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Time's up: Analyzing the feminist potential of time banks

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Abstract

Time banks are an alternative economic system proposed to address social problems by stimulating work and exchange through time-based currency. They aim to redefine work and money, through building social capital to alleviate social problems. As women are disproportionately affected by these problems, it follows that membership is predominantly female, often poor. This article takes the position that time banks provide a lens through which to theorize the feminist potential of alternative forms of economic organization. It examines the ways in which feminists, and time banks, have sought to redefine the concepts of work and money, as well as the context of time banks within the Third Sector. "The reality" of these concepts in practice is then critically analyzed using empirical data from a year as an active participant within a time bank. The findings demonstrate the complex issues regarding how the time bank functioned in practice, particularly in relation to how members engaged with it, and articulated their participation. Further, the way in which the system co-opted feminist potentials of alternative economic practices as part of the Third Sector, through a conception of social capital, is shown to be problematic in terms of exploiting the energies of already exploited women. This research shows the need for ongoing critical examination of initiatives targeted at

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social problems, particularly those mirroring feminist activism, in order to prevent the co-option of energies and work.

KEYWORDS

alternative economic organization, feminist, reproductive labor, Third Sector, time bank

1 | INTRODUCTION

Economic practices are feminist issues. Ahmed (2017, p. 2) argues that living a feminist life involves:

[...] asking ethical questions about how to live better in an unjust and unequal world (in a not-feminist and antifeminist world); how to create relationships with others that are more equal; how to find ways to support those who are not supported or are less supported by social systems; [...]

Using a feminist ethos, this research aims to critically explore alternative economic practices, how they could create more equal relationships and support the less supported. Feminists have sought to redefine and revalue the meaning of work since the 1970s (see Barbagallo, 2019), and Adkins (2015) argues that critical research into the properties of money is important feminist action. More recently, time banks have arisen as an alternative economic organization which also seek to redefine how work is valued, through attributing reward to work (reproductive work) through an understanding of social capital. Also, in line with other alternative economic practices, time bank membership is largely female. In seeking to redefine work and money, time banks may align with feminist action to destabilize these discriminatory concepts. They could bring reproductive labor within a more representative definition of work such as Glucksmann's (2005) Total Social Organization of Labor (TSOL). Time banks, however, propose a philosophy which is concerned with stabilizing existing societal relations and organization for "social wellbeing," in line with Putnam's (2001) theorization of social capital. Despite this, time banks operate within a context of alternative economic organization which indicate a more Bourdeusian sense of a field in which the value of marginalized interests could be fought for. Thus here, time banks are examined in order to theorize where the feminist potentials do and do not exist. Through a case study, this article contrasts the competing philosophies of feminist efforts to redefine work and value, and that of time banks, to tease out the political implications of the practices of the time banks for women; using evidence to theorize the feminist potential of alternative forms of economic organization.

1.1 | The feminist potential of alternative forms of economic organization

The organization and theorization of the mainstream economy sets up a false understanding of work in our society. It creates a hierarchy of value attributed to activities defined as market and non-market which, due to social constructions of gender, has discriminatory consequences for women. In the mainstream economy, money functions to attribute value, record, and facilitate exchanges under the guise of neutrality; however, money is also a gendered and socially constructed tool. In Marxist terms, money in a capitalist society is the way that activities acquire "exchange-value" as separate from "use-value." It is a medium of mystification, where the relations between people come to be understood as relationships between things (i.e., commodities and money). Social constructions of work and money are the means by which women's valuable reproductive labor becomes devalued and exploited. A fundamental and long-standing injustice which James et al. (2020) expressed here:

It is extraordinary that those who reproduce the human race are still unsupported and impoverished for this fundamental biological and societal work. Unwaged, in a world dominated by money.

Biesecker and Hofmeister (2010, p. 7) go further in arguing that the undervaluing of reproductive work, both in the labor of women *and* of natural resources (ecological reproduction), is *the* current world crisis. They refer to this as the “cleavage” between productive and reproductive labor which is a threat to our world and human life. Work and money, therefore, are central concepts to study in seeking to address inequality; work and money are feminist issues; work and money are global issues.

Feminists have long fought for equality through unpicking the concept of work. Whilst some gains have been made in equality of pay and employment in the market, this has neglected the valuable reproductive labor disproportionately undertaken by women. For example, in order to bring autonomy to women the 1970s Wages for Housework (WFH) campaign sought to transform how housework/reproductive work is constituted under capitalism. As Barbagallo (2019, p. 205) argues:

If the leftist proposal to women had always been emancipation through work outside the home, which did not really free them from their first job within the home, the novelty of the issue taken up by Lotta Femminista lay in the claim for remuneration for housework [...]

Federici (2012) further articulates the value of WFH as a space in which gendered exploitation can be fought by at least entering reproductive work into the “social contract”; to have this work recognized, and to have a means for fighting for further equality. What is at least required, is a wider definition of work, to bring reproductive work into the hierarchy of values, legal protections, and recognition in the economy. Williams (2007) argues that a “third person criterion” should be employed in defining work; if something could be conducted by a third person then it should be considered work, if not then it is leisure—for example, cooking can be work or leisure. Further, Glucksmann (2005, p. 3) argues that we should consider activities as part of the TSOL:

TSOL refuses a distinction between work and employment, arguing for an inclusive concept that acknowledges as work many forms of labour that are not remunerated or that may not be differentiated out or recognised as activities separate from the relationships (social, cultural, kin, etc.) within which they are conducted.

These proposals widen the conception of work, so that it can no longer be viewed as separate from market activities, and so the interrelations and complexities can be taken into account in defining and attributing value to activities.

As with dominant definitions of work, money is similarly problematic. Money is presented as a neutral rational tool through which markets function, yet as sociologists have demonstrated, money is a social construct with social effects (Adkins, 2015; Hutchinson et al., 2002; Weber et al., 1964; Zelizer, 1989). Adkins (2015, p. 17) asserts that feminists should seek to transform money to reach the goals of equality and social justice: “the capacities of money are a feminist issue in austere times,” and the study of money “require(s) feminist political attention and action [...]” Mainstream concepts of work and money sustain gendered discrimination, and disrupting them through proposing and enacting alternatives provides a way to explore the feminist potential of alternative forms of economic organization. Time banks are an alternative form of economic organization which propose a means to redefine work and money, through attributing value to “social capital building activities” via a time-based community currency. Time banks provide a way to examine how work and money could be conceptualized and organized differently, and offer a lens through which to research the feminist potential of alternative economic practices. Alternative economic practices offer a way to understand how the cleavage between reproductive and productive labor could

be narrowed, or brought within a TSOL understanding, and it is important for the sustainability of our societies and planet to explore these potentials.

However, how time banks have been championed by the capitalist State (ESRC, n.d.; HM Government, 2012; Seyfang, 2006) demands critical examination. As does the lack of “real value” attributed to the community built time-based currency aiming to stimulate social capital. Considering this, the difference between Putnam's (2001) and Bourdieu's (see Siisiainen, 2003) conceptions of social capital are useful. As Siisiainen (2003, p. 7) articulates:

Putnam has nothing to say about conflicts between civil society and the political society (and the state).

Whereas, Bourdieu sees these kinds of organizations as another field of conflict where parties vie for their interests; for the value of their capital to be recognized and increased. Further, Onyx et al. (2016) find that organizations are spaces of conflict for feminist emancipation, yet they are also spaces of hope for transformation. This is the tension inherent in time banks; in a Putnamian sense they can be utilized to increase social capital and stabilize society whilst potentially continuing the exploitation of reproductive labor, but in a Bourdieusian sense the field of time banks could provide a space in which the value of reproductive work could be fought for. This is the rationale for this study, that alternative forms of economic organization have feminist potential, and thus the functioning of a time bank is examined in order to evidence the ways in which they do or not redefine work and value for women.

1.2 | The development of time banks and their philosophies

A time bank works by engaging groups of people in exchanging skills and services via a time-based currency (time credits). Members work for an hour to earn a time credit, which can be spent on an hour of another member's time. For example, Freda provides an hour's gardening for Gayle and receives a time credit. Freda then uses her time credit to have one hour's computer tuition from Gary. Essentially it provides a means to motivate and record exchanges of services between a group of people who do not necessarily know each other, or would not normally engage in a relationship of exchange without money. This is the original person-to-person model (P2P). The time bank studied also uses a person-to-agency (P2A) model, which means that members can exchange their time credits for activities or services provided by the organization housing the time bank. For example, members could exchange their time credits with the center for group English classes. All time banks are facilitated by at least one paid member of staff, a time broker, who records transactions, circulates time credits, arranges and stimulates exchanges, and administers the group. Time credits act like money; they can be “banked” as a store of value, exchanged for a good or service, and recorded (unit of account). A time bank is an alternative economic system offering a way to exchange services (work) by attributing value via a time-based currency.

Cahn (2000), who coined the time bank name but builds on a legacy of similar systems, argues that they stimulate activity which is undervalued by the mainstream economy, and definition of work. To do this time banks state four core values: “an asset perspective, redefining work, reciprocity and social capital” (Cahn, 2000, p. 31). They assert that an “asset perspective” means valuing people for what they *can* do rather than what they cannot, and that they aim to do this by redefining “work” so that it includes activities which are unpaid but have value to society. Cahn argues that time banks address social problems by creating a new form of money to value people and their work more equally; “If we can't have more of the old kind of money, can we create a different kind of money to address these problems?” (Cahn, 2000, p. 9). The work that Cahn refers to is reproductive work, yet time banks never recognize this, and fail to articulate the feminism in seeking to attribute value to such work. Rather, time banks are proposed as a way to value and stimulate social capital, and alleviate social issues in line with Putnam's (2001) conception of social capital. Essentially Cahn (2000), like Putnam, sees the problems of society as caused by diminishing social capital, which can be rectified through a system which motivates reproductive labor. However, this is enacted without a recognition of the feminist issues, and with explicit eschewing of critical

capitalist narratives. Time banks do not aim to critique the structure of society, rather, they seek to complement the mainstream economy (Cahn, 2000), and thus do not engage with the structural causes of inequality.

Time banks have operated in the UK since 1997 (Oppenheimer, 2011), and there were 278 active time banks in 2020, with members who had exchanged 5682,519 hours (Timebanking UK, 2020). Time banks are also in operation across the world, with almost 50,000 members in Africa, North America, South America, Asia, Europe, and Australasia (hOurworld, 2020). The academic literature is limited, but shows that time bank members are mainly women, and women experiencing social exclusion (Collom 2011; Laskert et al., 2011; Panther, 2012; Seyfang, 2009). Despite the lack of evidence of their effect on social exclusion, time banks received broad support from both the previous UK Labour Government (SEU) (ESRC, n.d.; Seyfang, 2006) and UK Coalition Government, for whom time banks fitted within their flagship Big Society and Localism policies; "Volunteering and time banking is for everyone" (HM Government, 2012). Congruent with the communitarian (see Etzioni, 1995) ideologies of these governments, which sought to designate responsibility for problems away from structures of power onto individuals. The literature largely ignores the feminist and anticapitalist potential of time banks (Wilson, 2015), indeed most time banking research uncritically presents them as a positive intervention into societal problems (Boyle et al., 2008; Boyle & Harris, 2010; Burgess, 2014; Kwon et al., 2019; Lasker et al., 2011; NEF, 2002). However, some researchers do indicate gender as an area of importance (Gregory, 2012; Jacobsohn, 2013; Sweetman, 2001). Here, Jacobsohn (2013, p. 21) identifies the feminism in aiming to value the work which the market fails to value:

All the above values are familiar in social and philosophical research with the exception of the second –honoring the work the market fails to value. Never before has a practical measure of social capital been employed to intentionally build community in an economic fashion.

It is through recognizing reproductive work and its value for societal and ecological sustainability, that there could be a language and means to more equitably value the contribution of women to society. Time banks try to attribute value to this work through an understanding of social capital; however, this is problematic if time credits have minimal "real" value, and align with communitarianism which views individuals as the cause of societal problems. This could maintain the "cleavage" between reproductive and productive through "shadow wages for shadow work" (Beck, 2000). Therefore, a critical analysis of how time banks function in practice is necessary.

Time banks are also part of a history of alternative economic organization. Before, and during, the hegemony of capitalist economic and societal structures, multiple practices of work, exchange, attributing value, forms of currency have existed. Mauss and Cunnison's (2011) essay *The Gift* analyzed gift exchange economies, and showed how these exchanges were used for community cohesion through structuring social reciprocity; highlighting the exchange of goods as a social practice. Charitable/community/voluntary unwaged work has also always been present in working class communities as a form of "self-help," guarding communities against the harshest exploitations of capitalism (Taylor, 2004); work which is predominantly undertaken by women, as opposed to men who predominate in waged work (see Seyfang, 2001). Alternative currencies also have a rich and diverse history with a focus on sustainability and addressing inequality. For example, Local Exchange Trading schemes (LETS), The Bristol Pound, and the Red Global de Trueque. LETS has similar aims and organization to time banks, but with an explicit environmental and anticapitalist ethos. Research shows that LETS membership is more middle class than time banks, and North (2006) argues that due to this relative power and explicit activism they did not receive the same kind of State support. Such schemes also exist across the world, and are engaged in activist, but also functional ways, for marginal economic reward (see Blanc, 2015). Further, in the wake of the 2008 financial crisis alternative economic practices increased. As Cha (2012) reports:

There are now more than 325 time banks and alternative currency systems in Spain involving tens of thousands of citizens. Collectively, these projects represent one of the largest experiments in social money in modern times

In research from Greece, which experienced particularly harsh economic consequences, Sotiropoulou (2014) shows that women dominated alternative economic schemes and organization:

Therefore, women develop new types of agency, individual and collective, through socio-economic transformations and struggle to be part of the process.

Gibson-Graham (1996) argue that a more diverse economic landscape has the potential to address the discrimination faced by women in the mainstream economy. Thus, women have a history of engaging in alternative forms of work and exchange for reasons which could be necessity, patriarchal capitalist exploitation and/or radical transformative principles. Researching alternative forms of economic organization, such as time banks, provides a way to theorize their feminist potential.

1.3 | Social capital and the context of time banks within the Third Sector

In examining the tension in time banks between the feminist and the conservative, it is useful to consider social capital, and their position within the Third Sector. Social theorists and politicians promote the value of social capital for a stable, cohesive, and prosperous society (BBC, 2013; Etzioni, 1995; Putnam, 2001). Social capital is a contested term but Bourdieu and Wacquant's (1992, p. 119) definition is useful:

Social capital is the sum of resources, actual or virtual, that accrue to an individual or a group by virtue of possessing a durable network of more or less institutionalized relationships of mutual acquaintance and recognition.

Here, there is a recognition, absent from Putnam, that the value of social capital is dependent on the value of a person's networks. A working class person for example, will not have the same opportunity provided by the networks of the upper classes; they have social capital, but it is worth less. Further, narratives which utilize social capital terminology often wrongly assume that poorer people do not have social capital, or know how to build it (Gosling, 2008). For example, the former Chief Executive of time banking UK (Simon, 2009) stated:

Over time, we have found that people in time banks begin to identify issues of mutual concern and to use the reservoir of social capital they have at their disposal to protect the social environment for themselves and for future generations. Only then, when their confidence has grown and they have learned about their rights and responsibilities as citizens, are they in a position to co-produce with local authorities long term solutions to social problems.

Here is a paternalistic and discriminatory sentiment which assumes that social problems are the problems of poor individuals, because they lack social capital and require a means to stimulate it. These assumptions ignore the complex structural processes governing people's lives and how the value of their network's resources are devalued. As Fine (2002, p. 2) argues, "neoliberal powers are interested in social capital as a means to move away from critical theories of intersections of power, because of the way it can be co-opted into mainstream economics [...]." A focus on social capital therefore, belies an ideology which does not recognize the mainstream economic structure as a cause of social problems, and whilst social capital may have value, its value to the individual is determined by mainstream economic positions.

As the work that goes into building social capital is mainly undertaken by women, first in the home, and second through their overrepresentation in formal and informal voluntary work (Skills Third Sector, 2013), social capital is a feminist concern; not only do women do most of the work to build it, but because of their position in society, they

also rely upon it more (see Federici, 2012). Yet despite Putnam (2001, p. 95) describing women as “avid social capitalists,” most major accounts of social capital overlook its gendered aspect (Adkins, 2005; Field, 2008). In examining social capital in relation to feminist perspectives, Adkins argues, as does Fine (2002), that it does not destabilize power hierarchies and notions of identity based for example, on gender. Additionally, Adkins (2005, p. 205) argues that the value of social capital, “lies outside of the systems of value associated with industrial capitalism,” and thus is in line with Beck’s (2000, p. 142) argument, anything purporting to attribute value outside the mainstream maintains the exploitative status quo:

So for women, is ‘forwards civil labour’ just Orwellian Newspeak for ‘back to charitable works’, the latest way of pushing women out of an increasingly competitive labour market into activity from which no one can really make a living? Are they to be fobbed off with ‘shadow wages’ for odd jobs more in keeping with their biology: childcare, floor-sweeping or community welfare?

Thus, investigating *how* the social capital building work of time bank members is valued and understood in practice, is important in examining the tension between the feminist potential, and time banks’ potentially discriminatory conceptualization of social capital.

Following the 2008 financial crisis, the UK sought ways to increase volunteering in order to reduce costs and “improve services” (Barker, 2010). As such, time banks were funded in the Third Sector to address social problems in the context of austerity and cuts (Boyle and Harris, 2010). Boyle & Harris (2010, p. 2) argue that systems such as time banks, could represent “[...] the most important revolution in public services since the Beveridge report.” However, the ideological historical context of Conservative Governments precipitates a wariness for assuming an egalitarian impulse. Thirty years after Beveridge’s (1948) report into voluntary action, the then Labor government commissioned the Wolfenden Report (1978) on The Future of Voluntary Organizations. This report focused on the ways in which voluntary action should complement, supplement, and extend other economic sectors, whilst maintaining the public sector as the primary site of public service provision. However, when Thatcher became Conservative Prime Minister, she used the findings as a way to rationalize decreasing State public service provision through increased individual responsibility, and an increased voluntary sector. As Harris et al. (2001, p. 3) observe:

‘The idea of a mixed economy of welfare was a key plank in the Thatcherite project of rolling back the frontiers of the state—an attempt to reduce the scale of government activity and to change its role from the direct provision of services to the planning, monitoring, and regulating of services provided by other “sectors.”’

Essentially, Thatcher used Wolfenden’s findings to reduce State responsibility for the less “productive” (in capitalist terms) work, by reconceptualizing voluntary work as part of the mainstream economic structure and hierarchy. This paved the way for the neoliberalizing of voluntary and public sectors into what has developed as the Third Sector (see Wilson, 2015). Ridley-Duff & Bull (2011, p. 17) define the Third Sector as a space in which “shares of social wealth” are allocated in proportion to needs and rights. However, the “Third Sector” is a space which positions the work that goes into building “social wealth” within a hierarchy of economic sectors, and positions it as unpaid or low paid labor which supports the mainstream economy, or “First Sector.” Furthermore, in similarity to Adkins’ (2005) critique of social capital theory maintaining traditional gendered notions of work, Taylor (2004) argues that conceptions of unpaid labor and voluntary labor have been conflated to signify domestic labor and to reaffirm this as a gendered sector of women. Thus, the history of the Third Sector would suggest that, positioned within this, time banks function to maintain the cleavage between the reproductive and productive and sustain the gendered notion of work by using marginal incorporation into the hierarchy of value. This research, therefore, explores the lived realities of a time bank to provide evidence for the ways in which women’s labor is valued and understood, and *how* the neoliberal context of the Third Sector, and the conflicting conceptualizations of social capital, may co-opt feminist potential.

2 | METHODOLOGY

A critical ethnographic approach, underpinned by a critical realist position was employed in this research. This position was taken due to literature which highlights the structures within society which act upon individuals to affect their power, influence, affluence, security, and opportunity, regardless of how they perceive it (Bagnall, 1999; Gosling, 2008; Hammersley, 1992; O'Reilly, 2009; Skeggs, 2004; Thomas, 1993; Willis, 1978). Ethnographic methods of immersion, observation, and conversation, as well as semistructured interviews were utilized in respect of their feminist potential to hear and document women's voices which may be excluded by other methods; as demonstrated by the lack of participant engagement in the time bank literature (see Panther, 2012). Further, critical ethnography was undertaken due to its ethical grounding in not only analyzing lived experiences, but seeking to have impact on structures of disadvantage. As Thomas (1993, p. 4.) argues: "Conventional ethnography describes what is; critical ethnography asks what it could be." Thus, in investigating women's work and value within a time bank, this research adds a critical, and feminist, perspective to a field in which this is lacking.

An integral part of ethnography is that people's behavior is studied in their everyday context (Hammersley, 1992; Mason, 2002; O'Reilly, 2009). This research was conducted by being involved in the day-to-day time bank activities from September 2013 to September 2014. One time bank in a medium-sized UK city was selected, in order to provide an in-depth case-study qualitatively evidencing time bank participation. The time bank had approximately 150 members, and was funded by Big Lottery and Awards for All. The researcher joined the time bank, and worked as an active participant delivering weekly English classes to members in exchange for time credits. The researcher kept a research diary of observations, and conducted 30 one-off semistructured interviews with all 5 staff, 24 members, and 1 nonmember/volunteer; members were "paid" using the time credits the researcher "earned." The staff were three women and two men. Of the members, 14 women and 10 men were interviewed, as well as 1 man who was a nonmember/volunteer. Specific demographic details of participants were not collected, but information such as gender, income, nationality, family context, and class were gleaned during the research. The research was iterative inductive, and sought to understand the fine grained and pertinent emerging themes through in-depth interviewing and observation.

Data were analyzed using thematic analysis, and NVivo was used to transcribe and code the semistructured interviews. Data from the research diary and semistructured interviews were analyzed to determine key themes which the researcher, based upon literature and time in the field, considered to be "sociologically interesting" and significant. Determining those themes was done via a process of open coding which was inductive and led by the data generated. This paper relates to the data from codes under the title, "Earning, spending, work and gender."

This research followed the ethical guidelines of the British Sociological Association (BSA), and Ethical Approval was obtained from the University of Salford. The time bank benefitted from the researcher's time spent as a teacher of English at the center, but had no vested interest in the project, nor pursued any results of the research.

3 | ANALYSIS AND DISCUSSION

3.1 | Women in the time bank, and how work is (re)defined

In analyzing the data, gender became apparent as a key theme. The majority of members and staff were female, most skill share groups were run by women, as was the cafe, and the English lessons, and consequently most of the interviewees were women. Gender, however, was never observed as discussed within the time bank, it was just a factor of the field, in line with the literature. One of the major problems of the freedoms won during second wave feminism is that these freedoms relate to paid work; once a woman has a child, more often than not her work is once again devalued, exploited, and constrained. As the WFH movement highlighted, equality must take account of the work women do, *as well* as within paid work, potentially by developing a TSOL framework for defining work.

Considering this, and the lack of explicit feminism in the time banking ethos, it was unsurprising that women with caring responsibilities struggled to participate and be valued within the time bank. For example, a single migrant mother explained how she attempted to run a skill share group at the time bank:

But I'm in a difficult situation now because I'm a single mum in a foreign country and I just can't. Sometimes I think that I just can't cope with everything, and there are many things that I would like to find out about or to get involved in, and I can't physically, I don't have more time and energy or anything.

She also spoke about trying to share childcare with another single mother:

So I came once to look after her son and my daughter. We thought, well, if we put the classes together then we can get someone to look after our kids, or people wanting to come who don't because maybe they have kids and they don't know what to do with them. But then, because they had to do a risk assessment, apparently it's not a child-friendly place, and you only realise when you actually check that because how things are, and safety mainly.

Here, Williams' (2007) third person criterion is useful in identifying the caring work as work; it could have been done by someone else. However, there was an anxiety about regulations in relation to formalized care work, which had the effect of being exclusionary to the women who may benefit from exchanging this work informally. Once this reproductive work crossed the threshold into a more formal field it became contentious, and bureaucratic barriers prevented the women's participation. The time bank here served to colonize a space where actually an informal community group/organization may have included the women. The time bank, in relation to women with caring responsibilities, actually served to reinforce the structural oppression of reproductive labor in a pernicious way, by taking up space in the informal/voluntary sphere; it maintained care work as a barrier to participation. In the time bank, the reproductive work of women was not brought into a wider definition of work (TSOL), nor was it valued.

3.2 | Social capital as currency maintained the status quo

Female members tended to articulate their participation in the time bank in terms of respectability and inclusion through doing something that was "work like." For some members, participation clearly filled the value or respectability void left by an inability to gain paid employment, and thus to live up to societal norms of work, payment, and consumption. As Skeggs (1997) argued in her analysis of working class women, respectability becomes an important performance for those who are marginalized. For example, female members S and A were recent immigrants living on low incomes, and wanted paid work but could not find it. Throughout the fieldwork, they worked in the time bank at least 4 days a week, for 3 hours a day administrating and organizing English lessons for refugees, asylum seekers, and immigrants. Here, A spoke about how she viewed her participation within the time bank:

It's the same like money, same. If you working and you earn money, that's why you go out in the morning with your qualification and do work. I'm here working but earn like money for me is the same. I feel I am working. [sic]

And S:

I want to get the experience and getting more experience and after that maybe, when I apply for the job it's going to be a help [sic].

A and S wanted their time bank role to fill the void left by a lack of employment. Here, time credits facilitated the feeling that time bank participation was work. The ability to do something and get something in return gave members a feeling of respectability and value that was missing due to their lack of paid employment. As well as marginal inclusion in “work like” activity and the hope of employment prospects, there was also respectability in the opportunity for inclusion in consumption through being able to buy food, trips and services. As Federici (2012, p. 16) argues:

The wage gives the impression of a fair deal: you work and you get paid, hence you and your boss each get what's owed; while in reality the wage, rather than paying for the work you do, hides all the unpaid work that goes into profit. But the wage at least recognizes that you are a worker, and you can bargain and struggle around and against the terms and the quantity of that wage, the terms and the quantity of that work. To have a wage means to be part of a social contract, and there is no doubt concerning its meaning: you work, not because you like it, or because it comes naturally to you, but because it is the only condition under which you are allowed to live.

Thus, the wage of time credits serves to include the women the “only condition under which you are allowed to live”; it offers marginal inclusion in the status quo as opposed transformation, which nonetheless had some positive impacts on members. However, the benefits were individualized and small, especially given that the time bank only engaged with at best, 150 people in a city of half a million. Further, the properties and value of money is not challenged and thus time credits merely serve as a lower tier of value aimed at stimulating further work from disenfranchised people, with the promise of inclusion if they work hard enough.

Under the funding criteria, the time bank had to demonstrate supporting members toward paid work, yet there was no evidence over the year of any member finding reliable paid work, despite many members aspiring to this. Building their social capital in the time bank, as indicated in Fine (2002) and Adkins' (2015) analysis of social capital, did not translate into real value for participants. During the study only L, a Bulgarian immigrant educated to degree level gained any kind of paid work, and even this was only part-time hours holiday cover cleaning and cooking at the Centre:

I bumped into L cleaning, she said proudly “I have job.” When L came to the class I congratulated her on her job, she has been looking for over a year for steady employment. Then she said she was doing holiday cover cleaning and catering, she had one day of work in August and has had about two weeks of part-time hours in September. She still seemed pleased. She had however had a bad summer, she said she couldn't do anything without a job, without money, she hoped next year would be different. (Research Diary Note)

This woman worked hard for her own inclusion in society, doing voluntary work and taking any form of paid work offered. The time bank however, did little to redefine her work and value and to bring it within a TSOL definition, because it did not challenge the structures of discrimination which conceptualize the problem as access to paid work, or as individual deficiencies. Rather the time bank reaffirmed the value of waged labor, providing the time bank as a means to hold people within a neoliberal disciplinary state of shadow work for shadow wages (Beck, 2000) under the guise of the value of social capital.

Was there a way in which the work undertaken as part of the time bank brought it within, or promoted a TSOL? The data suggest not, and further, it functioned in an exploitative and disciplinary manner on the people it stated that it aimed to help. An example which best evidences this is that of a Yemini woman who was a member. Four members of staff independently described her spontaneously in their separate interviews as a good example of what the time bank can do for people. For example:

[...] I've got a lady, she's Arabic, she's from Yemen, she's come to our English classes but her English is so minimal that I can't communicate with her apart from very basic. But she has asked me to have extra English, she wants more writing and reading, and one of the volunteers was there listening to her saying, and she goes, I can give her that ok I'll sign you up.

She's not understanding what the time bank is but I'll sign her up, and then I'll physically show her. I goes, every time you have to earn this, so if you do my ironing for every week, she goes and does ironing for the kitchen staff, and she earns a credit, and every week she gives that credit to the English teacher, and the teacher goes and spends that credit in the cafe. So it kind of really nicely goes round, and now she's understanding that she can have the English teacher to teach her English if she's got this (mimes credit). [sic]

This woman came to the center to have English lessons which, prior to the time bank, had been provided for free, but under the time bank model she was required to do something in exchange; either earn time credits, or pay the newly imposed charge. The offered way to earn was ironing for the center. Despite the fact that she does not like ironing, as her tutor commented:

One of my English students does the ironing here. She doesn't like ironing, but she does it with a smile because it's something she can give, and she gets something back.

Further, when asked if the woman could afford to pay for English lessons a staff member said, no, elaborating:

Her circumstances, she's on benefits, she's a mother of six, she's got a disabled child....

Therefore, the work this woman does, reproductive labor, is in no way redefined or valued, she continues to work in the home, but with the advent of the time bank she is also working for her share of the community sphere. As part of the Third Sector, a neoliberal disciplinary action is imposed upon people to affirm the ideology of the mainstream economy. What Sharma (2011, p. 4) calls the "pernicious nature of accounting for time under late capitalism," is demonstrated as a danger of time banks in this research because, as in this example, marginalized people are put under scrutiny to demonstrate their value for their share of the Third Sector. Rather than redefining and revaluing reproductive labor, here is a woman who is having her labor burden increased in order to access community services, whilst staff members who state they are redefining society, are generating a reasonable wage for themselves. In this way, the time bank functioned to simply maintain the status quo, and perpetuate the exploitation of women's labor, rather than valuing this work in a transformative way and bringing it within a wider TSOL conception of work and value.

3.3 | The Third Sector and co-option

Part of the issue with time banks is that they draw and benefit from a diverse and feminist context of alternative economic systems, yet do not recognize nor respect this struggle. This was exemplified by the way the time bank system was implemented here. When the center was unable to sustain its community activities as a charity, it first utilized a social enterprise model, generating income by providing services for the public sector. Then, due to austerity measures which cut the public contracts sustaining the social enterprise, it adopted the time bank model as a means to continue with less money. As a staff member commented:

Just because the current cuts to the public sector have a massive impact on our social enterprise. Eighty percent of income at one point in time was earned, and that paid for a lot of community work that we did, but as that changed we tried more grants and funding as opposed to earned income. [...]

So when the recession hit and all our business fell away, the wheels fell off that model and we kind of, we knew that was going to happen so we knew we had to look for another way of doing stuff. The asset-based model for me was a way, meant if we could go down that route, get that culture established, and if all the funding dried up altogether, we still had a reason and purpose for the Centre. Because there would be an asset-based approach that could work on a minimal staffing level. Or if we managed to get some funding to take it forward, it could grow and it could be something more than that, so, and we've been fortunate, we got the funding [sic].

Thus, the time bank model was not implemented due to a strong belief in the values of time banking, rather, staff were adept at playing the funding game nonprivate sector organizations have to play to survive within a neoliberal context. Initially, through the social enterprise model, which imposes a capitalist mode of operation onto public and voluntary activities and typifies the Third Sector. Then, to sustain their activities with minimal waged labor, and by motivating unwaged labor from members, they utilized the time bank system. Arguably, unwaged labor from more working class women was stimulated, and this was brought within the hierarchy of economic sectors to support the failings of the mainstream; "shadow work for shadow wages."

The funding requirements then imposed on the time bank situated the paid workers as "Street Level Bureaucrats" (Lipsky, 2010), enforcing capitalist measures through workfare type initiatives supported within the time bank, as well as imposing capitalist growth imperatives. For example, the time bank received Big Lottery Funding, as well as Awards for All cash, under the requirement to support members toward paid employment. As one staff member commented, they were required to work with socially excluded people on the following criteria:

Skills development I think is 150, self-confidence 650, I don't know where I've got these numbers from but anyway, and 600 for psychological wellbeing.

Further, the opportunities to spend and earn credits within the time bank had a basis in demonstrating work readiness:

Today I noticed on the notice board some of the time bank activities available: English classes, skills champion (gain work related skills) Time bank (skills exchange programme) food hub (increase employability in kitchen work), community enterprise dress agency (set up an enterprise company for mending clothing.) (Research Diary Note)

Staff were under pressure to ensure that relatively large numbers engaged with the time bank, and that they participated in ways which demonstrated their readiness, and desire for, paid work. This research diary note documented a staff member trying to increase time bank membership by offering English learners highly desirable football tickets (funded by Awards for All money) for working within the time bank:

Halfway through the lesson S came in and asked if anyone wanted football tickets – some people said yes, and then she said you have to join the time bank to get them.

To represent a perceptual shift, the value of the social capital building activities of time bank members could have been recognized by the donation of football tickets. However, what actually occurred was that a charitable fund was used to pay for surplus tickets in a private business in order to motivate community work in a neoliberal

and disciplinary fashion. As Thatcher used the Third Sector to distance the mainstream economy from the costs of social and community services, the time bank functioned as part of the Third Sector to do even more with less in order to maintain the status quo. There is also precedent for neoliberal organizations controlling potentially counter-capitalist alternatives. For example, the International Monetary Fund, in negotiating support for Argentina following an economic crisis, imposed rigid capitalist structures and put pressure on local officials to disband alternative currencies such as the RGT; "The IMF saw this as a threat to the stability package it had negotiated with the government [...]" (Cato, 2006, p. 49). Thus, the time bank model co-opted the energies of people, and brought their activities within the Third Sector in a way which served hegemonic capitalist ideology.

Considering the time bank politically, it has the potential in its core values to be aligned with the demands of feminist movements seeking to redefine work and value, yet in the time bank studied politics were unwelcome. Of all members interviewed only two male members spoke about joining for political reasons.

Well the time credits are something I'm exploring into and I'm quite interested in how it can actually impact on the, I think it, I want it to impact on the main economy if that's the right thing to call it. I don't think I would be quite so enthusiastic if it was kind of a pet project and if I thought it couldn't have any impact. I see the impact as with the unemployed, refugees, migrant people, students, people who are on the bottom of the money earning, and I include myself in that because I'm retired on pension credits so I'm actually getting benefits from the government. [...]

I suppose if you're not given the tools to get out of the shit, how are you going to get out of the shit? [...] You can see what's driving my mentality. I don't care, anything that is an alternative to that system that is destroying people.

This man actively engaged with the time bank as a means to enact anticapitalist views, and address structural causes of social inequality. However, both these members were actively discouraged from voicing political views, or trying to utilize the time bank to enact change. Here, another member articulates his reluctance to bring politics into the time bank:

Because we don't talk about politics at all. I don't bring it up, I mean there's no, I just keep to my. I suppose using free software is a gesture but I don't bring my politics up at all.

I don't know. Because I am old, and it's because you want to keep in the shadows. Not in a dark way, not as a fundamentalist, but you understand what I mean?

The members who joined for political reasons both had "fallings out" with the time broker over any political discussion of time banking. However, the time broker herself had an ambiguous relationship with this, because she also privately held more radical views but felt she could not bring them into her work. It may be as Sharma (2011) argues, that today's middle class understand the precarious and exploitative nature of free labor in neocapitalism, but cannot relate it fully to sexist racist exploitation of reproductive labor; they cannot challenge the full extent of the discrimination and exploitation in the system. Arguably, because the middle classes are frequently beneficiaries of the Third Sector through inclusion as paid professionals, they fail to challenge the system, in spite of the exploitative effects on poorer people, women in particular.

The funding sources, and position within the Third Sector, limited the feminist potential of the time bank. As Van Dyk (2018, p. 540) argues:

Indeed, state-led 'efforts to separate volunteers from politics' (Eliasoph, 2013:57) are attempts to combat those post-waged activities and emancipatory community politics that challenge the system.

In attempting to formalize community activity, and bring this within the Third Sector, the time bank served to exert depoliticizing pressure on collective activities, by co-opting action which could expose and narrow the crises due to the cleavage between the reproductive and productive. Conversely, Haldo (2019) argues that co-option is not inevitable, and that “elites,” do not always co-opt more radical energies and movements, rather he argues that there is often a space of one learning from, and accepting the other, to come to a midpoint. However, the environment of antipolitics at the time bank meant that the feminist potential of the system was not explored or developed, and that the value of their capital was not fought for or brought to a “mid-point”; it was exploited.

4 | CONCLUSION

On time and work discipline in industrial capitalism, Thompson (1967, p. 61) wrote: “Time is now currency: it is not passed, but spent.” What time credits do, rather than redefining value, is to perpetuate the “time is money” neoliberal discipline into leisure/community/reproductive spaces. Rather than members' time being valued more equally by attributing value to their work, their time is accounted for in ways which can, and are, used to demonstrate their worthiness within mainstream capitalist ideology; they are guided into “work readiness” activities. Research into work and poverty demonstrates that class conditions are worsening despite no evidence of the “workless mentalities” (Jeffery et al., 2018) proffered by politicians, and Jeffery et al. (2018) demonstrate that “workfare” type initiatives are imposed on poor people without evidence that they have any beneficial impact. Arguably, in imposing “worklike” activity onto poor women and poor communities, time banks are part of a spectrum of utilizing neoliberal disciplinary tools to maintain the inequitable status quo.

Yet, in seeking to redefine work and money, time banks are somewhat aligned with such feminist movements as WFH. Further, aiming to address social problems through altering the properties of money is, as Adkins (2015) argues, important and lacking from the previous women's movements. However, in doing this under a Putnamian conception of social capital, a Bourdeusian space of such organizations as a field in which the value of capitals can be fought for is foreclosed. Time banks do not redefine and revalue reproductive activities, bringing them within a wider definition of work, they merely aim to stimulate poor people to do more with less. Further, as part of the Third Sector, time banks form part of a move to bring community and voluntary work within a hierarchy of economy sectors, where action is co-opted to provide for people's social needs which lie outside of profitable work. Through a position within the Third Sector, the time bank is aligned to communitarian, and indeed discriminatory structures, which exploit the value of these activities for stabilizing an unequal society destabilized by the extraction of wealth through neoliberal capitalism. Under the guise of egalitarian principles, time bank staff became Street Level Bureaucrats, enacting State rationales onto members. As Siisiainen (2003, p. 15) poses:

Same kinds of difference can be discerned in the voluntary sector, or in the struggles over the future content of the so-called third sector. In these struggles, members of social movements and voluntary associations may have moral 'interests' in the game, whereas economic elites may be guided by 'rational' economic interests, counting the costs and benefits; and may appeal to universal values and use euphemisms to veil their basic interests.

Thus, the tension between the feminist principles of time banks, and their functioning, may be deliberate in co-opting more radical energies for powerful structures to sustain the inequitable status quo.

In answer to the question, “Do Civil Society Organisations reinforce or challenge the status quo” Onyx et al. (2016, p. 348) conclude:

We regard (civil society) organisations as sites of contested values and conflictual dynamics, the focus of coercive pressures from the environments in which they are situated. Consequently, there is no simple answer to this question as organisational actors experience multiple pressures and tensions. Yet organising is essential for the pursuit of aspirations.

This is aligned to the findings herein, that time banks, are constrained by the pressures and tensions of the State, of capitalism, of the Third Sector, or funding, and so forth. Yet they are also a space of contested values and conflictual dynamics, which are essential for the pursuit of feminist egalitarian aspirations. The aims of the time bank, in seeking to redefine work and money, offer an opportunity to attempt to address the crisis of our times; the cleavage between the productive and reproductive which threatens our societies and planet. In theory, they offer a critical space, a moment in which the veil is somewhat lifted to expose the social constructedness of money, and how this is related to the social constructions of work and value. It may be that in not being explicitly labeled as feminist and anticapitalist, time banks provide a space for these issues to be explored by people who would not normally engage in such political activity. However, in practice this is not what occurred, the data show that what occurred was a system which afforded *some* socially excluded women and men marginal inclusion in the status quo. Further, in being hostile to political discussion and action, the time bank blocked any transformative economic and social potential, and arguably caused harm by wasting the energies of members interested in this. This research then, demonstrates the need to be cautious of radical models with the potential to address inequality, which are welcomed and supported by mainstream initiatives in the Third Sector. In effect, the time bank subsumed potentially radical activity into the status quo, and functioned to sustain the social exclusion of women by continuing to devalue their reproductive work. Research regarding how members understand the aims of such systems and how they relate to their societal positions would be valuable, as well as comparative studies of time banks in other contexts to build our understanding of their potential.

4.1 | Postscript: Alternative currencies and the COVID-19 pandemic

As the 2020 COVID-19 pandemic has disrupted the lives of people across the world it has, as in the 2008 financial crisis did, shed light on the inability of neoliberal capitalism to sustain humanity and the planet. The cleavage between the reproductive and the productive was highlighted when many realized, for the first time in years, that the low-paid caring jobs undertaken predominantly by women are some of the most vital to sustaining our way of life. Further, it became clearer to the middle classes that the reproductive labor such as childcare and cleaning, which they have often farmed out to poorer women, are the bedrock supporting their ability to engage in formal labor, without which, women (middle class women) have been thrust back into undertaking the majority of the domestic labor (Collins et al., 2020).

The community response to the pandemic has been to swiftly set up informal systems of support, and Timebanking UK (Community Action Bedfordshire, n.d.) have launched a “national emergency platform” to link communities together for “happier and healthier communities.” News articles are upbeat about the rise of “barter economies” (Bearne, 2020). The pandemic has once again highlighted the need for alternative systems of exchange in all sectors of society. Whilst this paper has demonstrated the problematic position of time banks within a Third Sector that sustains an unequal economic status quo, it has also shown the value in trying to destabilize exploitative definitions of work and money, and the role that alternative currencies may play in this. If alternative currencies such as time banks could stimulate a rethinking of the value and nature of work activities in our society to bring about a more inclusive TSOL, and to attribute value more equally and accordingly, this could be positive and emancipatory for women and other marginalized groups. It may be that in the current crisis, as more people turn to alternative sources of support, services, and exchange, that these have a role to play in moving this agenda forward. This crisis might pose as a flashpoint for reevaluating our relations of exchange and our understanding of work and

value, but the evidence herein demonstrates that this must be done alongside an explicit and ongoing examination of the discriminatory structures in our economy and society.

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