal aim of this chapter is to provide a detailed transparent account of the research methodology employed and in doing so address considerations of research quality.

3.1 Research Approach

The study is guided predominantly by a social constructionist paradigm, emphasising the experiences of participants in interaction with each other in constructing the meaning and value ascribed to participation in different activities. This process of meaning-making is not merely isolated to the interactions within the TB but is shaped by the wider social interactions which have led to members’ initial decisions to participate in the TB as well as how they come view it. This paradigmatic approach has influenced the research questions markedly, by not just considering the value of TBs as educational spaces through the eyes of participants, but taking into considerations the different meaning they might attribute to learning within each TB context. In considering whether participants engage in learning opportunities through their Time Banks, and following Illich’s call for autonomous, self-directed learning, it is important to ask what is valued or viewed as learning within each context and how that serves the interests of participants. This is as opposed to a positivist stance of imposing a set of defined learning outcomes, divorced from the contextual reality of participants, to measure their interactions by.
Due to the nature of case study research, it is also seen as beneficial to draw upon the philosophical approach of pragmatism, in order to better deal with the multi-faceted quality of organisational study. Such paradigm plurality has been recognised as advantageous for case study research in management and organisations (Hassard & Keleman, 2010). Pragmatism in tandem with the social constructionist paradigm allows for a broader exploration that better suits the case study design and the research inquiry. This has already been taken up in other areas of organisational study as pragmatic constructionism (Has & Has, 2012). It is also said to be the approach promoted by Sharan Merriam (2009), a prominent author on case study research (Harrison, Birks, Franklin and Mills, 2017). Pragmatism, does not rely on ontological or epistemological assumptions, but instead rejects the dualisms created by constructionism and positivism and focuses instead on knowledge as highly contextualised and ultimately problem-solving (Biesenthal, 2014). Knowledge construction is therefore about the active process of inquiry, the continual interplay between action and reflection (Morgan, 2014; Biesenthal, 2014). It aims at uncovering contextual truth, viewed in terms of its problem-solving capacity in that moment. In this case, the problem-solving responds to the identification of learning activities which reflect the values of participants. The focus on problem-solving as opposed to methodological concerns also allows for a broad reflective inquiry, taking advantage of different forms of data collection and the interplay with theory to gain an understanding of each case. Despite the common utilisation of a pragmatic approach in mixed-methods research, this study is decidedly of a qualitative nature.

The research approach initially follows an inductive path due to the exploratory nature of the inquiry. The literature review was developed using a narrative review approach to reach a critical interpretation of the literature (Bryman, 2009, p.713), and was carried out alongside the process of data collection and analysis, complementing it when necessary. In this sense the approach was iterative, reflecting on new information that arose at different junctures in the research, and in line with the form of active inquiry promoted by a pragmatist philosophy. In order to reach a meaningful outcome within the time constraints, each stage of the research led to the development of the next stage in order to pursue certain lines of inquiry that were identified. These represent deductive moments of building upon prior knowledge, complementing the inductive moments of being fully open to participants’ perspectives (Wietzel & Reiter, 2012). Examples of such moments were: the initial meetings with the TBs, a meeting with Spanish TB expert Julio Gisbert, and the interviews. This describes a problem-centred approach (Wietzel & Reiter, 2012) aimed at continuous reflection and refocusing of the research process towards collection of relevant
data centred on answering the research questions. Similarly, the lines of inquiry that arose in one case study were often followed across all, if relevant, in order to ensure the possibility of a fruitful final comparison of the individual case studies.

3.2 Research Design

The research design chosen for this investigation is a comparative case study. Case studies are ideal for qualitative research due to their idiographic nature and the close links between case study characteristics and qualitative paradigms such as constructivism (Starman, 2013). Based on Yin’s (2009) classification of case study research, this study can be best described as both exploratory and descriptive, rather than causal or explanatory. A case study is seen as a suitable model as it allows for a holistic and contextualised investigation of a contemporary phenomenon - in this case, Time Banking – from the perspective of participants (Del Moral, 2013; Harrison et al., 2017). This is particularly relevant when “the boundaries between phenomenon and context are not clearly evident” (Yin, 2009, p.18), as is the case with chameleonic nature of Time Banking, with each TB being shaped by its members and context.

Proponents of the case study methodology challenge the common criticism that case studies cannot produce any generalisable results and are useful for little more than as pilot studies (Eisenhardt & Graeber, 2007; Flyvbjerg, 2001; Yin, 2009). It is argued that through careful selection of cases, the richness of case studies allows for an in-depth understanding of a problem grounded within its proper context, as opposed to large-scale data collection divorced from its contextual relevance (Merriam, 2009; Flyvbjerg, 2001). Eisenhardt and Graeber (2007) further contend that through a carefully worded and thought out methodology based on multiple cases, case study research can lead to development of theoretical constructs, propositions and/or mid-range theory. Therefore, to broaden the reach of the findings and allow for connections to be made between the specific local contexts as well as the wider phenomenon, a comparative model is chosen and a detailed and considered methodology is given. As Campbell (2012) explains, “Comparative case studies extend the value of the case study approach through iterative model-building and comparison” and have the potential to contribute to development of theory (p.175).
In order to encompass the complexity of a phenomenon within its context, case studies, draw on multiple sources of evidence, also aiming at triangulation across different sources to improve academic rigour (Merriam, 2009; Yin, 2009). Another practice promoted to improve the reliability of case study research, is the careful and transparent recording and reporting of data collection and analysis, providing a clear chain of evidence for each claim made (Merriam, 2009; Yin, 2009). This is described in more detail throughout this chapter.

3.3 Sampling Strategy

To respond to the criticism that case studies are biased towards verifications (Flyvbjerg, 2011; Starman, 2013), the processes of sample selection will be described fully here, first at the level of case selection and then with regards to respondent sampling involved for the interviews and self-administered questionnaires. The sampling of documentary evidence is best explained within the method section itself.

3.3.1 Case Selection

In a comparative case study, different to other multi-case studies, each case study is carried out independently, following a separate process of analysis before a comparison is carried out simultaneously across the cases with respect to the variables of comparison. Cases tend to be chosen to highlight differences that are recognised as relevant to the research problem. In this study, the Time Banks have been chosen to represent the heterogeneity of organisational structures and logics in Spanish Time Banking, as defined in Valor et al. (2017) based on the TB promotor: town council, neighbourhood associations, or local assemblies. First, however, a suitable basis for comparison must be identified as part of establishing the parameters of comparability (Manzon, 2007). The Time Banks must maintain some common characteristics to make a comparison meaningful. In this case the basis for comparison is that all Time Banks are in the Community of Madrid, Spain, and part of the Madrid TB network. They are also all listed in the Association for the Development of
Time Banks (ADBdT) database, which can be seen as another type of network. Initial emails were sent out to TBs based on these criteria.

As Time Bank inactivity and longevity are recognised as common issues (In conversation with Julio Gisbert, February 16th 2018; Papoaikonomou & Valor, 2016), it was decided that cases should firstly satisfy the condition of being “active”. That is, they should have regular exchanges and attended events. Given the difficulty of obtaining transactional data, this criterion was based on a self-evaluation made by Time Bank organisers at first point of contact. Secondly, they should have existed for at least two years, ensuring a fairly established organisational structure and a sufficient number of prior activities and exchanges to warrant investigation. To ensure that the Time Banks had been recently active in the Madrid TB network, they needed to have attended the most recent meeting of TBs in February 2017, evidenced by the meeting’s minutes online (ADBdT, 2017). Based on these criteria, five Time Banks were identified: Rivas-Vaciamadrid, Manoteras, Majadahonda, A2Manos and the municipal TB managed under the Directorate General of Family, Children, Education and Youth as part of seven Family Support Centres, Centro de Apoya a las Familias (CAF1-7).

The importance of different organisational logics was identified due to the heterogeneity existing within Spanish Time Bank models (Hughes, 2015; Valor et al., 2017) and the relevance of organisational logics and structure in the realisation of an Illichian skill exchange model. With regards to the latter, an important aspect of investigating different organisational logics is the differing levels of institutional support and the political motives involved in Time Bank participation. Of the five TBs passing all criteria, A2Manos was identifiably the only Time Bank created as an outcome of the 15M movement, satisfying the ‘local assembly’ category of Valor et al.’s (2017) categorisation. However, they were unable to participate due to unstated difficulties in the Time Bank. Majadahonda TB responded to the initial email request and satisfied certain characteristics of this category and can be seen as a hybrid between a local assembly and a neighbourhood association: they were set up only as a Time Bank, receive no support from the municipal council or any EU funding projects, and were created some time after the economic crisis rather than before it.

The second Time Bank chosen was Rivas TB which is part of the Intertiempo Association in Rivas-Vaciamadrid, a municipality of the Community of Madrid. Both Manoteras and Rivas TBs fall into the neighbourhood association category but Rivas was chosen purely due to time constraints as they responded first. The final Time Bank chosen was the predominant municipal model in Madrid, the CAF(1-7) TBs, each CAF covering a
between one and four of the twenty one districts of the City of Madrid, . Communication with this Time Bank was slower and more difficult due to the various levels of bureaucracy and the fact that the Time Bank was only a small part of the services the centres offered, rather than the main focus. This particular case was pursued in order to include a broad representation of organisational structures in the study. However, data collection took longer to carry out and contact could only be made through council staff rather than directly with members. A meeting was held with a representative from the council for initial data collection and to identify which of the seven TBs was most active. The CAF2 was identified as the most active Time Bank of the seven and contact was made with the time broker, a social worker for this centre.

In conclusion, the initial sampling strategy involved sending out emails to all active TBs in Madrid and can be described as broader criterion sampling (Bryman, 2012, p.419). As more was discovered about the Time Banks in Madrid, the criterion sampling became more focused and the further criteria elaborated in the preceding paragraphs were developed. Typical case sampling was used to select one Time Bank for each of the different Time Bank types as described in Valor et al.’s study of Spanish TBs. These characteristics, as well as others which are important in defining the cases, are outlined on the following page in Table 1.

In this initial contact with the Time Banks, “gatekeepers” were established for each Time Bank, for the first two these were members who were on the managing team and for the CAF this was the member of staff overseeing the Time Banks and the time broker/social worker at CAF2.
<table>
<thead>
<tr>
<th></th>
<th>Majadahonda</th>
<th>Rivas-Vaciamadrid</th>
<th>Family Support Centre (CAF[2])</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of creation</td>
<td>2013</td>
<td>2005</td>
<td>2007</td>
</tr>
<tr>
<td>Origin/creators</td>
<td>Group of neighbours – inspired by a Time Bank in adjacent municipality</td>
<td>Group of neighbours – first created Intertiempo and first major project was the TB</td>
<td>Directorate General of Family, Children, Education and Youth (Government Area of Equity, Social Rights and Employment)</td>
</tr>
<tr>
<td>TB Category (Valor et al., 2017)</td>
<td>Local assembly/neighbourhood association</td>
<td>Neighbourhood association</td>
<td>Municipal</td>
</tr>
<tr>
<td>Level of institutional support</td>
<td>None</td>
<td>Support from Rivas municipal council through Department of Equality and Women’s Policies. Previously included in the European program EQUALb.</td>
<td>Run by CAF(1-7) under the Directorate General of Family, Children, Education and Youth</td>
</tr>
<tr>
<td>No. of members</td>
<td>57</td>
<td>259*</td>
<td>249 [32]**</td>
</tr>
<tr>
<td>% Female</td>
<td>74%</td>
<td>73%</td>
<td>69 [59]</td>
</tr>
<tr>
<td>Exchanges/year</td>
<td>43a</td>
<td>300**</td>
<td>975 [175]</td>
</tr>
<tr>
<td>Paid staff</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Management</td>
<td>Management team of active members</td>
<td>Management team of active members</td>
<td>1 Time broker for each CAF (CAF social worker)</td>
</tr>
<tr>
<td>Recording of exchanges</td>
<td>Informal (hours not recorded officially)</td>
<td>Online platform on TB website</td>
<td>Recorded by time broker in Excel</td>
</tr>
<tr>
<td>Modes of Communication</td>
<td>WhatsApp groups, Facebook, email, webpage</td>
<td>WhatsApp groups, Facebook, Instagram, webpage(s)</td>
<td>Email Phone</td>
</tr>
</tbody>
</table>

* Data collected in March 2018
** Data collected for the year 2017
a Based on a rough count of demands on the WhatsApp group
b “The initiative focused on supporting innovative, transnational projects aimed at tackling discrimination and disadvantage in the labour market” with “promoting gender equality” as one of its five main pillars (European Commission, 2011)
3.3.2 Interview Respondent Sampling

Interviews were only carried out with Rivas and Majadahonda TBs, as the delayed process of getting in contact with a specific CAF Time Bank broker after making initial contact with the council meant this wasn’t viable within the time constraints of the study. However, a formal hour-long interview was carried out with the CAF2 Time Broker. For Rivas and Majadahonda TB, interview respondent selection for the main series of interviews was conducted through the respective “gatekeeper” for each Time Bank, and based on members volunteering themselves. The initial sample was for three 30-minute interviews. Based on this, the decision was made regarding whether to continue with a further three interviews or collect data by another means. Due to time constraints and the desire to include experiences of a larger number of members, as well as facilitate data collection in CAF TB, a self-administered questionnaire was decided upon rather than additional interviews.

As respondents are self-selecting they are likely to be active members and more biased towards promoting the Time Bank and highlighting positives. This is not viewed as a high threat to data credibility as there is a triangulation of data from various data sources. Moreover, as Valor et al. (2017) consider in their study, other available sampling methods are also likely to encounter the same issue of produced committed and active members. Initial criteria given to gatekeepers were that the sample should comprise of one manager-member and two members with no official management roles. A manager/organiser was selected in order to get an overall view of the activities of the Time Bank from an active and experienced member as well as potential managerial challenges. However, this was limited to one as it was assumed that the dual role of the managers could further bias responses towards promotion of the Time Bank.

The sample size of three was chosen to generate initial rich narrative data whilst also remaining within manageable limits due to the length of time needed for transcription and translation. Also, it enabled the initial location of concepts and generation of provisional hypotheses ready for the next stage of data collection without exhausting willing volunteers that could be respondents in another round of interviews or for questionnaires. The overall sampling strategy for the interviews could be said to be opportunistic, combined with snowball sampling once initial contact was made, and for Rivas and Majadahonda TB, this was stratified by management role.
3.3.3 Self-Administered Questionnaire Sampling

The self-administered questionnaires were carried in the second phase of data collection and handed out via the gatekeepers. As the Time Bank members were known to primarily communicate online, an online format was chosen and sent out to all members via the gatekeeper. There is the possibility of less easily identifiable non-response bias with this method of sampling. Members who are not very active or have negative perceptions or the Time Bank might be less likely to respond voluntarily, and there could be a misconception that the management team/time broker will see the responses as they distributed the questionnaires.

In terms of the sample-size, there was no limit set but a deadline was set for the three Time Banks to encourage questionnaires to be completed within a reasonable timeframe (two weeks) to allow for analysis and to ensure that the number of responses was manageable. Reminders were sent to the gatekeepers to try to encourage more response and for members to be reminded of the deadline. Only in the case of CAF was the deadline extended by another two weeks due to what was assumed to be slower modes of communication and less active or invested membership. Despite this, the final number of completed questionnaires for the CAF was 6, whereas for Rivas it was 13 (though one manager completed the questionnaire having already interviewed) and 12 for Majadahonda.

3.4 Methods of Data Collection

The data collection for this study included: semi-structured interviews; documentary sources such as TB webpages, social media and online articles; and self-administered online questionnaires consisting of open questions and participant demographic questions (age, gender etc.). Before providing more specific details of each method, I will discuss the logic behind the choice of these three forms of data collection and the stages in the data collection process.
As well as the emphasis on multiple sources of data for triangulation in case study literature (Merriam, 2009; Starman, 2013; Yin, 2009), the decision to include interview, questionnaire and documentary evidence was taken based on the TB literature. Primarily, this was due to exemplar models of TB case study research as found in Cuenca Garcia (2015) and Del Moral’s (2013) PhD theses which included, a mixture or all of, the following: documentary data (including social media and blogs); participant observation; semi-structured and unstructured interviews; and questionnaires. However, there is a limit to the number and depth of methodological strategies that can be employed here; ethnographic research is considered as outside of the scope of this study, whilst unstructured interviews may lead to impractically broad lines of inquiry given the time constraints. Secondly, it was observed in some TB empirical studies that a focus primarily on secondary data (documents, websites and social media pages) tended to lead to an idealised conception of Time Banking that might not reflect participants’ lived experience of their TBs in context (Laamanen, Wahlen and Campana, 2015; Rice, 2014). Further, a focus on interview and questionnaire data as well as forms of secondary data which reflect TB members’ voices (Facebook), is seen as appropriate for this study given the emphasis on participants’ perspectives in the RQs. Finally, data triangulation through secondary and primary data sources allows for a more flexible approach to data collection, bringing in the voices of more participants, and taking into account the relevance and availability of different data sources for each case context.

In his frequently cited book on case study research, Yin (2009) advocates the use of a “case study protocol” to increase reliability of a case study by providing roadmap for data collection for future use or for reasons of transparency. He writes that this is particularly essential if carrying out multi-case studies (p.89). Case study protocols were devised for each case study and updated throughout the data collection process to track arising Case Study Questions (CSQs), whilst keeping in mind the Research Questions (RQs) throughout the research process. An important part of this protocol was the data collection map different for each TB. Below, in Figure 2, an example of the data collection map is shown for Majadahonda TB. The means of communication and organisation were similar in Rivas TB and so the data collection process was relatively the same. However, due to logistical and time constraints there was no initial meeting before the interviews were held. In addition, in both cases by the final stage of analysis, additional Facebook data was collected (bringing it to April 2018), due to both availability and how valuable they were in answering RQs and CSQs compared with other secondary data.
Figure 2. Case study data collection plan for Majadahonda TB.
The preliminary stage of data collection involved phone conversations, email exchange and/or meetings with the TBs which helped to shape the initial round of interviews. The first stage of data collection involved semi-structured interviews and the second stage was focused on self-administered questionnaires. This two-stage process allowed also for rapport to be established with the gatekeepers and some Time Bank members and a better understanding of the Time Bank context to be gained, which facilitated and informed the second stage.

As user interviews were not possible for the CAF, data collection relied more heavily on an in-depth interview held with the time broker of CAF2 and - as there were no recent examples of TB blogs or social media pages – an old but now defunct blog for CAF2 TB and broader range of document evidence. This meant that the evidence from CAF TB does not strongly feature the voices of current users, and relies more on secondary data, a weak point in its capacity to satisfy the research aim. However, taking into account the limitations this places on the findings, it was still seen as beneficial to include it alongside the other two cases in a comparison due to the markedly different organisational logic.

As can be seen in Figure 2, each stage directly feeds into and shapes the subsequent stage of data collection ensuring certain lines of inquiries are followed to lead to a meaningful analysis. The online data for each TB runs alongside the other forms of data collection. It is referred to frequently in the development of CSQs and preliminary thematic analysis, and then included in the final data analysis to enable triangulation for main themes. Additionally, a brief review of the literature on Time Banks is carried out initially, and then developed alongside the data collection process so as to offer useful insight for methodological choices such as those cited above, whilst not imposing too many initial constraints on lines of inquiry and leading to preconceptions forming before data collection has begun. This is especially important as literature on the Spanish context is limited and an analytical framework based on other contexts could prove to be highly unsuitable (Amanatidou et al., 2015).

3.4.1 Interviews

The primary method of data collection in this study was interviewing. A middle-ground was taken between the structured approach of surveying used in more quantitative studies and the open-ended approach of narrative interviewing, by using Problem-Centred
Interviewing (PCI). This is a methodological approach that has been developed since the 1970s in Germany largely by Witzel and Reiter and only recently introduced in English through the SAGE textbook *The Problem-Centred Interview: Principles and Practice* (Witzel & Reiter, 2012). PCI rejects the notion of interviewer neutrality or unbiased interviewing and instead seeks to account for the interaction between interviewer and interview participant. Additionally, this means embracing the figure of the “active interviewer” and making transparent the interviewer’s prior knowledge which influences and enriches the interview process. This relates well to the philosophical perspective of pragmatism discussed earlier. Central to this is the concept of “problem-centring” which represents the continuous reflection between respondent knowledge and researcher prior-knowledge, aimed at not setting limits on the direction of research whilst still guiding inquiry towards a meaningful outcome with regards to the RQs. In the context of this study, the problem-centring approach allows for a focus on the educational aspects of Time Bank activity, responding to areas of inquiry highlighted by the participants in dialogue with them, as well as allowing for wider ideas and perspectives on Time Banks and skills exchanges to enter into the conversation.

In preparing for the interviews, Witzel & Reiter (2012) highlight the need to organise and review various forms of researcher prior knowledge that make up the ‘sensitising framework’ that will come to inform the interview’s ‘thematic guide’. They write that there are four types of knowledge to be considered: everyday, contextual, research and sensitising knowledge. Problem-centring involves the balance of managing these types of knowledge whilst not risking the development of preconceptions which could limit open dialogue with respondents. An example of everyday knowledge would be my prior experience in and knowledge of Time Banks. Contextual knowledge relates to the background information of the case contexts and was gained through online research into Madrid TBs, Spanish TBs and TB networks including social media, YouTube videos and website and the conversation held with ADBdT president Julio Gisbert. Research knowledge describes the knowledge of other empirical research including theoretical perspectives, and sensitising knowledge is the broader concepts identified within disciplines such as organisational logic.

The thematic guide (see Appendix 1) differs from a normal interview guide in that it resists presenting a list of fully formed questions but offers a structure of themes which should be covered during the interview as well as potential connections between the themes. This approach draws on a narrative approach by beginning the interview with a
broad opening question – specified in the thematic guide - in order to elicit a narrative response. This is specifically aimed at reconstruction of past TB events to gain a historical perspective of the participants experience (Bryman, 2012, p.495). Through active listening, follow-up questions and formed to first address before guiding the interview to cover the themes in the guide, addressing any additional areas of inquiry with follow-up questions.

The interviews were recorded and transcribed at a later date. Following each set of interviews, a ‘postscript’ was digitally recorded and later written in note form. This involved immediate reflections on the interview process, the environment, the relationship with respondents and initial impressions regarding the analysis. This later becomes a useful reference point in analysis of the interview transcripts to provide additional information that cannot be portrayed through the interview transcript. As Majadahonda and Rivas are both satellite municipalities to the City of Madrid, it was not reasonable or desirable to expect participants to come to the city and instead the interviews were carried out in a setting chosen by the gatekeeper. However, in the case of Majadahonda especially, this meant unanticipatedly high levels of background noise, making the transcription process particularly long and difficult. The most successful recording was the CAF interview which took place in the social workers office.

3.4.2 Documents and Online Data

The documentary evidence for each case was designed around both what was available and what was most relevant to the research problem and the way the Time Banks organised. For Rivas and Majadahonda, it was most relevant to collect data from their Facebook pages and webpages as both were active and a part of internal or external communication of the Time Bank, their values and their activities. As Yin (2009) points out, there is no clear cut-off point with documentary evidence in a case study and so it is important to be discerning and collect enough to have confirmatory evidence and allow for triangulation for the main topics but not so much that it is not practical to analyse it. A decision was therefore taken to limit to roughly a year of Facebook posts (dating back to February 2017) as a representative timespan that was also manageable. The main website pages for each TB were also sampled for analysis.

By choosing predominantly publicly accessibly secondary data, it is ensured that the documentary evidence is not controlled by what is provided through gatekeepers.
Moreover, this provides both the perspective of internal communication between members and external communication to the public. In the case of CAF, some official documents were obtained through the gatekeepers. The remainder comprised of information gathered online from the official Madrid City Council website and an old blog active from 2009 to 2011 created for CAF2 by a member. This provides a historical contextualisation of the TB in place of interview accounts by current users which could not be carried out. The documentary evidence in all cases was drawn upon alongside other data sources to: provide a richer description of TB activities and history, corroborate details of events, identify and corroborate the values held by TB participants or the managing team, and to gain a richer picture of organisational structure and methods of communication within the TBs. In both collection and analysis, documentary evidence was considered critically with regards to its source and intended audience to identify the likelihood of bias or be aware of stylistic tendencies of different contexts.

3.4.3 Self-administered Questionnaires

In the second stage of data collection, questionnaires were designed and distributed to be self-administered by members of the TBs. The questionnaire was employed for practical reasons due to the length of time take to transcribe and translate the Spanish interviews, as well as to draw upon the experience of a higher number of participants than would be possible with interviewing, in answering a set of concrete questions. In this sense, the data collected, although not rich or detailed as with interviewing, provides a useful point of triangulation to ensure that the investigation could arrive at some meaningful conclusions.

The same questionnaire was used for each TB and was comprised of ten open questions followed by a section for additional comments and a series of biographical questions (see Appendix 3). The aim of the questionnaire was to address questions raised during the interviews and in relation to the theory, as well as pursuing general lines of inquiry in line with each research question. The structure of the questionnaire was made to reflect the three research questions with several questions designed to address each area. In particular, questions 4, 5 and 6 ask the respondent about whether they have gained or shared skills or knowledge in the Time Bank. The concepts of skills and knowledge are here left deliberately ambiguous in order to elicit responses which offer insight into the meaning
participants ascribe to such terms in the context of the Time Bank. Other questions worth highlighting are 7 and 8 which are aimed at probing to see whether there is a connection between participants’ professions and the services they offer and if this is affected by ideas of market-valuation of skills. This was included based on the issue being raised in an interview with Rivas manager, Elena, as well as in the meeting with Julio Gisbert, in Illich’s book (1971b), and the literature on TBs.

The advantage of using open questions are that it allows for more detailed and expressive responses, the opportunity for respondents to indicate if they do not understand a question or to leave additional information that could be useful in the study. The advantage of using a questionnaire is that there could be more chance of eliciting responses from members who are less active or have negative valuations of the Time Bank compared with face-to-face interviews organised by the gatekeeper (Bryman, 2012, p.233). As questionnaires are not a typical form of qualitative data collection, it is important to address some tensions between this method and a qualitative research approach. Firstly, the use of an online self-administered questionnaire has the potential to exclude those who are not comfortable or capable of expressing themselves in written form as well as those who are not computer literate. An attempt to resolve the second issue was made by providing the option of a paper version of the questionnaire. Respondents are often put off by needing to type answers to a large number of questions, referred to as respondent fatigue (Bryman, 2012, p.233), and therefore tend to give brief responses. To mitigate this, the number of open questions was kept to a minimum whilst still trying to satisfy the aim of the research. Additionally, a description of the research was provided at the start of the questionnaire which also included an approximation for the length of time taken to complete the questionnaire. Finally, as the questionnaire is self-administered, there is no opportunity to provide clarification if there is confusion regarding the questions. Regarding this, the questionnaire was tested and checked for clarity using a native Spanish speaker with research experience.

3.5 Translation and Transcription

This section is dedicated to describing and reflecting on the process of carrying out data collection in another language, Spanish, of which I am not a native speaker. When research is carried out in another language, too often the act of translation goes
unmentioned in reporting, but as some authors argue, it is important to acknowledge this process as part of the transparency and reflexivity of the project (Merriam, 2009; Nikander, 2008; Temple & Young, 2004). Due to an emphasis in PCI on researcher’s prior knowledge as well as the need to formulate relevant follow-up questions in the interview, I decided that it was best to carry out the interviews myself, rather employing a native-speaking interviewer or using an interpreter. This was important also in building rapport with the members of the Time Bank.

The reflection on language issues and dynamics between interviewer and respondent entered into the analysis through the postscript which followed immediately after each set of interviews. Some common issues related to working in another language involve the cultural meaning of terms, cultural significance of topics, cultural or geographical references, colloquial expressions and idioms as well as variations in dialects of a language, which is especially relevant for Spanish (Filep, 2009; Nikander, 2008; Temple & Young, 2004). As I had at that point spent seven months living, working and studying in Madrid, with the majority of my Spanish formed by this context, I had an adequate knowledge of such local aspects of the language, making the interviews easier to navigate. However, conducting interviews in Spanish was still challenging, especially in following the active-listening approach of PCI, this is considered in the limitations. The interviews were mainly focused on narrative accounts, and upon listening to the interviews, there were no major incidences of missed follow-up questions or misunderstandings.

At the stage of data analysis, all additional data collected (questionnaire responses, online data, documents) was translated into English before analysis as this was the more practical option to facilitate easy analysis and connection of ideas. This was done for all material apart from documents and online material which were too impractical to translate and would have required changing the original context, i.e. the layout and images of a webpage or Facebook post. Questionnaire responses were translated by myself with no second translation due to the simplicity and unambiguity involved in translating small pieces of written text.

The interviews, as the main sources of data and also most challenging due to both the translation and transcription involved, required more attention. This essentially involves two acts of translation, first the translation of spoken Spanish into written Spanish and secondly the translation of Spanish into English. For each interview, two transcriptions were carried out independently, by myself and another bilingual transcriber. Firstly, I transcribed directly into English from the Spanish interview recordings in order to capture the meaning
of the original more adequately in the English transcript. The second transcription was in Spanish following instructions I had given on transcript style and format. A third bilingual translator was then asked to do a back-translation from the English transcript to Spanish and check it against the Spanish transcript for any incongruences. The process had several purposes: to increase the transcription reliability by having two independent transcriptions checked against each other (Kvale, 2007); to increase translation reliability by carrying out a back translation (Merriam, 2009); to include myself in both processes due to my knowledge of the research and the interview and to begin initial stages of analysis; and finally, to achieve this within time and resource constraints. Additionally, participants were given the option of receiving their transcripts (in Spanish), two chose this and were emailed the transcript but did not reply with regarding any changes.

There were many occasions in which the best choice of translation for a given word needed to be made. This was why it was considered important that I carried out the main act of translation, as I had both an understanding of the context and had carried out the interviews. One example is compañero which carries a very broad meaning in Spanish and is often not appropriately translated into English equivalents such as mate, companion or comrade so the most suitable option was chosen for each situation. As Kvale (2007, p.93) writes, “to transcribe is to transform” and transcribing verbatim often produce a hybrid which does not reflect the oral or written style of languages very well. Whilst the transcriptions did remain largely verbatim, translation of some words, phrases or idioms was done in such a way to communicate the same meaning in English rather than as a direct translation.

3.6 Ethical Considerations

In considering the ethical implications of this research and in particular, the methodological choices, three frameworks for good research practice were drawn upon. As the research is carried out as part of a program at a Swedish university, the Good Research Practice document created by the Swedish Research Council (2017) is used as reference to ensure that the research abides by Swedish standards of practice. As the research itself was carried out in Spain, the document An EU Code of Ethics for Socio-Economic Research from the RESPECT Project (Dench, Iphofen, Huws, 2004) was also used as an indicator of Spanish research standards as part of the EU. This was due to the fact that ethical guidelines in Spain
are decentralised by autonomous community and largely regulated by universities (Arias Díaz, Sola Perea, Martín-Arribas, 2005). Finally, as the study involved data from Facebook, more specifically print screens of a year of posts on publicly open Facebook groups, the document *Social Media: A Guide to Ethics* (Townsend & Wallace, 2016) was referred to. The second report (Dench et al., 2004) provides a useful structure through which to consider different areas of ethical considerations: responsibilities to society, professional expertise and standards, and responsibility to participants.

With regards to responsibility to society, the research does not include marginalised or vulnerable groups. The participants of the Time Banks are predominantly female and Spanish citizens which is reflected in the sample. All participants were treated with respect regardless of gender, race, colour etc. The research did not contravene any local or national laws; it neither involved nor reported on illegal practices. Finally, the purpose of the research was to benefit society by contributing to research on lifelong learning opportunities and community currencies and involves a specific contribution to the TB network and the TBs themselves by producing a report of the findings in Spanish.

With regards to professional expertise and standards, every effort has been made to produce research of a high standard reflecting good research practice in the field of International and Comparative Education. Methodological decisions have been made taking into consideration other suitable academic research and all previous research, data sources, concepts and methodology have been reported on acknowledging fully the work of respective and relevant authors. In this respect, the research process is fully transparent through thorough reporting and the processes of analysis are recorded clearly providing organised trails of evidence through the use of NVivo in case this is ever required.

Lastly, with regards to responsibility to participants, all participants have taken part in the research voluntarily, without coercion or payment. Furthermore, their participation in the Time Bank is voluntary and their involvement in the study is not foreseen to bring about any negative consequences regarding their membership or other aspects of their lives. Interview participants read and signed interview consent forms before the interview (see Appendix 2) informing them of the interview process, the research topic and purpose, their right to confidentiality and anonymity and their right to withdraw from the study. There were also informed of the measures taken to ensure that their personal data is stored safely (Swedish Research Council, 2017, p.41). Similar information on the research and consent were given at the start of the online questionnaire (see Appendix 3).
Participants in both the interviews and online questionnaires were given the choice to remain anonymous or give their name. About half of participants chose to anonymise their responses which presented a dilemma in terms of whether to use the name of those who did not wish to be anonymised (Dench et al., 2004; Saunders, Kitzinger & Kitzinger, 2015). In the end it was decided that all participants would be given pseudonyms as to use the real names of only some would increase the possibility of others being identified. However, this is not critical as the topics discussed were not of a sensitive nature. The TBs will be contacted again for permission to publish the findings and to give each TB as an organisation the opportunity for confidentiality in reporting. However, this could provide difficult as case studies can be easily identifiable due to the level of detail and distinct nature of each Time Bank.

Participants were given the option to receive the transcript to verify it and, as members of the Time Bank they will be able to access the findings in the summary report written in Spanish. This highlights another important issue to consider, that of carrying out research in another language of which the researcher is not a native-speaker. The researcher is sufficiently fluent in Spanish to carry out the research process and allow of easy communication with participants. All translations of documents and transcripts to and from Spanish have been checked for clarity and validity by a native speaker. As for secondary data, all documents used were publicly accessible or available. Given recent scandals regarding the confidentiality of Facebook data (Wong, Lewis & Davies, 2018), it is prudent to mention ethical guidelines regarding using and storing social media data. However, the data gathered from Facebook was minimal, publicly accessible (publicly-open Facebook groups) and did not refer to any sensitive data. In the reporting of any of the data, names displayed on the Facebook posts are removed. Following, the social media ethics framework developed in Townsend and Wallace’s (2016) report, this specific case of Facebook data does not involve any further ethical considerations.

3.7 Methods of Data Analysis

As analysis was in essence an ongoing process already described briefly in the sections on data collection, with preliminary jottings informing both the data collection and then the final coding of the data. I focus here on the approaches taken in the final analysis which comprised of two cycles and was carried with the help of the computer program.
NVivo to better organise data and facilitate coding. All data was first attribute coded to assign participant demographics, data source and details, or questionnaire question to keep data organised and allow, for instance, to verify whether categories were triangulated across data sources and multiple participants.

3.7.1 First Cycle Coding

Analysis was carried out independently for each Time Bank. This initial stage of coding led to the creation of a set of provisional codes that would then be revised in the second cycle of coding after becoming more acquainted with the data. In accordance with a Problem-Centred Interviewing (PCI) approach (Witzel & Reiter, 2012), it is important to recognise that whilst remaining open to the data, allowing codes to arise from the data rather than applying a pre-defined list of codes, the process of coding was also guided by a sensitising framework of prior knowledge, including the theoretical and conceptual framework (Merriam, 2009). Additionally, analysis was problem-centred, focused on answering the research questions which was made easier by the fact that data collection had been problem-centred and so was not too broad. The first cycle of coding attempts to capture the essence of the data through a mixture of descriptive, process, value and, to a lesser extent, in-vivo coding (Saldana, 2009). Descriptive coding was largely used in relation to TB activities and management and functioning of the TB, process coding was mostly employed in relation to learn or behaviour in TB exchanges, whilst value coding was useful in coding content which suggested the values and motives involved in TB participation and exchange processes. Simultaneous coding was also used as there were many instances in which the data content required the application of more than one type of code.

Interviews transcripts were first coded, then these preliminary codes were reviewed, compared and revised. These codes were then applied to survey data with any additional codes added if necessary, the list of codes was reviewed again, and began to be organised and collected around certain categories. Repeating this process, the document and online data was coded and the final set of codes reviewed, revised and organised.
3.7.2 Second Cycle Coding

The second cycle of coding began with the structuring of the coding framework, comparing existent codes, relabelling codes, combining or removing codes and determining a broader structure of themes which would encompass all of the codes. As presented in the findings in Chapter 4, a common framework was developed for the three TB cases. Questions were devised regarding the connections between themes. The categories and subcategories were then distinct to each Time Bank having been developed through the initial coding cycle. Once this framework was decided (see Figure 3 in Chapter 4), all remaining initial codes were organised under the themes, categories and subcategories and the data was recoded. Initial analytical memos were written to describe categories and relationships between them and thicker description was developed as the data was recoded. In this second cycle, to check that the order of coding data sources in the first cycle hadn’t overly affected the coding framework, the data was coded starting with documents and online data and moving to interview transcripts. Connection were then explored between categories and subcategories by reviewing coded material and using various functions of NVivo allowing comparison between categories.

3.8 Research Quality Considerations

To a large extent, considerations of research quality have been addressed throughout the previous sections in relation to specific research methods. Here they will be addressed more concretely. So far, the terms reliability and validity have been used for ease but here I will employ other criteria better suited to reflect the different assumptions that qualitative data is built on. As the case study model was influenced by Merriam’s approach in *Qualitative Research and Case Study Applications in Education* (2009), her guidelines regarding rigor/trustworthiness of research are followed. This is predominantly based on Lincoln and Guba’s framework of trustworthiness, addressing credibility, transferability, dependability, and confirmability. Additionally, though Yin (2009) takes more of a positivist stance towards case study research, he still provides very useful suggestions that help to improve the quality of case study; his model of a case study protocol (p.79) was used to provide transparency in the research process for each case and, in particular, the data
collection. The case study database (p.119) and the need for a chain of evidence that he describes (p.122-4) is satisfied by the well-organised coding of material stored in NVivo, along with analytical notes and category descriptions.

In achieving credibility, triangulation is one of the strongest assets of case study research. Denzin (1978) proposes four types of triangulation based on multiple methods, data sources, investigators and theories (as cited in Merriam, 2009, p.215). This study has employed multiple methods, drawn on multiple data sources including members with and without managing roles and relevant in the case of CAF, a time broker. Due to practical limitations of the study, multiple investigators have not been used, however, multiple translator-transcribers were employed to improve credibility for the interviews. Additionally, although multiple theories were considered, time constraints limit the full application of these to the findings. Another key consideration for credibility is respondent validation. Due to time constraints this step is only pursued following the submission of the study as a thesis since a new report in Spanish must be written to share the findings with the Time Banks.

Transferability places the emphasis on making sufficient descriptive data available such transferability is possible for anyone seeking it (Merriam, 2009, p.224). Proponents of case study research contend that even though case studies focus on a specific case rather than studying a large sample of a population, the thickness of case descriptions and the high level of contextualisation of findings improves their transferability (Yin, 2009; Flyvberg 2011). This research report has sought to provide a rich contextualised account of each case within the practical limitations of the study. An additional strength in this research is the use of multiple cases as this “enable[s] comparisons that clarify whether an emergent finding is simply idiosyncratic to a single case or consistently replicated by several cases” (Eisenhardt & Graebner, 2007, p.27). Moreover, by highlighting the relationship to organisational logic through a comparative study and using typical case sampling based on maximum variation (Merriam, 2009, p.227) whilst presenting detailed case characteristics (see section 3.3.1), the link between context and findings allows any other researcher wishing to transfer the findings, to choose carefully based on characteristics their TB(s) under consideration.

The dependability of the research relies not only on clear, detailed, and transparent accounting in all phases of research but the possibility of another researcher accessing and ‘auditing’ the research to assess theoretical inferences (Bryman, 2012, p.392). Practically, the latter aspect is not possible but to a certain extent is carried out by submitting this thesis and in presenting the methodology, analysis and discussion in depth. As mentioned earlier, the case study protocols and use of NVivo to record a chain of evidence increases the
dependability of the study should anyone wish to audit it. With regards to confirmability, this is also difficult to discuss without having an audit of the research. However, through building a complex and reflective theoretical and conceptual framework, offering reflective accounts at different points in this report regarding methodological choices and motivations of the research, and providing in-depth justifications of theoretical inferences in the discussion, I have attempted to address confirmability concerns.

The next chapter will present the outcomes of the methodological approach described in this chapter. Interview, questionnaire, documentary and online data were analysed using a two-stage process of qualitative coding, from which a thematic framework emerged. This framework is used to structure the presentation of findings and analysis in the following chapter. Additionally, the comparative case study design described in this chapter is articulated in the findings through Bereday’s model interpretative comparative studies (Bereday, 1964, p.28 cited in Manzon, 2007, p.86).
Chapter 4. Presentation and Analysis of Findings

The presentation, analysis and discussion of findings follows Bereday’s model for undertaking interpretative comparative studies (Bereday, 1964, p.28 cited in Manzon, 2007, p.86). It provides an invaluable tool in comparative research based on any unit of comparison and “emphasises the importance of viewing education phenomena within their broader contexts” as the interpretation is considered in relation to the setting of the case (Bray, 2005, p.250). The four stages of the model are Description, Interpretation, Juxtaposition and Comparison. For each Time Bank, a more descriptive account is given based on key themes, followed by an interpretative summary linking the themes to give an overall picture of the Time Bank. This is followed by a section dedicated to the comparison of the three Time Banks. Here the cases are juxtaposed and their differences are interpreted in relation to the different contexts and organisational dynamics of each case. In Chapter 5, this interpretation is then extended to position the findings in relation to previous research and the theoretical framework and to address the research questions explicitly.

4.1 Thematic Framework

The key findings presented in each subsection are based on the thematic framework, seen in Figure 3, which was developed during analysis of the data. This serves as an overarching structure under which different categories emerged for each Time Bank. The themes are first dealt with separately for each Time Bank and then the link between the themes are explored. Values and motives describe the aspects of Time Banking identified by participants which underlie participation in the TB. This can be seen in the diagram as a principal theme as all other themes can be interpreted in relation to it and it can be seen more broadly as the components of the “culture” of the TB. The Management and Functioning of the TB includes ways of organising, participation, and comments regarding any operational challenges it faces. An overview of the Activities and Services involved in the TB is given, highlighting for instance, services which are more popular or activities that occur more frequently. The theme Learning Opportunities comprises of instances in which participants have identified learning as part of TB activities or services. Similarly, based on
these experiences the *Meaning of Learning* inherent in participant’s comments were identified. This refers to different purposes or objects of learning. Finally, *Context* comprises of participant’s perceptions of the demographics of the TB and wider community as well as opinions about the impact of the local context on the TB, such as relationship with the council. This is combined with data collected about participants in the sample such as age, gender and length of membership in the TB.

![Figure 3. Thematic framework applied to Time Bank analyses](image)

The thematic framework also shows connections between themes, highlighting a series of questions which guide interpretation:

- How do the values and motives of participants influence other areas of how the TB functions including what is highlighted as learning?
- Which aspects of the management and functioning of the TB facilitate or limit learning opportunities?
- Which activities/events are identified by participants as creating learning opportunities? Are there any other explicitly learning focused activities?
- How are the types of learning identified by participants satisfied by the learning opportunities available?
In all three TB cases, each category and subcategory was checked for triangulation across the three sources of data (document, interview and questionnaire). The only subcategories that weren’t supported by all three sources were within the more subjective categories such as “meaning of learning” which don’t lend themselves to documentary and online data.

4.2 Majadahonda Time Bank

4.2.1 Key themes: Majadahonda TB

Context

In total, 15 members of the TB participated actively in the study: 3 interview respondents and 12 questionnaire respondents. Of these, 80% were female which is similar to the overall TB memberships (74%). Two participants were manager-users and the remainder were users with one participant specifying that they also had a role in attending to new members. TB users tend to be middle-aged or retired (see Table 1) which is reflected in this group of participants for which the majority (74%) were between 50 and 64 years of age. Seven members were married whilst eight members were divorced/separated or single and 60% of members had children. This was viewed by participants as the general demographic of the group: people who are middle-aged or retired and “widowed or separated or have less long-term partners”. All participants had lived in Majadahonda for more than ten years with the median residency at thirty years. The Time Bank was created in 2013 and two participants in the sample had been in the TB since its inception, the newest member was of six months, and the median length of membership in the Time Bank was three years.

The Time Bank is by far the smallest in the study (57 members) and is not part of a wider organisation but does include different subgroups within it for different activities. Majadahonda was described by one participant as a wealthy municipality full of professionals. One issue identified early on in data collection was a lack of support from the Majadahonda municipal council. Though the TB have benefitted from council support in some small ways, the overall feeling was that the council were not interested in helping
associations in Majadahonda and that it was therefore difficult to access resources such as physical spaces for organising or holding events.

But we have tried and it’s impossible. At the level of the city council there is no help, and at the private level. As we don’t work with money, we can’t pay, we can’t do it. So, it’s all unviable [...] They don’t help us, but not only those of the Time Bank, no association of Majadahonda has received help. It’s quite difficult. (Gloria, interview)

Values and Motives

Mutual aid, sharing and collaboration were all important values for participants in the TB. There was a strong sense of strengthening the “social fabric” and making a network of neighbours centred on these values.

I take it for granted that the simple fact of participating and belonging to a Time Bank is very enriching in many respects, especially in terms of empathy, collaboration, friendship, apart from the knowledge that we can acquire from each other. (Cristina, questionnaire)

Socialising and making friends was a particularly strong motive for participants. There was a sense that they had formed a small and tight knit, though still inclusive, group of friends through the Time Bank. Personal growth, such as learning new things, also motivated participation but to a lesser extent.

Participants were not motivated by a desire to save money though did value that their interactions were not “mediated by money”. However, one participant suggested that this is due to the economic level of Majadahonda; the Time Bank is not a necessity but rather, a space for socialising. She reflected that this could also reflect individualism and less of an investment in possible anti-capitalist economic ideals of Time Banking.

Activities and Services

The most common services requested were related to Information and Communications Technology (ICT) (i.e. computer problems, social media advice). Household chores such as cleaning, ironing, cooking and repairing clothes were offered frequently by participants as well as other domestic related jobs such as home repairs and appliances. These tasks were always gendered in the sample with women offering household chores and men offering repairs, though the requests for ICT skills were common
across all participants. Additionally, advice (e.g. financial, writing, consumer), beauty (e.g. hairdressing) and general errands such as giving car lifts were exchanged. These were negotiated through the WhatsApp group for offers and demands.

Health and wellbeing services were common in the Time Bank, this includes for instance, Reiki, yoga and Japanese “forest bathing”. There had also been two recent talks presented by retired doctors, who were parents of a TB user, about the process of ageing and dealing with pain.

![Dolor en las personas mayores](image1.png)

Figure 4. “Pain in older people”. Adapted from Facebook post.

![Attitude towards aging](image2.png)

Figure 5. “Attitude towards aging”. Adapted from Facebook post.

The Time Bank had WhatsApp groups for the different TB subgroups such as the literary group, the crochet and knitting group and the walking group. The TB regularly organised different types of events such as workshops, literary events and conferences. Workshops were varied and led by participants, either based on individuals’ knowledge, such as the Galician Tambourine workshop, or were group organised based on common interests, such as the crochet and knitting group. Workshops were viewed as being well attended and popular.

There are Reiki workshops, dance workshops, tambourine, there is a knit and crochet one, they are preparing an English one. And the truth is, that in these workshops, it’s like I told you, usually people participate. There is another, the literary gathering. I will forget, I think we have so many that I will forget some. (Irene, interview)

The literary group is one of the major and most established groups of the TB, they come together to discuss a book and have also invited authors to speak. Another common activity was the excursions and hikes that TB users went on which provided opportunities for exercise as well as socialising.
Management and Functioning

What is particular to this Time Bank is that they no longer record the exchange of hours, so the arrangement of exchanges is a lot more informal and flexible. This means that often small requests for help, or simply advice, are made to the group and it serves as a general support network. Participants expressed that there was no need to record the exchange of hours as they did not have the issue that anyone exploited the system by asking for more than they gave. The opposite was in fact the case: although users would always respond to requests readily offering their skills to meet demands, some still felt hesitant to ask for things, limiting the flow of exchanges.

In reality, you don’t keep count. Always there is more interest in that people are demanding than what people have as debts. If someone asks, even if they had asked for more hours than others in some exchanges, it’s certain that this wouldn’t be considered. (Sonia, interview)

Additionally, some participants also felt that their skills were not demanded enough,

I think not, it’s that my skills are underutilized because there is no demand for the topics I know. (Do you feel that you have shared your skills...? Celia, questionnaire)

The TB holds monthly meetings and members seem involved in the management of the Time Bank, running events, volunteering at the associations’ fair to promote the TB and attending meetings. There is a management team with defined roles such as president and secretary but they are not paid in hours, only “the satisfaction of being useful to the collective”. However, this does not mean the group is hierarchical; other members take on roles of management as and when it is needed, meaning management roles are fluid and based on availability and skills. All of these elements of management tie into an idea of flexibility in the Time Bank. Events are organised to respond to the demands of users and based on available skills and knowledge, encouraging participants to share what they know for the good of the group and the confidence of the individual.

You know what happens is that - it’s something that happens a lot - that when we see that there is someone demanded a lot, then we say that we’ll do something in order to teach that thing. (Gloria, interview)

Participation was mixed, from participating “very actively” to only “a little”. The main barriers to participation were work schedules, family commitments and a reluctance to request services in the TB. The management tries to organise events around work schedules and encourages exchanges by posting examples of requests and offers from the WhatsApp
group on Facebook. There is not much collaboration with other associations though some participants are members of other groups. This is limited by the fact that the Time Bank does not have its own physical space as an office or to hold events and is not supported financially or provided with resources by the municipal council.

Learning Opportunities

Opportunities for learning were not often highlighted in relation to services. However, some participants explained that they learned about new things in order to help others, for instance how to fix a particular machine or computer problem, and another explained that she had taught hairdressing to another user. Classes and tutoring were not common in participant’s experiences, though there was a plan to start an English group, showing the users preference for group activities.

In contrast, the various workshops and talks were acknowledged as “enriching” and focused towards learning. Many participants had already hosted a workshop or were interested in hosting one based on their own skills or knowledge. Additionally, several examples of informal learning through interaction with others in group activities were identified.

We walk throughout the area, many times the guy that guides us is very well-informed about the civil war. And here in the area there are many ruins, many things from the civil war. The walk that we have, apart from everything going very well, getting some sport, we also then learn a lot of things about the history of our surroundings and all of that. (Gloria, interview)

Meaning of Learning

The meaning that participants attributed to learning was predominantly “learning skills” or “learning for participation”. Learning skills involved ICT skills, craft and DIY. Learning for participation was focused on learning empathy, collaboration and sharing.

Above all, to share. It’s a very interesting thing. To learn to share. (Irene, interview)
4.2.2 Case findings: Majadahonda TB

The Majadahonda TB provides a social network based on the value of mutual aid for its predominantly middle-aged and retired users. It acts as a platform for creating events and groups based on participants' interests and existing skills and knowledge. Their “anarchic” style of management and organising exchanges suits the group dynamics, their motives and values. Currently there is no need to record exchanges and the group is relatively small, it is difficult to say whether this would change if the group grew as they are likely to attract more members with similar ideals.

The types of services that users offer are highly gendered with men offering DIY skills and women offering household tasks, cooking and sewing. This can be attributed to norms in the wider society, particularly for this age group, rather than any element of the Time Bank. Rather, the Time Bank provides a valuable space for the exchange of skills between men and women on an equal basis and domestic labour which is usually restricted to the home, is valued in this context. Access to these services and the opportunity to form new social circles benefit, in particular, the members who are separated, divorced or single. Additionally, all participants have the opportunity to benefit from health and wellness practices, from hiking and reiki to talks about health in old age.

Learning opportunities arise mainly through workshops, talks and the reading group, as well as general group participation. These group instances of learning reflect participants focus on socialising and building community. Participants acknowledge that they learn new skills through such activities and sometimes through individual exchanges of services but the formal acquisition of knowledge does not drive participation and is secondary to values of mutual aid and strengthening the social fabric. Participation in the TB helps participants learn personal and social skills key for involvement in civil society such as empathy, collaboration and an appreciation of diversity. This is what is valued by participants and is reflected in the overall values of the Time Bank and motives for participation. As all but two members of the Time Bank are over 45, the possibility of intergenerational exchange is limited. Young people might bring a different set of skills such as more ICT knowledge, which is frequently requested.

The fluidity of the TBs management and organisation allows it to respond to members’ needs and interests easily, and users help with management as and when it is needed and collectively organise events. Workshops and other events can be organised
responding to demand, and participants are very willing to help one another and to host events in order to share their knowledge. The potential of this is limited mostly by a lack of resources and physical space due to a lack of municipal council support.

4.3 Rivas-Vaciamadrid Time Bank

Figure 6. Internal groups and projects of Intertiempo Association. Adapted from a drawing given by a participant.
In 2005, Intertiempo association was created with the Time Bank as its first project. Over the years, several groups came to be part of the Time Bank with some becoming independent from it (see Figure 6 on the following page). At the time of the research, there were eight main groups still within the TB, each with their own WhatsApp group: Time to Eat (food sharing), Reading Time (reading group), Teas with Fabrics (Knitting group), Green How I Love You Green (hiking and outdoor excursions group), Time Bank Express (quick offer and demand group), Generosity (giving away or exchanging second-hand items), Mamis (a new mothers group) and the Refugee Support Platform (providing material support, advice and language help to refugees in the area). Additionally, Intertiempo association and the groups within it have collaborated with other entities. Two examples are a collaboration with a breast cancer charity to make cushions for cancer patients and a collaboration with a charity for children with disabilities to organise a painting day.

4.3.1 Key themes: Rivas TB

Context

In total, 15 members of the TB participated actively in the study: 3 interviews respondents and 13 questionnaire respondents with one participant who responded in both. This was taken into consideration as only one source of data collectively. All respondents were female which whilst it does not reflect the general membership (73% female), may relate to the fact that Time Bank has a strong focus on women through their connection to the Department of Equality and Women’s policies. Out of the respondents, three were manager-users and twelve were only users. The majority of respondents were either married (47%) or divorced/separated (40%) and 60% of respondents had children. These high rates can be explained by the fact that fourteen of the fifteen respondents were over the age of thirty and eleven of these were over the age of fifty. Participant were generally long-term residents of Rivas-Vaciamadrid and had been members of the TB for between three and eight years in the TB.

Rivas-Vaciamadrid is a relatively new municipality, experiencing rapid growth from the late 1980s as a designated site of urbanisation projects, and is now a “bedroom city” for the City of Madrid. As many residents were not born in Rivas there is more of a need for initiatives like the Time Bank to bring together neighbours with shared concerns. In this
respect, Rivas seems to have a lot of municipal resources that encourage this, including strong support for associations and clubs.

It’s a city that has a lot of culture, there was a lot of investment in culture, this is a lot of investment in sports, the sports centres, all the infrastructure we have here. I work in Madrid, I have lived in Madrid always, they don’t have anything to compare, it’s like at a level, like fifty times more. (Paula, interview)

Values and Motives

Figure 8. “Knitting mountain”. Reprinted from Facebook post.

Figure 7. (right) Colloquium about care and women’s labour and intercultural meal. Adapted and translated from Facebook post.

Time Bank participation was overwhelmingly driven by a sense of “solidarity” and of strengthening the “social fabric” of Rivas. Solidarity refers to the ties between members and
with the wider community which lead to mutual aid and a strong support network. In Dolores’s case, she joined the Time Bank,

Because it allows us to create a support network in which we all have something to give and receive” (questionnaire).

Participants valued the efforts of collaboration, cooperation and sharing that they saw in the Time Bank and there was a sense of pulling together to get things done. This idea also encompassed solidarity with others through collaborations with other groups in solidarity and charitable efforts. For example, the group “tea with fabric” organised different “solidary projects” such as “knitting mountains”, making knitwear for people in Morocco (Figure 8). Sometimes this involved “social justice” ideals such as gender equality and interculturalism but these were mostly apparent in the online data and not raised directly by participants (for example, Error! Reference source not found.). Strengthening the social fabric revolved around creating spaces for interaction between neighbours, such as shared meals, and improving resources in the community.

On a more individual level, participants valued the friendships they formed in the Time Bank and were motivated by personal relationships and, to a lesser extent, altruistic notions of selfless care.

The accompanying old people is something I like because before I had a grandmother, so I am used to having them in the house and seeing how my parents looked after them. So, I do it because they have enriched me, the older ladies and gentlemen, because they have their own contributions and such, they have old experiences and because they are wise also. (Clara, interview)

In terms of an economic framing of the Time Bank, several participants stressed the value of interacting and exchanging without money and some also mentioned saving money as a benefit.

To share my knowledge and skills with my neighbours and recover collaboration between people without money.

(Why did you choose to join the Time Bank? –Lucía, questionnaire)

In comparison to these values and motives, the importance of learning was highlighted less often. It is possible that instances in which respondents did speak about the value of learning and knowledge exchange in the Time Bank were due to the focus of the research itself, which they had been informed of. However, recognising one’s own skills
and valuing skills of other members was a key aspect of participation and many participants also spoke about contributing knowledge to the Time Bank. These skills were sometimes but not always linked to participants’ profession. However, participants expressed that it was not important that a skill or service be validated through a job or qualification, and trusted that users would offer what they know. However, if participants were not qualified in some area it could initially be a struggle to identify for themselves what they could offer in the TB.

I had a problem with when I put myself in the Time Bank, I thought I don’t have anything to offer, what can I offer? I’m a bit...nothing, I don’t have a university degree or anything...so I put accompaniment. [...] Later I also put that I have collaborated a lot in the Parent Teacher Associations of the school [...] so I put that. Then I say, ‘orientation about issues in the schools’. (Paula, interview)

Activities and Services

The diversity and range of activities was highlighted by some participants with the sentiment “there is everything!”. Popular services amongst participants involved food and events (e.g. baking, catering, event planning), House repairs and maintenance (e.g. plumbing, electrics, DIY), Personal services (e.g. accompaniment, childcare), Health and wellness (e.g. massage, reiki) and Advice (e.g. financial advice, help with writing). Additionally, ICT services (e.g. computer issues, social media) and tutoring (e.g. mathematics, French) were mentioned with the latter mostly involving tutoring for participants’ children.

The exchange of services formed a small part of the overall activities that participants took part in. The workshops, events and other activities and collaborations within, or linked to, the Time Bank form a major part of it. This aspect of the Time Bank is most prominent on the Facebook page where events are advertised, though almost all survey respondents and all interview participants mentioned participation in more than one event or workshop. Workshops are either initiated and led by users or designed by managers, sometimes in collaboration with external groups. Some examples of workshops were soap making, baking, reiki and coaching. In general, workshop attendants would pay in time credits and the user leading the workshop would then receive those credits. One type of workshop which was open to the wider community was the Harry Potter book events which involved children, teenagers and their parents in activities centred on the books.
The most frequently mentioned groups within Rivas TB were the book club “Time to read”, the knitting and crocheting group “Tea with fabric”, the food and recipe sharing group “Time to eat”, and a group that went on excursions and hikes “Green how I love you green”. Mostly, these groups would not involve the exchange of time credits but were still seen as parts of the Time Bank. They also collaborated with external groups and made events open to the wider public. Events were often designed around public holidays or important cultural dates such as Christmas, Halloween, International book day and International Women’s day, for which the Time Bank celebrated with a range of events throughout March, Women’s month. Events often included bringing and sharing food, and discussions on different topics.

*Management and Functioning*

Different modes of communication are important in understanding how Rivas TB functions. WhatsApp groups are used by TB users for all the subgroups of the Time Bank to organise and communicate events (see Figure 6). Time Bank Express is a WhatsApp group dedicated to offers and demands for services in the Time Bank but can also involve sharing advice. During one of the interviews, a participant brought out her phone to exemplify this:

Look, for example, today there is a woman who says that her niece is 18 years and she’s going to throw a party, who feels like being invited and helping her to do the catering [...] Look then, “good morning, is there anyone that knows the social services for old people?” Someone who’s asking for a mathematics teacher. (Paula, interview)

Social media is used to advertise events and to further encourage participation in the events by afterwards posting photos and thanking attendees. The Time Bank has a website with a similar but more outward-facing function, in which users can sign in to make offers and demands and register exchanges in their TB accounts. One of the managers, Nuria, expressed that the use of social media was a change made in the last two years to actively boost participation and encourage new members. This manager highlighted low event participation as an issue in the Time Bank that they were trying to overcome. Some participants described themselves as active whilst others said that they tried to attend events when they could. Work and family life limited the amount of time that participants could dedicate to the Time Bank.
In terms of the TB exchanges, the visibility of exchanges was also seen as important in order to keep the Time Bank moving. This occurred through Time Bank Express and also in TB meetings in which users were encouraged to share experiences of exchanges. Though some participants did not regularly ask for things in the Time Bank, they felt assured that if they did someone would respond to it and offer to help. This readiness to offer was complemented by the fact that members, especially key active members, will not hesitate to try to do something even if it was not a service they offered.

Some TB users were quite involved in the managing of the TB, especially for particular groups or events. However, the managing team are vital in making resources available, managing the online presence of the TB, and recruiting new members. They are paid two hours every three months for their management roles. Workshops tend to be designed around skills that participants have or what they are interested in and in this way the management of events responds directly to users’ interests. The Time Bank’s location in the House of Associations in Rivas gives them access to different types of spaces and resources which facilitate events, such as a library, office, space for workshops or a room for film screenings.

Opportunities for Learning

Opportunities for learning where identified by participants within services, workshops or informal exchanges. When receiving services participants could learn by helping or being shown how to do something or having the other user explain what they were doing, for instance fixing a broken tap or a computer problem. However, this was not always the case and participants did not necessarily want to learn from the service.

Normally, there is a user called Maria that tells me, “yes, look, you do it like this and this and this, I can fix it for you but this is how you do it”. And yes, it’s that she teaches you to do it. She does it for you and shows you, “look, that is not complicated, this is like so, and so..”. So I tell you, you get yourself learning, it’s not just a little thing. (Clara, interview)

The giving of services also provides an opportunity to learn as participants can practice skills they are learning or in some cases they will learn something in order to help another member. Additionally, there are services with a more explicit focus on teaching, such as tutoring for participant’s children or teaching how to cook.
Workshops are incredibly varied and can revolve around teaching or practicing skills such as crafts or massage or the sharing of experiences and knowledge such as the book club. Informal knowledge exchange was also highlighted, mostly as the sharing of recipes and assistance with cooking. The WhatsApp group provides a good forum for exchange of advice on a variety of topics.

**Meaning of Learning**

Participants spoke about their own learning as "learning skills" such as crafts, cooking, ICT and home repairs or, as well as "learning personal and social skills" and "learning solidarity" through participation in the Time Bank. In this way, learning about others, learning how to share, to speak in public and to collaborate.

You always learn when you participate in groups, in fact I have learned to collaborate, to share, to know the generosity of many people, which enriches me every day.

In addition to improving the skills I had, I have learned to empathize, not to judge, to be grateful among other skills ... I think it has made me a better person ...

(Angela, questionnaire)

4.3.2 Case findings: Rivas TB

What is clear in Rivas TB is that the structure of the TB with its related projects is very fluid and integrated. It is not possible to separate the Time Bank (i.e. formal time-based exchanges) from the other activities. Moreover, the sense of solidarity in the TB leads to groups or projects being formed in connection with the TB, leading to a wider network of activities and support. Their location in the House of Associations and their relationship to the Department of Equality and Women's policies facilitates collaborations and provides space and resources for users to hold events. The use of WhatsApp groups and Facebook makes exchanges and events visible, encouraging participation and making the TB more dynamic and easy to actively participate in. The focus on solidarity and strengthening the social fabric could be related to the fact that Rivas is a relatively new municipality, trying to
construct a sense of community. This focus on a support network could also be important given that almost half of members are divorced/separated.

The most ideal opportunities for skill and knowledge exchange seem to be the member-led workshops. When asked, most participants had either already led a workshop or would be happy to do so, though some were not interested or lacked confidence. The Time Bank also offers a mutual support network which involves advice-giving on a variety of different issues. The examples of tutoring were in the case of mothers using time credits to pay for tutoring for their children. In some cases, this means earning time credits through skills which are otherwise undervalued in the market such as cooking, craft, childcare and accompaniment etc. and then being able to provide their children with extra tutoring or improve their own access to the skills such as ICT. This could be an important element given that more than half of participants have children and the majority of members in general are women. The frequent book club meetings or literature events are also good examples of spaces of learning within the TB. Health and wellbeing was another key area of activities and services, promoting the exchange of knowledge and skills that can enable users of all ages to live more healthily.

Participation in the Time Bank can teach important personal and social skills which are in line with the values of solidarity and strengthening the social fabric, through interactions with neighbours or involvement organising events. However, it is important that more members become involved in organising activities so that they are more invested in the success of the TB and increase event participation. Although the Time Bank is built on strong ideals of sharing and collaboration, this does not necessarily translate into participants actively seeking to share their knowledge as opposed to just responding to requests. Furthermore, participants are more driven by the social aspects of participation and the political ideals involved, rather than by learning new skills or gaining knowledge even though this might happen as an outcome of TB participation.
4.4 CAF Time Bank

4.4.1 Key themes: CAF TB

*Context*

The analysis of CAF TBs was based on an interview with CAF2 TB Coordinator, a meeting with another staff member of the Madrid City Council, questionnaire responses from six TB users, and a range of documentary and online evidence. As it was not possible to collect as much data on current users’ experiences as with the other TBs, the reporting of findings is skewed towards the management of the Time Bank. All six questionnaire respondents were women and between the ages of 45 and 65 years. Only one was married, four were divorced/separated and one was single. They had all been members in the Time Bank for between two and ten years.

Each CAF serves a set of districts of the City of Madrid and whilst members sign up to one CAF TB, offers and other events are circulated around all of them. The CAF2 coordinator estimated their current TB membership as fifty, and official figures for 2017 showed 32 members, with 249 users across all the CAF. Activities organised by members may vary between the CAFs and as such these findings reflect a focus on CAF2 considered within the wider context of CAF TB network. CAFs are focused on providing services and activities to facilitate family conciliation, the Time Bank is one of these activities. However, TB users are not necessarily existing users of the CAF and the findings did not show any particular link between the TB and other CAF activities, thus it is considered as separate. The CAF TBs were presented as having a very ‘colourful’ membership and although the typical user was a middle-aged woman, it was reported that there is a lot of variety in the membership.

*Values and Motives*

On the part of the Madrid City Council, amongst other commonly cited benefits of Time Banking, they were motivated by the potential for family conciliation and addressing tensions between family and work life with their users. However, this was not highlighted by users and there was more of a focus on the value of Time Banking as an alternative
mode of exchange and the potential to meet people. Motives for participation cited by the current users were broad, either practical (saving money, exchanging knowledge), social (meeting people, forming friendships, collaborating), or a mixture of both. Not all participants were positive about the value of the Time Bank and although they had been motivated by similar values, they had come to see the TB as purely functional or even dysfunctional.

To exchange what I know for what others know in a particular need that may arise.  
(Elena, questionnaire)

However, earlier in the TB’s history, during the period in which the CAF2 blog was functioning, users were driven much more by ideas of solidarity and building community. The desire for companionship and to meet others was suggested as a key motive by many different actors. Similarly, the principal of equal value in the time-based currency was highlighted by many actors in the TB. Additionally, the concept of mutual aid motivated actors as well as social reciprocity.

Helping and being helped is the way that makes us equal (anonymous user, blog)

To promote social reciprocity as the basic foundation of society  
(Madrid City Council, document)

It was suggested by staff that the exchange of skills was secondary in an interaction, what was really important was forming relationships within a community. One staff member suggested that this could be especially important for older members, rather than younger members who might be more interested in gaining skills.

Activities and Services

Based largely on the blog which showed requests and offers between 2009 and 2011, activities in the Time Bank were incredibly broad-ranging. Participants engaged in individual exchanges of personal services, ICT, tutoring, languages, health and wellbeing, DIY, household chores, cooking and advice. There were several instances of language exchanges, language groups, and requests for translation. Help or advice with repairs was also common. An important element of the TB is the group exchanges which materialise as workshops or talks, these were largely focused on health and wellbeing activities such as yoga, dance or massage but there was overall a wide variety, including debate, cooking and
painting. On the blog and reflected in some participants responses were many examples of engagement with cultural events. Users would advertise details of cultural events in the city to try to organise a group of people to attend, similarly they would offer themselves as guides in museum or gallery exhibitions.

Some of these skills were showcased at events which involved all seven CAF TBs. These were the annual Activities Meeting which aimed at bringing together members across the CAF TBs to meet each other and participate in different activities provided by users. They also provided an opportunity for diffusion of the Time Bank and were open to the wider public. Another similar activity was the annual Barter Market in which Time Bank hours could be exchanged for another currency, the Krono, used only for these events to enable objects to be bought and sold. In the earlier days of the CAF2 they also had their own smaller barter market days.

Management and Functioning

The weight of managing of the TB falls on the TB coordinators, which are social workers, one for each CAF. As the TB is only one of the activities offered by the CAF, there is a tension between the key role coordinators play in the functioning of the Time Bank and their capacity to dedicate time to it. Communication was primarily via email, though it could be by phone, and all interactions first pass through the coordinator. For the period 2009-2011, exchanges were also advertised online on a user-made blog, though contact between users still needed to be made through the coordinator. For exchanges to be carried, first a user must contact the coordinator with a request and this request is then sent out by email to other users of the TB and often the other six TBs as well. If someone wants to respond to the request, they contact the user directly and negotiate the details of the exchange. Afterwards, the amount of time taken in the exchange is reported to the coordinator so they can record it in the TB accounts. The coordinator also stressed the importance of users providing feedback on the exchanges so that they could know how exchanges were going and if any problems arose.

Participation was identified as an issue in the TB and also as the "big mystery" for the CAF management. One aspect of this which had been addressed recently was the number of inactive accounts. One participant voiced the collective disappointment of users in the functioning of the TB, saying that it did not live up to expectations of the Time Bank potential and values. This was related to the inactive accounts, leading to requests made
that were not responded to. Coordinators had recently contacted users to identify who was interested in continuing and now have more realistic but much lower figures. The suggested reasons for lack of participation were related to the constantly changing nature of urban life in which users must balance the many priorities of work and family life. When participants have free time, they engage with the TB but when priorities shift, “it’s one of the first things to go”. Another reason given was that users were not good at asking for things, treating it more like volunteering and just giving, which leads to an accumulation in some accounts. Another staff member speculated that one reason for the low participation was that people were not used to collaborating or lending services without money.

Here in the Time Bank yes you ask for things, that’s the characteristic of the Time Bank. Also, because if not, it doesn’t work. If you do not ask and you give, give, give but do not ask, the Time Bank stagnates. (Beatriz, coordinator, interview)

Though recently all of the CAF TBs have struggled with low participation, in general, the workshops were still viewed as popular with users and along with the barter market and activities meeting, would draw larger participation. The users can use the resources of the CAF and book a room in the centre for their workshop. Users will get paid the amount of time taken to prepare for and carry out the workshop rather than based on the number of attendants. As most interactions were done via email, the coordinator emphasised the importance of users meeting in person in order to know each other better, build confidence and stimulate exchanges. These opportunities were the monthly meeting - though this had been poorly attended in recent years - the annual meeting activity, and the annual barter market. To encourage involvement in the TB participants were paid time credits for attending the monthly meeting and also received credits if they successfully attracted new members to the TB.

It was also suggested that users were too dependent on the coordinators to carry out all of the TB management, and the lack of involvement in running the Time Bank meant users were not so committed to the TB. The coordinator viewed paid staff as important in maintaining the Time Bank but, along with others, expressed the need for more self-management as coordinators weren’t able to dedicate the time needed to energise the TB. Additionally, a user expressed dissatisfaction due to the barriers created by this style of management.

Bureaucratic mechanisms sometimes slow down the dynamics of the groups or activities that can be created. (Patricia, questionnaire)
The self-management seen in the user-created blog was emphasised as a good example of what could be achieved and the lack of current user-led initiatives placed a lot of pressure on the coordinator to promote the TB effectively with the limited amount of time they had to dedicate to it.

Look, this Time Bank, years ago a member offered to make a blog. We are open to all these initiatives that may arise, we support them and it seems great to me. But of course, it had a limited time. Why? Because this member, perhaps when their life changed and they had no time, then they stopped managing the blog. During that time, then great, there was the blog, people put their opinions, said that “this lady came to cut my hair, great, I recommend her”, some photos were put on, yes it had revitalised things in fact but suddenly this member disappears, and the blog disappears. (Beatriz, coordinator, interview)

The TB does not currently make use of technologies such as Facebook, Whatsapp or an online Time Banking platform, placing all the communication responsibility on coordinators. This was highlighted as a weakness and one user, Julia, expressed the need for this in the TB.

I would them to facilitate and authorize the use of new technologies to be able to implement them in the dynamics of Time Bank management (Julia, questionnaire)

Learning Opportunities

Based on current user responses and the interview with the coordinator, the main opportunities for learning are the member-led workshops. This gives members an opportunity to identify a skill or knowledge that they can share with others. Additionally, cultural events such as museum visits with other users were highlighted by some as opportunities for learning. Skill exchanges such as language or music classes were fairly common but this is based on the data from the blog and may not represent the current situation.

Meaning of Learning

Learning was seen to be more about gaining knowledge and skills through workshops or cultural events rather than learning personal or social skills and several participants in the questionnaire said they had learnt nothing or gained no new skills.
Gaining an understanding of the meaning of learning is limited by the sample and type of data collection with regards to users.

4.4.2 Case findings: CAF TB

The CAF TB draws on a broad and diverse membership and because of that there are a large range of different activities and services offered. Participants were also motivated by different values but these were largely centred on mutual aid and companionship, though for some, the practical and money-saving aspects of the Time Bank were important as well as the principle of equal exchanges which are mediated by money. The workshops and other group activities are most popular and provided opportunities for sharing knowledge and skills. However, the current potential of these activities was limited by the formal mechanisms of management. It was suggested by the coordinator that compared with other TBs built from neighbourhood associations, CAF TB users tend to be very dependent due to the nature of the management structure. This contrasts with the earlier period of the Time Bank in which users collaborated to make the blog function. However, due to the nature of the blog the responsibility still rested more on one user than the group as a whole and was therefore limited. The desire for more self-management expressed by users and the coordinator could be facilitated by the use of different communication technologies such as the blog.

4.5 Time Bank Comparison

4.5.1 Management and Context

Majadahonda and Rivas Time Banks share many similarities in management structure as they both have management teams made up of dedicated users. The difference is that the management of Majadahonda TB is more fluid with more participants involved in promoting and organising the TB. This could be due to the fact that Rivas treat management as more formal by paying management staff in hours or it could be due to the more informal nature of exchanges in Majadahonda TB and the smaller group dynamic.
This contrasts with the management of CAF2 TB which relies heavily on the one coordinator. As such, it is limited in how flexible it can be to developing new initiatives or responding to the needs of users as the coordinator also has responsibilities for many other aspects of the CAF. The more fluid management structure of Majadahonda allowed for events and activities to be organised directly in response to participants interest or common demands. This was also true to a large extent for Rivas Time Bank and several participants had organised workshops themselves but one of the managers expressed that there could still be more involvement from users in TB organising.

Participation was highlighted as a bigger problem in CAF2 compared with the other two Time Banks and can be related to the more rigid form of management which presents barriers for participants to make exchanges with each other, especially more informal exchanges as found in the other two TBs. This also makes collaboration between members to organise events more difficult. The downturn in participation in CAF2 has occurred only in recent years and examples like the user-created blog show that the Time Bank can be energised when activities are more visible and easily accessible to participants. In comparison, Rivas and Majadahonda both make full use of communication technologies to promote exchanges and events and allow participants to organise within subgroups of the TB such as reading, knitting or walking groups. For all TBs the main issues limiting participation were the other commitment users had in their family and work lives which is something difficult to overcome. Main strategies to overcome this were making events and exchanges visible through social media, designing activities around participants' interests and organising events to take into consideration work hours or distance limitations (i.e. organising car shares). Unfortunately, the CAF2 TB is not in a position to carry these out and participants need to have some way to be more easily involved in the management of the Time Bank in order to energise it.

Rivas TB was in a strong position to collaborate with many other organisations and host a variety of events due to the support it received from the council through the Department for Equality and Women’s Policies and the physical space available in the House of Associations. In comparison, Majadahonda did not have access to office space or resources for events, making it more difficult to organise or collaborate with other local groups. CAF2 provides users with space and some resources to carry out workshops and other events such as the barter market, their challenge lies is in encouraging more people to host workshops and more to attend.
4.5.2 Values, Motives and the Meaning of Learning

Across all of the Time Banks, values relating to solidarity and strengthening the social fabric were highlighted. Participants valued collaboration, mutual aid and the friendships formed through participation. In Rivas TB there was a stronger sense of solidarity within the wider community and with others through charitable actions. Participants in Majadahonda TB were slightly more focused on the social aspects of forming friendships and of sharing and collaboration within the group. CAF2 TB had more of a focus than the other two on the economic and practical benefits of TB participation.

In Majadahonda and Rivas TB, two main types of learning were identified: learning to participate, and learning skills (and knowledge). In both cases, learning to participate arose more, similarly, social values were more highly valued over personal growth or material gain. In CAF2, the meaning of learning was harder to identify due to the data collection. However, an additional focus on “learning culture” was identified in relation to the cultural activities that were advertised in the group and attended together by users, and there was more of a practical focus to learning, reflecting the practical motives of participation.

4.5.3 Learning Opportunities

In all three Time Banks workshops were identified as the main opportunity for learning between users. In Rivas there was also more mention of learning that occurs through exchanges (formal and informal), and as in Majadahonda TB, this was mostly in the form of learning in order to help others. The group activities in both Majadahonda and Rivas TB provided spaces of learning, particularly the literary groups, organised talks and other opportunities for gathering and discussing. Tutoring was discussed by some in Rivas but normally as school tutoring for children. In Majadahonda there was no mention of classes and in the CAF2 several instances of language classes and other training such as music classes were identified.

In terms of learning to participate, these opportunities arose through participants being involved in Time Bank organising or taking part in exchanges or events and the general community of the TB. Member meetings could also be considered important for improving user’s involvement in the management and were present in all Time Banks.
Communication technologies such as WhatsApp were vital in facilitating the organising in Majadahonda and Rivas and moreover, allowed for more informal exchanges and collaborations between members to take place. CAF2 users received hours for participation in meetings and the diffusion of the Time Bank; Rivas managers received a small number of hours for their roles; and in Majadahonda there were no such incentives, nor was there formal recording of exchanges. A more fluid management style might increase opportunities for learning to participate but without resources and other institutional support or collaboration other learning can be limited. These ideas are discussed further in connection to the research on Time Banks and lifelong learning in the next chapter.
Chapter 5. Discussion

In this chapter, I discuss the findings of the three Time Banks through the theoretical and conceptual framework developed earlier in Chapter two before returning to address the research questions more explicitly. Firstly, this means returning to the origins of the investigation and relating the findings back to the model which motivated the study, Illich's Skills Exchange and his ideas on deschooling. Secondly, Time Banks are considered within a critical framework of lifelong learning and, in light of the findings, I draw on Kropotkin's theory of mutual aid as well as literature on radical adult education. After addressing the research questions, the limitations of the study will be discussed.

Before further discussing the findings, it is useful to first revisit the research aim and objectives. The overall aim of this research was to critically explore the potential of Time Banks as spaces of community knowledge and skill exchange, in order to develop an understanding of Time Banks from an educational perspective and thus potentially contribute to the Time Bank movement. The objectives were centred on: analysing the current role of Time Banks in facilitating such an exchange; identifying which forms such exchanges take; and exploring the Time Banks potential in this regard. Further, the objectives of the research were concerned with understanding these aspects through the perspectives of participants.

5.1 Time Banking as an Illichian Learning Web

As this research progressed it became clearer that a simplistic model of skills exchange was not adequate to encapsulate the broad range of activities and interactions involved in the Time Banks in the study, or the motives and values of their participants. Firstly, the findings indicated that processes of skills learning are in fact a lot more complex in reality and cannot be seen simply as an exchange of knowledge from one person to the other. In the same way, the interactions of the Time Bank in general cannot be simplified to an exchange in which one member gives a service and the other receives it, but rather as a network of activities and social relations built on principles of mutual aid. This is not adequately represented in the literature on Time Banks in which Time Banks are examined.
mostly as a set of exchanges and there is either very little or no mention of additional activities such as workshops. In this respect, during the analysis the focus of the research came to be rearticulated more broadly as learning rather than skills and knowledge exchange. Moreover, learning of skills is just one type of learning that occurs in the TBs and is promoted predominantly in workshops or other group settings rather than individual exchanges. Skills, such as repair skills, were sometimes taught as part of the service exchange (i.e. fixing a tap) and other times not. In several instances it was found that in fact, it is the person providing the skill that learns and moreover, their learning was motivated by a desire to help others. The practice of learning or improving skills in order to satisfy a demand in the Time Bank group was more common than seeking to learn a skill through an exchange. Formal one-to-one taught exchanges such as guitar lessons or language classes were much less common amongst participants, though were identified more in the City Council Time Bank in which participants were also more motivated by practical and economic goals.

Moving on from the idea of a skills exchange, the Time Bank models in the study can be further examined through Illich’s wider arguments, and the deschooling movement in general. Todd (2012) considers the main characteristics of educational alternatives advocated by deschooling theorists and identifies certain key features at the level of the individual, the community and at the structural level.

1) At the level of the individual: autonomy, student-directed learning or self-help, and active learning;
2) At the level of the community: participation, mutual aid, social/political action, and participation;
3) And lastly at the structural level: decentralized management and non-hierarchical relationships.” (Todd, 2012, p.75)

At the level of the individual and the community, the three models of Time Banking in this study can largely be seen as consistent with theories of deschooling. In particular, community participation and mutual aid were highlighted across all three Time Banks in the case analysis. Additionally, the groups, workshops and exchanges organised by members are entirely self-directed, and focused on self-help (and group help) as well as learning through doing. However, this is limited in CAF2 TB due to the lack of member-member communication and the rigid management structure. The question of organisational logic is decisive in addressing the third element of these criteria. Majadahonda TB displayed the most horizontally-organised management, though it still maintained a management team
in order to assign roles of responsibility. Rivas TB also included a lot of member involvement and was directed by, and responded directly to, its members. In both cases, the management team continue to be users of the Time Bank, whereas in CAF2 it was a social worker, rather than a user, who takes on the singular management role of coordinator. This limits the Time Banks potential to facilitate autonomous learning, particularly at the level of learning for community and/or political participation, since opportunities to manage and direct the activities of the Time Bank are not as available, and a hierarchy inherently exists in this model.

With respect to pedagogical approaches, Igelmo writes that deschooling emphasises experiential learning, critical thinking, development of social skills, democracy, future-looking solutions, and the interests of the learner as fundamental in the teaching-learning process (2017, p.2144). The learning highlighted by the TB findings is predominantly experiential learning, whether learning participation or learning skills, and in Rivas and Majadahonda TBs, the development of social skills, and learning for solidarity and participation were highlighted as important. Moreover, Time Bank activities directly respond to the interests of users and are usually member-led.

In order to realise self-directed and autonomous learning projects, theories of deschooling advocate access to resources and physical spaces free from imposed curricular goals (Igelmo, 2017, p.2144; Illich, 1971b, p.21). This open access to resources is seen in the cases of Rivas and to some extent, CAF2. However, in Majadahonda it was highlighted as a barrier to realising activities, and participants expressed frustration at the lack of support from the municipal council or other actors. In Rivas TB it can be seen that the provision of permanent office space and access to other venues for different types of activities foments the number and range of activities possible. Additionally, collaboration with other associations was common due to the overall resources available, and the network that has been built in Rivas with support from the municipal council.

Another focus highlighted in the findings of the three Time Banks was the use of technology. It was seen as vital for the management and functioning of both Majadahonda, and Rivas TBs and represented a challenge for the management of CAF2. Illich highlights the importance of investing “our technological know-how into the growth of convivial institutions” (1971b, p.64). The first two TBs made full use of current technologies such as WhatsApp and social media, ensuring that exchanges and TB organising were more fluid, public and easily accessible. Illich (1971b) also emphasises that alternative educational networks should provide equal opportunities for learning and teaching, unrestricted by the
necessity of prior qualifications or certificates. This additionally involves creating “pedigree-public spaces in which peers and elders outside his immediate horizon would become available” (p.76). Time Banks do not require that people have existing qualifications to access them and moreover, they provide a space for shared inquiry and advice-giving, drawing on a diverse range of people within a community, and areas of advice from legal and financial, to cooking and DIY. One line of inquiry pursued in the research was to identify whether prior qualifications or professional experience were seen as a prerequisite to offering skills. In all three Time Banks participants expressed that this was not important; participants tended to offer a mixture of skills that were related to their profession and those that were not, and did not differentiate between these. One limitation to this aspect of the Time Banks would be a narrow membership base and Time Banks could therefore benefit from encouraging a broad and diverse participation to enable more enriching and inclusive interactions.

Finally, Illich argues that educational change is a necessary prerequisite to social revolution. Gintis (1972) criticises Illich on this point and argues that if this change does not involve actively acknowledging and challenging capitalist accumulation, commodification and economic relations, it can be easily co-opted and manipulated by existing powers. Without challenging the basic premises of capitalism, any solutions are likely to manifest the same unjust social relationships and thus not lead to sufficient change. This dilemma of apolitically reimagined spaces of community organising is embodied within the heterogeneity of Time Banks; whilst there are some models which readily position themselves alongside and even in support of the market, there are others which have grown out of an explicit rejection of capitalism. In all of the Time Banks explored in this study, there is a recognition of the value of interactions not mediated by money and of recovering systems of exchange built on mutual aid and principles of equality. Illich writes, “[w]e cannot go beyond a consumer society unless we first understand that obligatory public schools inevitably reproduce such a society, no matter what is taught in them” (Illich, 1971b, p.38) – similarly, any alternative model of education will inevitably reproduce this same society if it does not recognise and challenge current market relations. In agreeance with the findings of Rice (2014), Time Banking as explored in this study constructs a discursive space of economic relations centred on its alterity to capitalism and based on community and mutual aid, “highlighting an economic space in which needs are not fulfilled by capitalism” (p.8).
5.2 Time Banks and the Learning Society

In order to discuss the potential of Time Banks in the context of Lifelong Learning (LLL), I return to the literature reviewed in Chapter two which focused on developing an approach to the learning society not grounded in human capital theory. Additionally, I draw on Peter Kropotkin's theory of Mutual Aid in relation to the main values of Time Banking identified in the study and use it to draw conclusions about the position of Time Banks within a more just learning society. Lastly, the focus on “learning to participate” observed in the Time Banks is discussed briefly in relation to current literature on radical adult education and citizenship.

It has already been established in Chapter two that the consequence of an approach to LLL that aims to reject human capital theory would be a plurality of learning societies, reflecting the diversity found in human society. This plurality can be seen in the heterogeneity of TB organisational models and the way that activities are organised to respond directly to members' interests. Each model, particularly the less hierarchically it is organised, has the potential to change and adapt based on its local context. Referring back to Rees et al.'s framework it is important to consider the role of place, biography and history in understanding projects of lifelong learning. The learning opportunities which are available and valued, as well as the overall success and functioning of the Time Bank, is deeply connected to its local context. Values shared in all three Time Banks were, the importance of mutual aid, personal relationships, and interactions not mediated by money. These can be seen to reflect the wider context of Spain, its development of Time Banking and the specific current social, political and economic situation, specifically the impact of the economic crisis in providing the imperative to seek alternatives. Additionally, the prevalence of health and wellbeing activities such as reiki and yoga are reflective of a trend in the current historical period in the West. The learning opportunities members have through their participation in the TB depends on the availability and skills of other members which to some extent concerns local demographics, and the effectiveness of the management model for enabling and promoting active participation.

I return also to Blewitt's (2010) ecotone approach to LLL in which he argues that an approach to sustainable LLL must draw on a collaborative approach based on a broad range of actors. This can most clearly be seen in the case of Rivas, in which the Time Bank sits within a wider association and in addition, has its own subgroups with several examples of
collaboration involving local groups and charities, the municipal council as well as wider projects of solidarity. The diversity of activities they are able to offer and the potential reach and benefit of their activities extends far beyond the Time Bank. However, as highlighted in Majadahonda and CAF, this also relies on having the resources and networks to facilitate collaboration as well as a more devolved management so that collaborative efforts do not become the responsibility of just one person. Blewitt also places an emphasis on the promotion of democracy and social justice, as well as an awareness of sustainability issues.

Time Banks present opportunities for democratic participation which are based on ideals of equality inherent in the TB model, and their capacity to promote this is only limited by the rigidity of management structure and modes of communication. The prevalence of repairing, making and trading second-hand objects found in the Time Banks represents an additional focus on issues of sustainability. The latter aspect could also be seen as way of passing down knowledge through generations, as many younger people who have grown up within an increasingly consumer-driven society do not know how to do basic DIY, how to cook, or to repair clothes. This not only gives older members a sense of purpose and value but it stops these useful skills from being forgotten and lost when they are plentiful within communities. However, an intergenerational or cross-cultural exchange relies on a diversity of members and therefore narrower membership demographics limit these possibilities. In both cases, there is a clear rejection of a consumer society and neoliberal values such as individualism and competition.

Many of the values and motives found in the Time Banks of this study can be encompassed in Kropotkin’s notion of *mutual aid* (1902) which is how the term will be understood from this point on in this study. He defines mutual aid as,

> It is the conscience — be it only at the stage of an instinct — of human solidarity. It is the unconscious recognition of the force that is borrowed by each man from the practice of mutual aid; of the close dependency of every one’s happiness upon the happiness of all; and of the sense of justice, or equity, which brings the individual to consider the rights of every other individual as equal to his own. (Kropotkin, 1902, p.xiii-xiv)

In his influential book, *Mutual Aid: A Factor of Evolution* (1902), the famous anarchist scientist and philosopher studies the animal kingdom, as well as different periods of human history, to present the strong thesis that any species or society will be more likely to survive and flourish if they are based on principles of mutual aid. Providing this historical contextualisation, he dismisses the idea that human progress has benefitted from
competition and individualism, precisely the concepts which human capital theory is based on. Therefore, as highlighted in these findings, we can consider mutual aid to be a strong underlying principle of any approach to LLL which aims to take a stand against a human capital approach to learning and more broadly, neoliberalism. As Kropotkin argues, “the practice of mutual aid and its successive developments have created the very conditions of society life in which man was enabled to develop his arts, knowledge, and intelligence” (p.296). In this, he recognises the important role of associations, societies and alliances which encompass a broad range of voluntary and unpaid work and reflect the human tendency towards mutual aid.

This concept of mutual aid is central to understanding the processes of learning within TBs and in understanding TBs as civil society associations. The findings indicate a relationship between the wider motives and values of Time Bank and how learning within the Time Bank is understood and valued. Learning through this perspective of mutual aid involves learning practical skills in order to help others, learning skills of collaboration and sharing and, in the process, developing an appreciation for the feelings of solidarity within the community and the diversity of members. This learning can be promoted through participation in the management of Time Banks, as well as through participation in exchanges and events. Additionally, the visibility of TB exchanges and therefore examples of mutual aid via technology such as WhatsApp can generate feelings of solidarity and community. A recognition of the importance of learning through participation was also highlighted in Amanitidou et al.’s (2015) study of Greek Time Banks in which there was a focus on direct democracy as a mode of organising. In their study, as in this one, it was also clear that participants were not driven by philanthropic motives but saw their actions within a collective effort in which all contribute and benefit. These forms of incidental and informal learning are often forgotten in modern discourses of learning and education but are brought to the fore in the work of radical adult educators.

Foley (2001) defines learning as either technical or as social, cultural and political, and poses that some learning may be deliberate and formal but for the most part learning is informal and incidental. This helps in understanding the importance that members attribute to informal and incidental learning in relation to participation over the formal acquisition of skills through exchanges. He poses that critical learning is that which enables learners to theorise their experiences and reflect on concepts such as power, conflict, structure, values and choice and is mostly gained informally and experientially. The role of those interested in adult education is to promote environments that best enable these
forms of learning. This has become even more crucial over the preceding three decades as the restructuring of capitalism has impacted adult education just as with LLL, reducing it to a focus on global economic competition (p.80). Therefore, maintaining the critical element of both the democratic forms of management and the non-capitalist modes of interaction that participants value in the TB are important if it is to promote adult education in this challenging context and not just become subsumed by neoliberalism.

Finally, in *Designing a Just Learning Society: A Critical Inquiry*, Welton (2005) argues for the importance of civil society participation in developing active citizens as well as in the personal growth of the individual. He explains how associations and less formal networks of civil engagement such as Time Banks, have the potential to instil “habits of cooperation” and enable citizens to gain practical skills useful for active citizen, in this respect acting as “potential ‘schools of democracy’ where citizens learn to run meetings, speak in public, take responsibility for common matters” (p.336). After reviewing various current critical social theory and based on an approach of Habermas, he concludes by emphasising the importance of adult educators awakening “to the actual way the learning dynamics within civil society work” and in turn, “civil society must become more conscious of itself as a social learning infrastructure” (p.212).

5.3 Returning to the Research Questions

The initial research questions posed are given below.

1) What significance do participants attribute to the gaining of knowledge and skills in their interactions with their Time Banks? In relation to this, how are knowledge and skills defined by particular participants?

2) Given this, in which ways do Time Banks function as exchanges for skills/knowledge? I.e. what skills/knowledge are exchanged through Time Bank-related activities and how?

3) What are the limitations and barriers to Time Banks acting as community skills and knowledge exchanges?

Reflecting on the findings, as well as the discussion of findings in relation to theories of deschooling and LLL, it is evident that the inquiry has moved forward to a broader
understanding of learning as opposed to knowledge and skills exchange in a strict sense. This is reflected in the following three sections which seek to answer the RQs based on this new perspective.

5.3.1 Importance and Meaning of Learning

Based on the motives and values that participants attributed to their participation in the TBs it can be said that little significance is given to the gaining of knowledge and skills in a strict sense. This is because participants are more focused on the social and political aspects of participation, of acting cooperatively and in solidarity with each other, and by means which are not mediated by money, rather than seeking individual knowledge “gain”. The main motives and values identified in this study agree predominantly with two elements in Gisbert’s (2010, p.45-46) definition of Time Banking, namely that TBs reduce urban isolation by creating meeting places and restoring traditional bonds of cooperation and solidarity and, in addition, they create community cohesion and a sense of belonging. However, as suggested in Valor et al. (2017), learning new things and gaining skills may still be seen as secondary motives. Rather than a view towards the personal acquisition of skills, the findings of this study support Del Moral’s (2013, p.59) conclusion that Time Banks prioritise an equal sharing of knowledge, skills and expertise as part of promoting the overall wellbeing of the group. Furthermore, what was often important to participants was the learning that came through participation in the Time Bank: organising events and being involved actively, meeting and socialising with others around common ideals that form the Time Bank. This is not based on the strict idea of one person learning from another, rather, a more fluid notion of learning through interactions.

Therefore, in all of the Time Banks learning mainly takes on two meanings: *learning skills* and *learning to participate*. Learning skills is not seen as a driver of participation alone, but can be seen in relation to a desire to promote the collective good and to participate in group activities to form social bonds. Practical skills acquired in the TB are an outcome of collective organising for a range of events which provide opportunities that otherwise learners might not have sought. The most common types of learning skills identified across the TBs were ICT, health and wellbeing practices, repairs and craft. This indicates that the skills participants gain not only have the potential to improve their physical and mental health, but also to promote sustainable self-sufficiency.
A focus on learning to participate reflects the wider values of the TBs. That is, forming stronger social bonds of mutual aid, building a sense of community and engaging in interactions not mediated by money, in which each person’s skills are valued equally. Learning for participation aligned with these values involved learning empathy, learning to see from different perspectives, learning about diversity (of people), learning to collaborate, learning to share, learning to organise and learning speak in public. However, in the CAF Time Bank, a tension was found between older values presented by users (found in the blog) and the perspectives of users currently. The current focus of the TB was more practical and less socially driven than the other TBs. This is reflected in how they understood learning which was more connected to learning about culture, or yoga for example, than learning to participate and collaborate. This could be due to the fact that participants have more limited contact with each other. Moreover, apart from the newsletter, exchanges are not visible through a Whatsapp or Facebook group which weakens the sense of group identity. Therefore, one conclusion drawn from the findings is that the types of learning valued in the TB are closely related to the motives for participation and when mutual aid is considered important, the idea of individual learning or of “gaining” knowledge or skills makes little sense. Instead, learning must be understood as part of mutually beneficial and collaborative interactions.

5.3.2 Learning within TB Activities

The most significant result of the study regarding TB activities involved gaining and understanding of the diversity of activities as opposed to TBs as simply a mode of exchange. This was similarly highlighted in Cuenca García (2016) in her study of Spanish TBs, in which she concludes that,

A Time Bank is not understood or lived as a social currency, rather, Time Banks are understood and lived as communities, associations or clubs; special, alternative and which involves a specific collective action: providing help and distributing individual benefits to persons in a local environment. (2016, p.9)

Based on the two types of learning identified, learning skills was promoted best through member-led workshops and group activities. Examples common to two of the TBs were reading groups, hiking groups and knitting groups as well as many workshops focused on health and wellbeing, ICT or craft skills that members had. Those who lead workshops have
the opportunity to strengthen their skills or knowledge in order to share it with others. Also within the exchange of services, the person who provides the service might learn by practicing an existent skill, updating it, or by learning something new in order to help another member. The person receiving the service might learn by being taught something directly, having it explained to them or by helping in carrying out the service. Services based on formal learning such as language classes did exist but were less common and not highlighted by participants regarding their own learning. Finally, informal and formal exchanges of advice were found to be common in two of the Time Banks and this is facilitated by WhatsApp groups and regular occasions for meeting such as knitting groups.

On the other hand, learning to participate is mostly promoted through active participation in the Time Bank. This can be through attending meeting, organising events, taking on management roles or just engaging in regular interactions, face-to-face or virtually, with other members through exchanges (formal or informal) or group activities. Leading workshops and organising within Time Bank groups can especially strengthen this form of learning and materialises more specifically as learning to organise, learning to collaborate and public speaking.

5.3.4 Barriers and Limitations to TBs as a Spaces of Learning

The barriers and limitations of Time Banks as spaces of the forms of learning described above, involve either barriers created by the aspects of the TB management or barriers to participation deriving from members’ commitment outside of the TB. The importance of member-led workshops has already been highlighted. Promoting this kind of participation involves encouraging members to share their skills or knowledge through a workshop and supporting them in organising it, which could be in collaboration with others who have more experience in organising or public speaking. This also requires having the resources available to carry out workshops such as suitable spaces and basic equipment. Events are also promoted by collaboration with other groups, and a context in which the TB is involved in a network with other associations, charities and even local businesses could facilitate more activities as well as generating a broader reach of participation. In terms of encouraging workshop attendance, communication technologies are really valuable, particularly the use of social media to advertise events.
As for the incidental learning which is achieved through participation in the Time Bank, this is promoted by successful formal and informal exchanges, creating a support network through which participants experience, and practice acts of solidarity and collaboration. This is encouraged by the visibility of exchanges which is also facilitated by technology. In this study, WhatsApp was found to be crucial for both organising and having a public forum for exchanges and advice-giving. A more fluid and non-hierarchical management structure also facilitates the development of practical skills of active citizenship. This also relies on accessible means of communication so that exchanges and organising can occur more easily between members. A more rigid form of management in which there is little member-to-member communication or open forums of exchange is likely to limit these forms of learning, as well as the overall participation and therefore success of the TB. This can be created by having formal or paid management roles, decreasing the likelihood that other members will feel invested in the management of the TB. Furthermore, a stronger sense of affinity with the TB mission and higher level of involvement in the management seems to lead to more committed members. This is useful when the Time Bank is competing with other life commitments that members have. Other ways to face the challenges presented by the work and family commitments of members would be structuring events around work hours and trying to facilitate collective childcare or shared transport to events.

5.4 Limitations

The limitations of this study can be identified as either limitations regarding the research design and tools, or limitations regarding the researcher. Limitations concerning the research design were the size and diversity of the sample, the self-administered questionnaire as a tool for data collection and the nature of self-reporting. Limitations concerning the researcher were access to TB users, particularly in the case of CAF TBs, and language fluency.

The sampling of participants for interviews and questionnaires was largely opportunistic and based on voluntary participation. In the resultant sample, men were underrepresented based on Time Bank membership figures and likewise, almost all participants were over forty-five years old. Whilst the typical Time Bank participant is a middle-aged or retired woman, the input from other participants might have changed the
values and motives attributed to the TB as well as reporting on activities and services in the TB. In this sense the study was also limited by the sample size which was established based on time constraints and feasibility. In the future, a larger sample with a more directed sampling strategy could improve the chance of inclusion of the perspectives of younger participants and male participants. Additionally, the conclusions of the study are limited by the small sample size for the interviews. Longer interviews and follow-up interviews would have enabled more exploration into the way in which participation produces the forms of learning promoted as well as confirmation of the main interpretations.

The limitations regarding the nature of self-reporting centre on the difficulty of participants’ reflecting and reporting on their own incidental learning, and a possible skew towards positive appraisal of the Time Bank in the sample. On this first point, as the learning identified by participants is incidental and related more generally to participation in the TB, it could be difficult for participants to identify or reflect on this. As highlighted in other studies of adults learning (Foley, 2001), participant observation would be a valuable approach, as well as follow-up and in-depth interviewing to examine these learning processes fully. Regarding the second aspect of self-reporting, there is a possibility of a skew towards more positive reports of the TBs as an outcome of the sampling strategy used for interviewing (i.e. voluntary participation) as well as the use of public facing documents and online sources which are less likely to highlight challenges. However, as the study was based on the importance of participants’ perspectives in shaping their TB, this wasn’t seen as too much of a limitation. Additionally, online and documentary data was analysed with respect to its context and source and used to support interview and questionnaire data. This could be improved by taking a wider sample and using a variety of sampling strategies.

The use of a self-administered questionnaire presented several limitations. Despite attempts through the design of the questionnaire to elicit longer and more explanatory answers, the nature of the method meant that several answers were short and of little use. In this respect, even though the use of a questionnaire expanded the sample of each TB to include more user voices, it did not provide rich or detailed responses and contributed comparatively little to interpretations of findings. It was useful as a form of triangulation and for reporting on activities and services that participants engaged in as well as highlighting some challenges or complaints, however, it was limited as it was not possible to pursue issues raised with follow-up questions. In this respect, one change that could have been made is not to include questions for which it is possible to answer simply yes or no. Additionally, if time had permitted, piloting the questionnaire would have been useful
in order to improve it and identify ways to encourage more detailed answers. However, it is still limited as a tool in this respect and is better for confirming findings and interpretations rather than generating them. If time and practical circumstances had permitted it, more interviews would have been carried out instead.

Access was another major issue, specifically for the CAF2 TB. As there were no other public forms of communication involving users of the TB, it was necessary to go through the Madrid City Council staff and this delayed the process of the data collection to the point that it was not possible to carry out interviews. Additionally, despite extending the length of time for collecting questionnaire responses, there was still a much lower response rate than the other Time Banks. Both instances highlight issues that the Time Bank itself has, that is, the pressure on the TB coordinator due to lack of self-management and low participation. This means that much less can be said regarding the motives and values of current participants and this seriously limited the inquiry into learning practices as perceived by members. This could not have been avoided, and it was still valuable to include the CAF2 TB in the study due to the contrast in management style. In a future study with a longer time frame it would be possible to gain access to users and improve the sample.

Lastly, the decision to carry out research in a language in which I was not fluent presented several challenges. Transcription and translation were both lengthy processes and necessitated complex systems of checking to achieve more reliable final transcripts in English. Additionally, the latter process would not have been necessary if it had been more practical to carry out the analysis completely in Spanish. The lack of fluency limited the scale of data collection, as time considerations were important, and therefore limited the base of data from which to substantiate claims. Additionally, along with the difficulties of access in the CAF2 TB, it led to the decision to use self-administered questionnaires rather than pursuing additional interviews. If I were fluent in Spanish, the interviews could have been carried out more smoothly, for longer and could have explored in more depth participants’ own interpretations of learning in the TB. Using native interviewers or interpreters was not practical and also would have raised additional issues. The methodology chapter includes the various measures taken to minimise the impact language had on the strength of the findings, however it can still be considered a reasonable limitation on the depth and credibility of the findings and interpretations.
Chapter 6. Conclusions and Reflections

In this chapter I begin by offering some personal reflections on the experience of carrying out this research as a student researcher. This is followed by an overview of the main findings of the study and an understanding of these within the wider research areas of lifelong learning and adult education. Finally, I end by suggesting areas for future research in this area, some of which could potentially be extended to doctoral studies.

6.1 Reflections on the Research

Primarily, what I have learned through this research project relates to the benefits and challenges of conducting case study research. A case study research design was particularly useful for the study of three different TBs as the data collection could be fitted to suit the context, which was important since each TB had different ways of communicating and organising. It also allowed for a range of different data collection approaches enabling a more historical and contextualised account of the Time Bank based on narratives in the interviews and through Facebook and other online data. In this respect, a particular highlight was uncovering the defunct member-led blog for CAF2, which represented two years of the Time Bank's activities and a high point in the self-management of the Time Bank in contrast with the present low levels of participation, as reflected on by the coordinator. Without this, my conception of the Time Bank was limited by the lack of access to users for interviews and the low response rate for the questionnaires. It enriched the case study of CAF2, enabling a more holistic view of its past and providing a reference point from which to understand its current situation.

What was particularly challenging about case study research was managing to condense the information of each case in the written report, identifying only the elements that were useful to the inquiry. This was due to the fact that in the organisational structure many aspects are in fact interconnected. In addition, another challenge arose in finding a way of structuring the report to represent the complexity and interrelation of different elements in each case whilst following a comparative design of reporting. The difficulty lay in trying to differentiate between description of findings and interpretation of findings as
participants themselves contributed different interpretations during interviews. Moreover, in a qualitative study, part of the analytical process involves making at least those first steps in interpretation and building theory. Therefore, reporting can never just be descriptive without simply presenting raw data.

Though at times the openness of the initial inquiry made it difficult to direct and manage, it was beneficial overall to begin with a broader focus on skills and knowledge and proceed largely inductively. The inquiry had been motivated by Illich’s model of skill exchange and based on my prior knowledge of Time Banks. From this, and based on the literature, I had not anticipated the importance or extent of other activities such as workshops and reading groups as opposed to the service exchange definition of Time Banking. Additionally, in a certain respect I had assumed a somewhat human capital perspective by expecting participants to be driven by a desire to increase their skill base through individual exchanges. The values of participants were much more directed towards solidarity and strengthening the social fabric of their communities and this is intertwined with a different type of learning: learning to share, collaborate and understand others, and ultimately, learning active forms of citizenship. The latter part of this project has led me to explore a range of authors in radical adult education and has opened up an area of research that I am interested in pursuing further.

6.2 Conclusory Remarks and Recommendations for Future Research

At the beginning of this study, an educational inquiry into Time Banks in Spain was justified and motivated in relation to Ivan Illich’s model of ‘skills exchange’. The concepts of Time Banking and the learning society were developed further in the contextual and theoretical framework in Chapter two. These were focused on the critique of modernism and human capital theory which Illich presents in Deschooling society as well as his ideas more broadly. In the third chapter, this framework fed into the justification for a comparative case study research design involving three Time Banks with differing organisational logics. The different methods of data collection were detailed for each Time Bank, namely: semi-structured interviews, self-administered questionnaires, and documentary and online evidence. Additionally, the process of qualitative data analysis was outlined, and ethical and
quality considerations were made. The data analysis led a thematic framework being developed which was used to structure the presentation and analysis of the findings. This involved interpretation at the level of each case before a combined act of juxtaposition and interpretative comparison using the thematic framework as a point of reference.

Based on the comparison of the three TB case studies, one of the primary conclusions of this study is that Time Banks cannot be best understood as exchanges of skills, knowledge, or even services. The broad range of activities that stem from the TBs in the study involves complex interactions based predominantly on the importance of mutual aid and building community and this requires a broader understanding of learning. The main values and motives identified in this study are largely in agreement with Spanish Time Bank literature. That is, participants are most driven by a desire to develop relationships built on mutual aid within their community, to meet new people, and to engage in exchanges that aren’t mediated by money. These values translate into the importance of learning as development of social and political participation through active involvement in the TB. Participants valued what they had learned about others, their generosity and their diversity, as well as learning to share and collaborate. The practical skills that participants highlighted as learning through TB activities largely focus on self-sufficiency and wellbeing such as those related to repairs, craft, cooking, yoga and Reiki. The learning of practical skills can also be viewed in relation to participants’ values; skills learning largely occurs through group activities, coinciding with participants’ desire to socialise, collaborate and meet new people. These were not just in the form of group exchanges in which one member leads a workshop or talk for others, but were also collective groups centred on activities such as reading, hiking and knitting. Relating these findings to educational theories by drawing on radical adult education, including the work of Illich, this study comes to view Time Banks as sites of valuable incidental learning in social and political participation and for personal growth. Intertwined with this is the development of practical skills which have a focus on health and wellbeing and sustainable self-sufficiency.

Comparing and contrasting the three different models of TB organisation different factors arose which are important in terms of facilitating and promoting the forms of learning identified. Firstly, the use of technology such as WhatsApp and social media is crucially important to improve communication between members, facilitating and promoting individual exchanges, and informal advice-giving. In turn, the visibility of these exchanges contributes to the sense of mutual aid and generosity that participants report. Secondly, along with technology, a more fluid structure of management makes involvement
in TB organising more accessible, meaning responsibilities are more devolved, the pressure of management is distributed, and members can learn skills of organisation and participation. Finally, the availability of resources as well as spaces for collaboration with other local associations and groups further stimulates the broad range of activities that a TB can encompass.

Compared with other civil society organisations, Time Banks have the additional benefit of using an alternative currency and thus operating outside of the formal market and embodying ideals that position them in resistance to neoliberalism. This bodes well for the hope of Time Banking in resisting co-optation by market forces, and retaining their potential as radical educational spaces. As long as Time Bank activities are a guided by the interests of their members - as was found to be the general case for Time Banks in this study - and they continue to promote and facilitate an active participation, they can provide diverse spaces of self-directed and autonomous learning which are not focused towards, or controlled by, the market. The simple premise of TBs provides a strong but adaptable base from which a range of activities and interactions can be developed centred on principles of mutual aid, community cohesion and equality.

This study provides a broad and exploratory first step in an understanding of TBs as spaces of learning. Despite beginning with an initial conception of learning as the exchange of knowledge and skills via the exchange of services, this study concludes with an understanding of TBs as a much broader and more complex sets of interactions. Moreover, the learning which is identified as important by its participants is the incidental learning that occurs through participation in the TB and is based on the values held by its members. A future study into this aspect of the findings would need to investigate in more depth the processes of learning through, and for, social and political forms of participation. This would be much more suited to a longer study involving participant observation and in-depth interviews to highlight the ways in which members interact within the Time Bank, and how they develop personally and collectively through these interactions. An inquiry which positions Time Banks alongside other civil society organisations in studying forms of active citizenship could be a useful place to begin.

Additionally, there is a need to further explore ways that participation in TBs can be strengthened to ensure that members can access these forms of learning as well as ensuring the longevity of TB projects. Such research could investigate in more depth the different forms of accounting found in Time Banks and the different structures of management. The use of technology is also particularly interesting in this respect, as an important feature
highlighted in this study was the impact of means of communication such as WhatsApp and Facebook on TB organising and participation. Returning to the origins of Spanish TBs and based on the findings regarding gender in this study, a future study focusing on women’s participation in Time Banks and the valuation of domestic labour would be useful. Additionally, the impact of the health and wellbeing practices evident in all three Time Banks is another avenue for research, in order to consider the impact on individuals’ physical and mental health and learning about health. Finally, based on the framework developed by Rees et al. (2006) an investigation into the impact of “learner identity” on members’ participation in the Time Bank and involvement in different types of activities could provide a useful framework for the other inquiries mentioned.

Lastly, critical adult education provides a useful theoretical framework for pursuing research into the educational potentialities of TBs. It reminds us to keep in mind the important goals of education, that is, personal growth and development, and the promotion of social inclusiveness and democratic understanding (Moir & Crowther, 2014). In order for Time Banks to maintain their radical potential in the education of adults they must not be reduced to a focus on skills for employability, nor lose a critical awareness of the ills of market relations inherent in the alternative currency model. Time Banking presents a hybrid of social movement, civil society organisation and alternative currency and involves a diverse range of activities and a broad range of organisational models. It is a movement which continues to grow, spread and diversify as more communities set up Time Banks around the world, and with it, the possibilities for research. An understanding of the valuable processes of learning that take place within Time Banks, as in other social movements and civil society organisations, is crucial if we are to promote a more just learning society.
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Appendix 2: Interview Consent Form (English translation)

Consent to Participate in Research:

Time Bank Participant Interview

Introduction: You are being invited to participate in a study conducted by Alice Taherzadeh, from the Department of Education at Stockholm University. This study is being conducted as part of a Master thesis. Your participation is entirely voluntary. Please read the information below and ask questions about anything you do not understand, before deciding whether or not to participate.

You are being invited to participate in this study because you are currently participating in a Time Bank in Madrid as a member and/or organiser.

Purpose: The purpose of this study is to investigate to what extent Time Banks operate as networks in which knowledge and skills are exchanged.

Procedure: If you volunteer to participate in this study, you will be asked to do the following things:

- Attend a one on one interview with the researcher within the city of Madrid.
- The interview will be audio recorded.
- The researcher will ask you to share as much information as the participant is comfortable sharing.
- The interview will last approximately 20-30 minutes.

Potential Risks and Discomforts: There are no expected physical risks if you decide to participate in the interview. There is a possibility to feel uncomfortable when being asked personal questions. In case of discomfort, the participant is allowed to refuse to answer any questions for any reason.

Confidentiality: Any information that is obtained in connection with this study and that can be identified with you will remain confidential and will be disclosed only with your permission. Audio files of the interview will be coded and password protected. Confidentially of participants will be maintained by coding participant information and data and anonymization of the participant in the writeup of the research if the participant so desires.
Participation and Withdrawal: You can choose whether or not to be in this study. If you volunteer to be in this study, you may withdraw at any time without consequences of any kind. You may also refuse to answer any questions you do not want to answer.

Contact: If you have any questions or concerns about the study, please contact me at 653848826 or alicetherzadeh@gmail.com. You can also contact the thesis supervisor Lázaro Moreno Herrera at lazaro.moreno@edu.su.se.

Consent: Your signature below indicates that you have decided to participate in the interview and that you have read and understood the information provided above. You make keep this letter for future reference. Thank you for your participation.

Do you wish to have your interview data anonymized in the study? Yes/No

Do you wish to receive a copy of the transcript of the interview to verify that it contains a true representation of the interview? Yes/No

If so, please write your email address here:

.................................................................

Participant’s name (print): __________________________

Participant’s name (signature): ____________________ Date: ______

Researcher’s name (print): _________________________

Researcher’s name (signature): ____________________ Date: ______
Appendix 3: Self-administered Questionnaire

The following is an outline of the questionnaire administered through GoogleDocs. The original questionnaire is in Spanish and can be found below.

1) Why did you choose to join the Time Bank?
2) Which aspects of your experience in the Time Bank do you most value?
3) Please describe your participation in the Time Bank (i.e. what you have offered, what you have asked for, events that you have attended).
4) Do you think you have learned anything new or increased your knowledge in any areas through your participation in the Time Bank? Please explain.
5) Have you gained any new skills or improved on existing skills through your participation in the Time Bank? Please elaborate.
6) Do you feel that you have shared your skills and/or knowledge with other members through the Time Bank? Please explain.
7) Are the services that you offer related to your occupation or any qualifications that you hold? Please elaborate.
8) If so, do you feel that this affects the number of hours of service you do/would offer in the Time Bank compared with a service that is not related to your occupation or existing qualifications? Please explain.
9) Do you feel that you actively participate in the Time Bank and are there any reasons stopping you from participating more? Please elaborate.
10) Would you be interested in hosting a workshop to share one of your skills or your knowledge with other members? Please elaborate.

Personal Details:

Name (optional): Do not include if you wish to remain anonymous

Gender: Male  Female  Other

Age: years

Marital/family status: Single, married, divorced/separated, with children (tick all that apply)

Role in the Time Bank: User, Manager/coordinator + user, Manager/coordinator + not user, User + some other role of responsibility (please specify)

Number of years living in the area that is served by the Time Bank: years
El intercambio de habilidades y conocimientos dentro del banco de tiempo

Introducción:
Usted va a participar en un estudio dirigido por Alice Taherzadeh, del Departamento de Educación de la Universidad de Estocolmo. Este estudio se lleva a cabo como parte de una tesis de Máster. Su participación es completamente voluntaria. Lea la información a continuación antes de decidir si participa o no.

Le invitamos a participar en este estudio porque actualmente está participando en un banco de tiempo en Madrid como usuario y/o gestora.

Propósito:
El propósito de este estudio es investigar en qué medida los bancos de tiempo operan como redes en las que se intercambian conocimientos y habilidades.

Procedimiento: si se ofrece como voluntario para participar en este estudio, se le pedirá que haga las siguientes cosas:
• Completar la encuesta a continuación.
• Las respuestas serán recolectadas y usadas como parte de la investigación.
• Usted compartirá aquella que desee compartir en respuesta a las preguntas.
• La encuesta tardará aproximadamente de 5 a 15 minutos.

Contacto:
Si tiene algunas dudas o preguntas puede contactarme por correo electrónico en alicetaherzadeh@gmail.com

Consentimiento:
Su presentación de la encuesta indica que ha decidido participar en el estudio y que ha leído y entendido la información proporcionada anteriormente. Gracias por su participación.

*Obligatorio

1. 1) ¿Por qué eligió unirse al banco de tiempo? *

2. 2) ¿Qué aspectos de su experiencia en el banco de tiempo valora usted más? *
3. 3) Describa su participación en el banco de tiempo (es decir, qué usted ha ofrecido, qué ha pedido, eventos a los que ha asistido). *

4. 4) ¿Cree que usted ha aprendido algo nuevo o aumentado sus conocimientos en alguna área a través de su participación en el banco de tiempo? Por favor explique. *

5. 5) ¿Ha adquirido nuevas habilidades o ha mejorado las habilidades existentes a través de su participación en el banco de tiempo? Por favor explique. *

6. 6) ¿Siente usted que ha compartido sus habilidades y/o conocimiento con otros miembros a través del banco de tiempo? Por favor explique. *

7. 7) ¿Los servicios que usted ofrece están relacionados con su ocupación o cualquier título que tenga? Por favor elabore. *
8. 8) De ser así, ¿cree usted que esto afecta la cantidad de horas de servicio que ofrece/ofrecería en el banco de tiempo en comparación con un servicio que no es relacionado con su ocupación o títulos existentes? Por favor explique.


9. 9) ¿Siente que participa activamente en el banco de tiempo y hay alguna razón que le impida participar más? *


10. 10) ¿Le interesaría usted organizar un taller para compartir una de sus habilidades o sus conocimientos con otros miembros? Por favor elabore. *


11. Comentarios adicionales
Si le gustaría incluir algunos otros comentarios sobre su experiencia en el banco de tiempo en relación al intercambio de conocimientos o habilidades, por favor escríbalos a continuación.


Detalles Personales

Para entender cómo se comparan las respuestas con la demografía más amplia del banco de tiempo, se requieren algunos detalles personales.

12. Name
Si prefiere permanecer anónimo, no incluya su nombre
13. Género *
Marca solo un óvalo.

☐ Mujer
☐ Hombre
☐ Otro:

14. Edad *

15. Estado civil/familiar *
Por favor marque todas las opciones que se aplican a usted
Selecciona todos los que correspondan.

☐ Soltero
☐ Casero
☐ Divorciado/separado
☐ Tiene hijos

16. Rol en el banco de tiempo *
Si usted es usuario pero tiene otro rol de responsabilidad por favor marque otro y especifique qué rol adicional tiene
Marca solo un óvalo.

☐ Solo usuario/socio
☐ Gestora y usuario/socio
☐ Otro:

17. Número de años viviendo en el barrio que corresponde a su banco de tiempo *

18. Duración de la membresía en el banco de tiempo: años y meses *

Con la tecnología de

Google Forms