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## TIMEBANKING, CO-PRODUCTION AND NORMATIVE PRINCIPLES: PUTTING NORMATIVE PRINCIPLES INTO PRACTICE

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### ABSTRACT

Timebanking is a parallel currency system structured on Cahn's normative principles of co-production (2004, 2010; Cahn & Gray, 2013). This article provides a descriptive analysis of the normative principles of co-production in timebanking in order to explore the moral commitment espoused by timebanking economies, especially in regard to reciprocity and the adoption of an asset perspective. A further strand examines the literature on timebanking outcomes for evidence of the influence of normative principles in practice. Discussion centres on the nature of co-production in timebanking, the practice of reciprocity and time exchange balances. Two distinct issues are identified in the literature that impact the actualization of the normative principles in timebanking practice: a reductionist approach to measurement of exchange, and reciprocation latency. The nature and causes of these invite further research. These issues arise from alternative interpretations of the nature of exchange in co-production in timebanking. The work is important because of the gap in community currency research in regard to how normative values, foundational to this alternative economy, are actualized. The discussion provides a summary of the influences which frame the timebanking exchange and indicates possible areas for further research.

### KEYWORDS

Timebanking; complementary currency/economy; co-production; moral/normative principles; social justice; reciprocity

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## 1. INTRODUCTION

Timebanking is a community focussed alternative currency system designed to facilitate the exchange of services. This exchange is energized by voluntary reciprocity and mutual respect among members. Central to timebanking are the five normative principles of co-production developed by Cahn, namely: an asset perspective, honoring real work, reciprocity, community, and respect. These were developed partly from observation and reflection on timebanking practice and represent aspirational principles characteristic of enduring timebanks (Cahn, 2004; 2010; Cahn & Gray, 2013). This article will further explore the principles of co-production in timebanking as they are presented in the literature by Cahn (2004; 2010; Cahn & Gray, 2013) in order to engage more deeply with them and to extend understanding of how the principles are actualized in timebanking practice. The authors then focus attention on reciprocation in coproduction which is regarded by Cahn (2004) as being fundamental to timebanking. The contribution in the article lies in the fact that although much of the literature on timebanking explicates its benefits, more fundamental questions relating to the influence of the normative principles of co-production on the outcomes of timebanking are little explored (see Gregory, 2012a). While this article does not purport to be a comprehensive analysis of the benefits and outcomes of timebanking, it highlights the key challenges facing future researchers in studying outcomes, and some novel ways forward including investigating the role of latent reciprocity in co-production. This article has four main parts: (a) the location of timebanking as a social and economic presence; (b) a descriptive analysis of the normative principles of co-production in timebanking as set forth by Cahn (2004, 2010) and Cahn and Gray (2013); (c) an analysis of whether the normative principles are reflected in timebanking practice as reported in the literature; and (d) a discussion of issues arising especially in relation to reciprocation in coproduction and directions for research in the area.

## 2. METHODOLOGY

Our methodological framework for conducting the literature review was guided by a requirement to identify all relevant literature, to conduct this in a rigorous and transparent way, and to document in sufficient detail to enable replication by others (Mays, Roberts & Popay, 2001). The literature cited in this article is selected from a database of timebanking references compiled over three stages. The first stage was the establishment of a database of references pertinent to timebanking. This initial stage arose from the need to produce an evaluation of a new timebanking initiative in NSW Australia (Smith et al., 2013). A scoping literature search on timebanking was commissioned with the primary search terms of 'timebanking' and 'time bank' as well as specification of prominent personnel Edgar Cahn and Ana Miyares in the initiation of timebanking, and Gill Seyfang, an early researcher of timebanking. To ensure depth of coverage other specified search terms related to complementary and alternative currencies, local economic trading systems, time exchange, local trading system, mutual benefit volunteering, reciprocal volunteering, co-production, altruism, core community, social exchange, crowd sourcing, and voluntary organizational governance, and volunteer recruitment. The literature search yielded over 200 bibliographic references drawn from databases such as: EBSCOhost; ProQuest Australia & New Zealand Newsstand; Proquest Research Library; Proquest Dissertations and Theses; Proquest Social Science Journals; A&I,ABI/INFORM Complete; Sociological Abstracts, and Google Scholar.

The second stage refined the focus to identification of reliable sources and relevant authors, researchers and thinkers and the extension of the search along these lines through mining reference lists and seeding the search criteria with titles and/or author names, and searches on key ideas in the literature. It also incorporated relevant literature located by smaller scale searches on behalf of the New South Wales Government in the general areas of volunteer management and alternative currencies. From this honed and extended database of literature it was possible to identify a corpus of 34 references as the empirical literature, including four theses and 26 journal articles that investigated and reported on practical and observable outcomes of timebanking (see Smith et al., 2013).

The third stage relates specifically to this article and involved the identification of literature that reported outcomes that related to Cahn and Gray's (2013) claims for normative principles of co-production in timebanking. Our discussion of the relevant literature is based on independent research evidence that either confirms or challenges these claims. The three aspects of co-production in timebanking relevant to Cahn and Gray's normative principles: co-production in timebanking; reciprocity, and time exchange balances, constitute the focus in section six. These aspects of timebanking practice are extensively discussed by authors and thinkers who have made substantial contributions in timebanking research.

The fundamental methodology for the analysis of the literature was that of conceptual analysis which has features aligned with those in thematic analysis (Braun & Clarke, 2006) and Interpretive Phenomenological Analysis [IPA] (Smith, 2004). The aim is the identification, analysis and reporting of thematic patterns within the literature, in order to build a more nuanced understanding of the normative principles and how they are perceived to apply in timebanking and to critically examine the nature of the relationship between philosophy and action in the literature.

### 3. TIMEBANKING AS A SOCIAL AND ECONOMIC PRESENCE

The practice of timebanking is situated at the junction of two social phenomena: parallel or alternative currencies, and co-production. Being so positioned timebanking serves a dual purpose: that of strengthening the social fabric as well as providing personal benefit (Cahn, 2004, 2010; Cahn & Gray, 2013), making timebanking unique among co-production and community currency models.

Goodwin, Nelson, Ackerman, and Weisskopf (2009) remind us that all economic systems are driven by normative claims, and this is no less the case for parallel or alternative currencies (Seyfang & Longhurst, 2013a, 2013b). Cahn (2004, 2010) and Cahn and Gray (2013) recognize that it is the moral commitment which frames the functional aspects of timebanking; and the ideals to which timebanking ought to aspire, which are in actuality the hallmarks of successful timebanks.

The practice of co-production is seen to vary between different social and organizational structures. Thus, the organizational structure and form that each individual timebank assumes is defined by its social and organizational context (Boyle, Clark, & Burns, 2006). Timebanking, for example, is an alternative economic system based on time dollars: a currency system which exemplifies the normative principles of co-production particular to timebanking (Cahn, 2004, 2010; Cahn & Gray, 2013). Time dollars provide both the mechanism and an egalitarian basis for exchange that affirms the intrinsic and equal value of each participant's time (Cahn, 1999, 2004; Cahn & Gray, 2013). It follows that this particular conception of co-production impels its practice (Verschuere, Brandsen, & Pestoff, 2012), and therefore features of co-production claimed for timebanking may not be replicated in other contexts. Boyle et al. (2006) typify the formulation of co-production characteristic of timebanking as "institutional' co-production" (p. ix).

Parallel or alternative currencies, known variously as complementary or community currencies, have developed since the 1980s and the distinction between the two types is a matter of nuance (Blanc, 2010; Blanc & Fare, 2013; Seyfang & Longhurst, 2013b). Timebanking shares characteristics of both currencies since it has both a localized focus of a community currency, and also it is claimed to complement the existing official currency, which is a feature of a complementary currency (Blanc, 2010; Cahn, 2004; Collom, Lasker, & Kyriacou, 2012; Gregory, 2014; Seyfang & Longhurst, 2013b). Nonetheless, the localized focus of timebanking renders observations made of community currencies to be highly pertinent (Collom et al., 2012; Seyfang & Longhurst, 2013b).

In general, community currencies function in parallel with the conventional market economy, particularly for those whose capacity to participate is limited by marginalization owing to economic, social or health circumstances (Nakazato & Hiramoto, 2012; Seyfang & Longhurst, 2013a, 2013b). Alternative systems of exchange reflect and embody a range of different values, norms, practices, goals, motivations, organizational norms and structures, resource bases, conceptions of wealth, cognitive schemata and market practices. This distinguishes them from conventional market-place approaches and explains why they often appeal to localism, anti-capitalism and global justice (Collom, 2005, 2011; Seyfang, 2001a, 2004a; Seyfang & Longhurst, 2013a, 2013b; Seyfang & Smith, 2007). This diversity in the values and practices of community currencies is reflected in the nature, structure and facilitation of exchange, including differences in what is exchanged, whether goods or services or both (Seyfang & Longhurst, 2013a, 2013b). Thus, as Seyfang and Longhurst suggest, there are two principal components to consider in an analysis of the practical outcomes of a parallel currency system: the system of exchange at the centre of its organizational structure, and the normative values or principles that impel it. In timebanking the organizational structure functions to administer and support the non-material alternative currency of time exchange which serves to facilitate the practical embodiment of the normative or universal principles of co-production as enunciated by Cahn (2004, 2010; Cahn & Gray, 2013).

Since the turn of the twenty-first century, timebanking has attracted increasing attention of researchers, drawing attention to the positive outcomes of timebanking activity, both for the individual and for society in general (Smith et al., 2013). Yet, there remain limitations in the scope of this research. In particular, Gregory (2012a) indicates that the research does not provide a “clear understanding of the specific qualities of time banking that generate outcomes” (p. 33). Whilst the published research does provide evidence of the influence of co-production in generating the reported outcomes, we still have no clear understanding of the mechanisms which translate the normative principles of timebanking into efficacious outworking.

The importance of further independent research to establish the link between normative principles and outcomes is twofold. First it is particularly pertinent to Cahn and Gray’s (2013) assertion that the implementation of normative principles of co-production results in system reform that advances social justice (Cahn & Gray, 2013), and second, because of the uptake of the timebanking model for service delivery by governments and other organizations (e.g. Cahn & Gray, 2013; Gregory, 2012a, 2014; Seyfang & Longhurst, 2013b; Smith et al., 2013). This article will now outline the normative principles of co-production as explicated by Cahn (2004, 2010; Cahn & Gray, 2013).

#### 4. CO-PRODUCTION AND TIMEBANKING

Cahn’s (2004) conception of time exchange was not the first formulation of its type in recent history. In 1973 it was the initiative of Teruko Mizushima that resulted in the founding of the ‘Volunteer Labour Bank’ and the networking of housewives (Hayashi, 2012; Hirota, 2011; Lietaer, 2004; E. J. Miller, 2009a; Seyfang & Longhurst, 2013b). Although the two systems are not dissimilar, it is the initiative of Edgar Cahn (2004) in the USA in the 1980s that is associated with the international spread of timebanking, particularly those in western countries (e.g., Boyle, 2003; Gregory, 2012a; Herpel, 2010). Timebanking, as conceived by Cahn (2004), is more than a mechanism for time exchange. It is purposed as the actualization of a specific conceptualization of co-production with personal and social benefits. As stated earlier, co-production is defined by its context and the lens of the five normative principles described by Cahn (2010; Cahn & Gray, 2013) can be applied as an analytical filter to examine the practice of co-production across contexts and organizational boundaries. Available analyses indicate that the five normative principles acquire different nuances according to the organizational setting in which co-production (not necessarily via timebanking) is implemented (e.g., Boyle et al., 2006; Gregory, 2012a; New Economics Foundation, 2008).

Cahn’s (2004, 2010; Cahn & Gray, 2013) notion of co-production is directed towards the mobilization of citizens beyond passive receptivity to actual participation. In other words, citizens become producers of services they consume, with particular emphasis on those citizens who are marginalized. The overarching intent of co-production is social justice as manifested in the civil rights movement and the war on poverty, and was originally defined by the core values of ‘an asset perspective’, ‘honoring real work’, ‘reciprocity’, and ‘community’ (Cahn, 2004, p. 24). Later, these were expanded to five with the addition of ‘respect’ (Cahn, 2010, p. 37; Cahn & Gray, 2013, p. 136). These five normative principles are perceived as an effective means to achieve co-production through citizen participation (Cahn & Gray, 2013).

Co-production is a complex construct. It is defined by Cahn (2004) as having both practical/social and productive/technical components, as well as providing a means for bridging two seemingly incongruous systems of the market economy and the ‘core economy’ (Goodwin, 2001; Goodwin et al., 2009) or the familial and societal bonding that is foundational (Cahn, 2004). Its multiple dimensions include:

- (1) a framework, (2) a set of principles and (3) a process for reconstituting the interface between the market and non-market [core] economy. (p. 48)

It is obvious from this description of co-production, that Cahn’s intent is a pragmatic one rather than one arising from philosophical realism or idealism. Co-production is to be constructed in practical action: “Co-production may mean the active process of remedying or preventing whatever would violate our sense of social justice” (p.35). In this sense, the veracity of the normative principles of co-production is evidenced in action, and the outcomes of practice contiguous with the stated principles. This means that the artefacts of co-production are to be found in personal benefits in terms of personal-wellbeing and personal efficacy, as well as the societal benefits in greater

social cohesion and social support. In co-production, both sets of benefits occur together because both are a product of the exchange as an embodiment of the central principles of co-production.

The practical/social dimension of co-production is foundational as it is “driven by a commitment to certain core values” (Cahn, 2004, p. 23). Cahn’s (2004, 2010; Cahn & Gray, 2013). Use of language in this regard is fluid and ranges between the normative principles, values and practices: “core values”, “a set of principles”, “core principles”, “operating principles”, “(core) normative principles”, “pointers to normative ideals”, “best practices”, “‘what works’ operationally”, “standards or goals”, “normative mandate”, “principles/values” and “universals”. Cahn’s movement between the normative, values, and the empirical/practical, raises meta-ethical questions beyond the scope of this article. Nevertheless, the distinction between normative and the natural does not necessarily preclude the possibility of the normative having a role in the explanation of the natural (Wedgwood, 2007).

The moral purpose of co-production is understood by Cahn to be paramount:

Gradually, it became clear that those seemingly disparate initiatives shared certain core values and operating principles. Two kinds of energy converged: a hunger to rebuild community and a drive to redress injustice that stemmed from intolerable disparities. (Cahn, 2010, p. 37)

Indeed, Cahn makes the claim that the tenets of co-production were discerned as the product of empirical reflection which moved from hypothesis to theorem (2004, pp. 21-22, 2010, p.37), and led to the claim: “These core values were empirically derived” (Cahn & Gray, 2013, p. 136). Cahn does not attempt to justify or to explain philosophically the tension between the normative and the empirical beyond stating that the tenets of co-production operate simultaneously as “empirical and normative categories”; however, the empirical observations were made from a normative perspective (Cahn & Gray, 2013, p. 136). Therefore, it is pertinent that the overarching imperative of co-production rests with its central focus in civil rights and social justice for which there is no claim of derivation from the empirical. Rather, Cahn (2004) asserts that co-production is elevated in status from that of construct to an imperative because of the overriding conviction that the interests of social justice are served through co-production. It is the embodiment of a “social justice perspective” that is seen as the antidote to the “co-optation” of co-production to professional monopolization, exploitation and domination. Likewise, Gregory (2012a) also identifies timebanking as vulnerable to being co-opted into alternative socio-political agendas.

There is also a perceived technical dimension of co-production, namely “social technology” (Cahn, 2000, p. 38; Cahn & Gray, 2013, p. 130). Time dollars are said to be an “appropriate technology” for rebuilding the core economy (Cahn, 2000, p. 108). Furthermore, co-production is described as a “framework” and a “construct” for the realization of the core principles or values (Cahn, 2004). The orientation of the framework is the enablement of “social policy and social programs” (p. 209). In short, the justification for the productive/technical dimension of co-production is in support of the practical/social dimension.

Cahn (2004) claims that the co-production framework also serves to interface the market and core economies, achieved via the restructuring of social relationships within the market economy. This alters the organisational culture of the market economy so that the professional-client relationship is ameliorated to conform to the norms/values of co-production. It values the contribution of the individual, so that a person is not considered a source of “free labour”. Cahn postulates that the transition to the parity implicit in his vision of co-production can be either collaborative or confrontational.

Co-production is viewed by Cahn (2004) as compensating the negative social and personal consequences of and limitations placed upon the imagination by the market economy. He believes that by utilizing a process of exchange that enhances both personal and social benefits co-production will compensate the negative aspects of the market economy. In order to achieve this Cahn proposes that the cost-benefit equation (a driver of conventional economics), be expanded to include psychological benefits derived from the cost or effort expended in obtaining the benefit. Thus, time dollars were deemed to have a double benefit: a time credit that could be used as currency, and the intensification of psychological benefits beyond those of traditional volunteering. Consequently, rewards associated with co-production are both intrinsic and extrinsic. All in all, timebanking provides the organizational shell in order to frame exchanges in a way that reflects the core values or core principles of co-production.

Although there may be similarities between Cahn's (2004, 2010; Cahn & Gray, 2013) description of co-production and traditional volunteering, there are also significant differences. Timebanking and co-production offer a similar community service of voluntary labour; however, the main difference between co-production as defined by Cahn (2004, 2010; Cahn & Gray, 2013), and generic volunteering, rests with the notion of reciprocity and the use of time credits to facilitate reciprocity (Ozanne, 2010; Seyfang, 2004c). This is in contrast to generic volunteering where volunteers provide services, but do not personally consume services in return as in co-production (Alford, 2009; Pestoff, 2013). Therefore, any demarcation between recipient and provider is overridden by the recognition that reciprocity promotes networks and mutual support and trust (Boyle & Harris, 2009).

## 5. THE NORMATIVE PRINCIPLES OF CO-PRODUCTION IN TIMEBANKING

For Cahn, co-production reflects a vision of the civil rights movement in that it provides a means of empowering those excluded from full participation in the conventional economy to be active participants in productive community building and, thus, to be both producers and consumers of services. Co-production presents opportunity for personal and social change:

Co-production thus emerges as a process that fosters new behaviors and that alters conventional distinctions between producers and consumers, professionals and clients, providers and recipients, givers and takers. (Cahn 2004, p. 35)

The transformation in relationships applies equally to the behaviours between participants, and to those within organizational culture who view relationships in some type of hierarchical order. Cahn & Gray (2013) claim that over time timebanking is a "vehicle" that makes explicit the implicit normative principles of co-production (p. 141). This applies to: (1) personal and interpersonal changes both within and between participants (e.g., Gregory, 2012a; Letcher & Perlow, 2009); and (2) the bringing of changes at the organizational level by ameliorating the professional-client distinction (Cahn, 2004; cf. Boyle et al., 2006; Gregory, 2012a).

Thus, Cahn's (2004, 2010; Cahn & Gray, 2013) concept of co-production was conceived with a view of achieving social justice for those excluded from the mainstream economy through engaging them as citizens in community building. As indicated above, the five normative principles of co-production that are foundational to the timebanking system of exchange are typified as: 'an asset perspective', 'honoring real work', 'reciprocity', 'community', and 'respect' (Cahn, 2010; Cahn & Gray, 2013). An asset perspective recognizes that individuals have something to contribute and are not, in Boyle et al.'s (2006) words, "problems to be solved" (also, Cahn & Gray, 2013). To honor real work is to recognize the value of all efforts to benefit others. This is especially important in that many of the caring responsibilities, historically performed by women, which have not been recognized as real work, are placed on the same footing as other productive activities (Cahn & Gray, 2013; Seyfang, 2002a, 2002b, 2006). Reciprocity in the co-productive activity of timebanking is typified as 'serial reciprocity' (Collom, 2008a; Offe & Heinze, 1992) or 'generalized reciprocity' (Collom et al., 2012) where giving and receiving often extends beyond one-to-one interactions to wider social networks (Collom, 2012; Panther, 2012). If an asset perspective is foundational to co-production then reciprocity is the keystone value in the facilitation of co-production.

Reciprocity is nominated by Cahn as a core element of co-production:

Reciprocity is thus simultaneously a core value, a moral imperative, and a fiscal imperative...There can be no Co-production without reciprocity. (Cahn, 2004, p. 151, see also p. 166)

Reciprocity is a moral norm. Unleashed it becomes a normative force for social change. (Cahn, 2000, p. 121)

Reciprocity of this character recognizes and values the contribution of others, and thus embodies the first two principles: that of an asset perspective and of honoring all work. The often indirect nature of reciprocal exchanges in timebanking is instrumental in the formation and maintenance of social networks (e.g., Collom, 2012; Collom et al., 2012; Panther, 2012). Reciprocity extends altruistic motivations beyond the offering of help and involves affirming the worth of another by receiving another's contribution (Cahn, 2004). Cahn emphasizes the mutual nature of reciprocity and its power to build "community": "social capital is a by-product of exchanges in ways that can impact either [the market or non-market] world" (p.33). Reciprocity also resonates with "respect" as evi-

denced in listening to and amplifying the voices of the silent or powerless, thus providing the corrective of a “feedback loop” (Cahn & Gray, 2013). Time dollars provide a mechanism for the facilitation of reciprocity (Cahn, 2004). Cahn’s conception of the co-production/reciprocity nexus is shaped by the overriding imperative of pursuing civil rights, whereas within alternative socio-political agendas this interrelationship will be configured differently (see Alford & Yates, 2016; Boyle et al., 2006).

Co-production, as stated by Cahn (2004, 2010; Cahn & Gray, 2013), emphasizes a strong communal dimension that is formed and maintained by an alliance between empowered and agential individual community members that can lead to the formation of friendships and the growth of trust (Cahn & Gray, 2013). Cahn’s (1997, 2001) coinage of the time dollar offers an alternative currency that is “earned” as neighbours respond actively to the needs of other neighbours, and so generate social capital bolstering trust and reciprocity. Moreover, co-production, according to Cahn and Gray (2013), embodies the core values of egalitarianism, trust, and the valuing of individuals’ skills and dispositions that go unvalued in the mainstream economy. As Cahn (2004) explained, changing the perception of what counts as currency alters the dynamics of the flow of the currency, hence redefining what is possible. This currency is perceived as a complementary currency co-existing with but not replacing conventional currency of the market economy (see also, Cahn 2010). Nevertheless, Gregory’s (2009b) assessment of the interface between the market and core economies demonstrates that it needs to be worked through in specific situations. For instance, Gregory cites the example of a café operated by a timebank where the option was offered of paying by combination of time credits and/or by legal tender. In timebanking all labour is considered to be of equal value and this is a key feature that distinguishes it from other community currency exchange systems, for example, Local Exchange and Trading System (LETS) where an hour’s labour is assigned a market price with different services being valued at different rates (Cahn, 2001; Seyfang, 2002a).

The currency of time credits is moral rather than material and is not legally enforceable (Cahn, 2004; Ozanne, 2010; Panther, 2012). Nonetheless, time credits are a tangible reward for effort given, and have a dual nature because the psychological reward of an altruistic action is combined with the extrinsic reward of a time credit (Cahn, 2004). Cahn understood this combination to be an antidote for volunteering burnout. Furthermore, Boyle et al. (2006) point out that in institutional co-production, all participants share responsibility for and are co-contributors to the outcomes, they are agential rather than being problematic, and contribute to the goals and policies of the organization. Recipients of services provided through timebanking are empowered through the opportunity to give, in other words, giving becomes a two-way street (Cahn, 2004; Cahn & Gray, 2013; also Collom et al., 2012). Furthermore, timebanking attracts involvement by those less likely to participate in traditional volunteering (Boyle et al., 2006; Seyfang, 2003b, 2006).

The examination of Cahn’s (2004, 2010; Cahn & Gray, 2013) normative principles of co-production has highlighted the strong moral commitment fundamental to this particular formulation of co-production. Co-production in the timebanking model places value on both the individual and the social, and in Cahn’s thinking, the two cannot be separated. Social fabric is built and strengthened through time exchange. Simultaneously, the exchange provides for both the meeting of individual needs and the empowerment of individuals. Ultimately, the moral commitment of co-production in timebanking is present in activity characterized by the normative principles. Having examined the normative principles of co-production attention, we will turn to an examination of aspects of timebanking outcomes reported in research literature for indications of the actualization or impediments to the actualization of the normative principles of co-production in timebanking practice.

## 6. TIMEBANKING AND IMPLEMENTING THE NORMATIVE PRINCIPLES OF CO-PRODUCTION

Although Cahn and Gray (2013) claim timebanking to be a vehicle for the actualization of the normative principles of co-production, they recognize that the movement from the normative to the practical is complicated by contingencies associated with the funding of service providers, whose aims are not necessarily the generation of co-production. Given that the normative principles of co-production must be realized in a world where they are not necessarily pursued, it is of interest to probe the degree to which these normative values become explicit in actual timebanking practice, primarily because of the claimed transformative power of this alternative economy.

Owing to the limitations of this present study, three themes were selected for particular analysis because of their recurrence in the literature reporting on timebanking. These are: the nature of co-production in timebanking,

reciprocity, and the use of time credits. Each of these three themes has figured prominently in the analysis of the normative principles of co-production in timebanking in the previous two sections. The authors assert that the recurrence of these themes is an indication of the pivotal role that these phenomena have in the functioning of a timebank. The core finding of this exploratory analysis is that a misunderstanding of the nature of reciprocity, resulting in practices contrary to the mission of a particular timebank, and the implementation of reductive management strategies contrary to institutional co-production, are likely to compromise the actualization of the normative ideals of institutional co-production in timebanking. There is no suggestion that these issues are endemic to timebanking in general, because specific analyses in the available literature do not necessarily provide a representative sample of the global phenomenon of timebanking.

### 6.1 Co-production in timebanking

Cahn's vision for co-production in timebanking is essentially one of egalitarian relationships resulting in the empowerment of both individuals and the timebanking communities to which they belong (e.g., Boyle et al., 2006; Cahn & Gray, 2013). As indicated in the previous section, timebanking is a vehicle deliberately structured to give explicit expression to the implicit normative principles of co-production (Cahn & Gray, 2013). Furthermore, it was noted that the literature indicates that this is pertinent in regard to: (1) personal and interpersonal growth, and (2) the organizational characteristics of the hosting agency. Each of these will be discussed in turn.

Timebanking involvement develops personal and social skills. Gregory (2012a) presents evidence that through timebanking involvement members develop the necessary confidence and skills to participate fully in co-production (see pp. 183, 193-4, 255, 256). Personal and community growth were also characteristics noted by Letcher and Perlow (2009) with the emergence of "member-driven leadership" (p. s296). These aspects are further demonstrated in the work of Marks (2008, 2012) who points to reduced rates of recidivism among youth involved in Time Dollar programs. Furthermore Cahn (2004) recognized that the notion of reciprocity as it pertained to co-production in timebanking was somewhat counter to the experience of participants. This harkens back to Cahn and Gray's (2013) assertion that the utilization of timebanking as a vehicle for co-production creates the environment where the implicit normative principles of co-production become explicit in practice. In other words, the studies of Gregory (2012a), Letcher and Perlow (2009) and Marks (2008, 2012) present evidence that timebanking has the potential to function educationally and so nurture proclivities characteristic of co-production as propounded by Cahn (2004; 2010; Cahn & Gray, 2013). If involvement in timebanking leads to shifts in values and behaviour, then timebanking has educative and formative aspects as part of its mission, and these aspects have not been extensively explored in the literature.

Research into timebanking has shown the configuration of co-production to be influenced by the hosting or funding body that sponsors the exchange system. Boyle et al.'s (2006) analysis of co-production demonstrates that it is manifested differently across different organizational and institutional structures, with each of the five normative principles explicated by Cahn (2010; Cahn & Gray, 2013) taking on different characteristics according to the organizational structure and culture of the hosting agency. Given Cahn and Gray's (2013) assertion that the implicit nature of co-production becomes explicit through timebanking, questions are raised regarding the direction of accommodation either by the sponsoring agency or by the timebank. In respect of agencies which host timebanking, does their cultural and organizational structure change in line with the normative principles of co-production? Alternatively, is timebanking co-opted to serve the aims and objectives of hosting agencies, thus resulting in a variation in the expression of the normative principles as indicated by Boyle et al. (2006)? Gregory's (2012a) action research into co-production in a health care system did not provide him with grounds for optimism in regard to accommodation on the part of the agency and these findings are consistent with the general pattern outlined by Boyle et al. (2006). This raises a further question of the influence of the aims, objectives and values of the hosting agency on the personal and social outcomes of timebanking,

The function of the normative values in maintaining the integrity of co-production in timebanking is inherent in Gregory's (2012a) discussion of the "political goals" of co-production as well as Boyle et al.'s (2006) investigation of co-production, Gregory (2012a) distinguishes between "efficacy co-production" and "efficiency co-production". The former embodies "political goals" consistent with Cahn's (2004, 2010; Cahn & Gray, 2013) normative principles and promote both co-designing and co-delivering services, and thus embodies the normative principle of respect. Gregory sees efficacy co-production as the ultimate goal where both political goals work in unison to

promote co-production as envisaged by Cahn. Similarly, Seyfang (2001b, 2002b, 2003b, 2004b, 2004c, 2006) presents evidence that timebanking promotes “active citizenship” which reflects the normative principles of respect and giving voice to the silent and those who perceive themselves as powerless (see Cahn & Gray, 2013). In a similar vein, Ozanne and Ozanne (2013, 2016) cite examples where community efficacy was activated by the Lyttelton Time Bank following the earthquakes in Christchurch, New Zealand. Conversely, Gregory (2012a) suggests that efficiency co-production results from the co-option of the organizational shell or “technical goals” of timebanking in order to serve an alternate socio-political agenda. Gregory identifies efficiency co-production as being coterminous with Boyle et al.’s (2006) term, “parallel production” (cf. Pestoff, 2006), where timebanking activity is marginal to the normal operations of the hosting agency. Gregory (2012a) suggests that the danger of co-option of timebanking lies in movement in the direction of efficiency co-production where technical goals take precedence over the political goal. For instance, this would mean that the technical goals surrounding the preoccupation with metrics concerned with the volume and frequency of exchanges would take precedence over the qualitative aspects of the value of an individual and their contribution to the community (Gregory, 2012a). Yet, the technical aspects of time are important for funding bids when metrics are regarded as being indicators of an effective system (Gregory, 2012a; Panther, 2012). Moreover, Panther (2012) observes that the interests of funding providers can influence the direction and operation of a timebank. The dominance of the technical over the political or normative goals of timebanking is problematic insofar as they inhibit the expression of the normative goals (see Cahn, 2004).

## 6.2 Reciprocity

Reciprocity as characterized by generosity and egalitarianism as practiced in timebanking is claimed to foster strong community ties (Ozanne & Ozanne, 2016). Timebanking has a much observed capacity to engender community, particularly among those who are socially marginalized or socially excluded, including those who are from different ethnic origins to those in their wider community (e.g., Collom, 2008b; Lasker et al., 2011; Seyfang, 2003a, 2003b, 2004b, 2004c, 2006). Furthermore, the ability of timebanking to form and nurture social networks has been linked with improved health outcomes for participants (Lasker et al., 2011; Letcher & Perlow, 2009). Letcher and Perlow’s study provides evidence that one key driver in the development of social networks and deepening of social networks is reciprocity. This opens the door to the personal and collective growth that nurtures community, thus creating “a non-linear, dynamic pattern” (p. 279) characteristic of a “healing landscape” (W. L. Miller & Crabtree, 2005). In a related study, Lasker et al. (2011) found that “the sense of belonging in a collective of trust and reciprocity” (p. 112) was predictive of gains in both physical and mental health. Timebanking members, however, may not fully understand the implications of reciprocity in timebanking as it relates to the receiving and spending of time credits (e.g., Collom et al., 2012; Ozanne, 2010; Seyfang, 2004b). Altruistic motivations to give without receiving can be counterproductive to reciprocity (Collom et al., 2012; Gregory, 2012a; Panther, 2012). This view may overlook the fact that willingness to receive may itself be a form of altruism, wherein the sense of worth of another is given practical expression in meeting the needs of others, thereby contributing to a sense of self-worth and efficacy (see Cahn, 2004). Furthermore, certain practices within timebanks can give counter-messages that appear to be contrary to the spirit of co-production, especially the functioning of mutual reciprocity and the perception that all persons are assets, with dignity and the capability for building community value. Examples of such practices include: the special recognition of those who engage in the greatest number of exchanges; and not taking the time needed to arrange exchanges for some members because of time-benefit considerations, possibly owing to the workload faced by timebanking staff, especially in relation to the continual need to attend to funding issues (Panther, 2012).

Nevertheless, despite the apparent constraints on its practical expression, timebanking research provides evidence that reciprocity can be learned through participation in timebanking (Gregory, 2012a; Letcher & Perlow, 2009; Seyfang, 2001b, 2004b) and furthermore, can increase over time (Seyfang, 2001b). This being said, Panther (2012) found that 52% of questionnaire respondents approached timebanking in terms of generic volunteering. One aspect of this is the possible confusion created by the application of the notion of traditional volunteerism with the influence of ideals of altruism in combination with the desire to give layered over receiving, resulting in a surplus of time credits (Collom et al., 2012; Gregory, 2012a). This conclusion is supported by Collom’s (2005) observation that participants with altruistic motivation provide twice the number of services as other members. The question of the relationship between strong altruism and the promotion of co-production remains, and raises

the question of the function of latency in reciprocation as discussed below. Other barriers to reciprocity include a limited variety of services to be exchanged, the offering of services for which there is no demand, or not being in a position to earn time credits owing to personal circumstances (e.g., Marks, 2008; Panther, 2012; Seyfang, 2002b, 2003b).

### 6.3 Time exchange balances

Reciprocity is formalized in timebanking through recording of the exchanges that occur. For Cahn (1997, 2004), time dollars constitute a tangible representation of reciprocity and co-production having both intrinsic (altruistic) and extrinsic (exchange value) attributes. As Gregory (2012a) emphasizes, although time dollars can function as a simple measure of efficiency their real value is in exemplifying the contribution of members and giving practical expression to the explicit norms of co-production in affirming the equal worth of each person's contribution as all time is of equal value. It would be a reasonable expectation "that each individual balance would oscillate around zero" (Panther, 2012, p. 82). In such a state of affairs, members would give and receive services in equal measure. However, the research shows this is not typical practice. The accumulation of time credits or time debits can be problematic because ultimately the system depends on mutual exchange of credits, and the valuing of those credits by participants (Gregory, 2009a, 2012a). For each timebanking participant with a credit there is another with a debit, and therefore if some are in perpetual credit, others will be in perpetual debit (see Collom et al., 2012; Panther, 2012). In order to address this, individual timebanks might place a limit on the level of time debits (Panther 2012, p. 34). It is common for surplus credits to be donated to a community pool for redistribution or donated to individuals (e.g. Gregory, 2012a; Ozanne, 2010; Ozanne & Ozanne, 2013, 2016; Panther 2012; Seyfang, 2004b). Nevertheless, because time exchange functions to enable and promote mutual aid, it is argued that time credit/debit by individuals or organizations can be tolerated and even encouraged (Collom et al., 2012; Panther, 2012, p. 34).

The literature advances several explanations for the accumulation of time credits/debits. As outlined above, participants may not fully understand the practice of reciprocity or intentionally adopt an altruistic stance regardless. Another explanation relates to the values of participants that might not align with the normative principles of co-production. Panther (2012) speculates that the disparity between those with credit and exchange balances can be explained by the fact that indirect reciprocation rarely occurs as a closed loop. This situation reflects the diversity of values held by individual members with some primarily giving and others primarily receiving. Furthermore, other participants are willing to give help, but reluctant to ask for help in exchange (e.g., Collom et al., 2012; Gregory, 2012b; Ozanne, 2010; Seyfang, 2004b). Panther's (2012) analysis of interactions amongst timebanking participants suggests that while in the main indirect reciprocal exchanges do occur, the overall pattern may be one of a broken chain rather than a closed circle with everyone giving and receiving in equal measure. With a broken chain, the majority of participants engage in similar measure in indirect reciprocity, while those at the beginning of the chain are primarily concerned with giving, and those at the end of the chain mostly receive. Panther speculates that these variances in reciprocation again reflect an underlying difference in values among participants. Some view timebanking involvement in terms of professional work, others in terms of volunteering, and still others value the equal opportunity to give and receive. Furthermore, Panther proposes that such a disparity in values might actually contribute to stability in the system. These imbalances indicate a degree of latency in reciprocation, which raises the question as to the function of latency of reciprocation, or indeed, participation in timebanking.

Another issue which might affect the accumulation of time credits and debits is the lack of ready access to time account balances, and thus may also be a contributing factor in the reluctance to spend time credits (Panther, 2012). Other limitations contributing to excess credits or debits include a restricted range of services on offer, the offering of services for which there is no demand, or a personal limitation in not being able to earn time credits (Gregory, 2012a; Marks, 2008; Panther, 2012; Seyfang, 2002b). Also participants offering services in high demand may accumulate more credits than they can spend (Panther, 2012). Furthermore, the involvement of organizations in timebanking also contributes to the accumulation of credits and debits, with member organizations crediting participants for work done as part of organizational activity (Gregory, 2012a; Panther, 2012).

## 7. SUMMATIVE DISCUSSION

The findings offer a more philosophically grounded framework for considering claims about actualization of the normative principles in timebanking than has been offered to date. The analysis provided in this article has raised a number of issues relevant to future research into timebanking. Among these are: the relation of the normative principles of co-production and stakeholder values on the organizational structure of timebanking, the question of the degree to which reciprocity in timebanking can accommodate latency of participation, and further questions including implications for what constitutes ethical practice under conditions of potentially conflicting values and how normativity ought to be derived.

### 7.1 Normative principles and stakeholder values

It is evident from the analysis of literature on timebanking outcomes that the normative principles of co-production influence the organizational structure, the practical operations and the outcomes of timebanking. Nevertheless, the literature cited points to caveats in timebanking practice introduced by competing values of the various stakeholders involved in the timebanking enterprise, and that actual practice lies at the confluence of five value dimensions:

1. The normative principles of co-production enunciated by Cahn (2004, 2010; Cahn & Gray, 2013);
2. The values, motivations and attitudes that shape the activity of individual timebank members (Collom, 2007, 2011; Collom et al., 2012; Lasker et al., 2011);
3. The values of the timebanking staff e.g. the advice to keep a balance in credit which means other members, be they organizations or individuals, must carry a corresponding debit (e.g., Panther, 2012; also Gregory, 2012a);
4. The values of timebanking funders/sponsoring agencies and specifically their assumptions/orientations to the value of quantity and quality dimensions of exchange (Gregory, 2012a; Panther, 2012); and
5. The values and interests of the researchers, who set the research agenda, select the methodology and choose the targeted audience for the reporting of findings of the research. The research, in turn, becomes a resource in the implementation and evaluation of timebanking, and so has an influence on the operation of timebanking.

Additionally, there are the very real constraints under which timebanks operate, including issues of funding and adequate staffing levels to oversee all aspects of operation.

In view of the paucity of literature that provides in-depth analysis of timebanking, especially in regard to deeper insight into the influence of the normative principles of co-production on actual timebanking practice, there is no suggestion that the caveats observed in the literature are endemic to all timebanks, or that they nullify the positive outcomes and benefits accrued to their participants. To the contrary, the positive nature and influence of timebanks is indicated and attested across a range of literature (Smith et al., 2013). What this present study does is to identify areas where a constriction on the actualization of the normative principles of co-production could lead to a diminution of the benefits of timebanking for its participants.

These preliminary observations highlight the need for further research into the manner in which normative principles and individually held values by stakeholders affect the practice and outcomes of timebanking. Although there is research that suggests participation in timebanking leads to behavioural change (e.g., Gregory, 2012a), further research is needed to identify the specific indicators that facilitate changes in behaviour and corresponding shifts in values (e.g., Bardi & Goodwin, 2011). Longitudinal studies across multi-sites with international comparisons are needed in order to investigate aspects such as; the attitudinal and values shifts as a result of timebank participation; the impact of co-production of hosting and affiliated agencies; and cultural and socio-political influence on the demeanour, organizational structure, and outcomes of timebanking and latency in reciprocation. The interest is in the transformative potential of timebanking to facilitate co-production at personal, interpersonal

and organizational domains through making explicit the otherwise implicit normative principles of co-production (Cahn & Gray, 2013; also Cahn 2004).

## 7.2 Latency and reciprocity in timebanking

In theory, timebank participants provide and receive the same number of exchanges; however, the analysis of the literature provided above has demonstrated that there is a degree of latency in this regard (see sections 6.2 and 6.3). Several different aspects of latency in reciprocation emerge. One aspect relates to the imbalances in trading. Some participants provide more services than they receive, while others receive more than they provide. Panther (2012) observed this phenomenon of the spectrum of reciprocities, and describes it as a broken chain rather than a completed circle, with latency in giving and receiving services situated at either end, and varying patterns of reciprocity in the middle. Moreover, more people join timebanks than actually trade (e.g., Smith et al., 2013). This latent support may be underpinned by beliefs and expectations that trading is innately beneficial and possible, if not probable.

Latency in trading has various explanations. With regard to the accumulation of time credits, it is possible that members who accumulate time credits will have the expectation of being able to draw down on the currency at some point in the future when reciprocation is needed. In the meantime the need to receive is latent, but the desire to belong and contribute to the community is immediate and compelling. Thus from this perspective, latency in reciprocation could be a desirable feature and depends on the perceived mission of the timebank and the expectations of individual participants. Hence, the indefinite accumulation of time credits would be problematic only if the expectations of participants and the mission of the timebank were contrary and unable to be accommodated. A common compensatory mechanism noted in the literature is the donation of time credits either to a community pool for redistribution or directly to other timebank members (e.g. Gregory, 2012a; Ozanne, 2010; Ozanne & Ozanne, 2013; Panther 2012; Seyfang, 2004b).

There are timebanks specifically instigated with latent reciprocity in mind, particularly those timebanks specifically designed around aged care, for example, in Japan (Cahn, 2004; Hayashi, 2012; Hirota, 2011; Lietaer, 2004; E. J. Miller, 2009a, 2009b). This raises the further question of the stability of timebanks over the long term, and whether long term members can expect to be recipients in the future. Although delayed reciprocity might be one reason for latent reciprocation, a high view of altruism is also a factor as indicated in the foregoing literature review. Strong altruistic motivations can only be accommodated by a pattern of exchanges described by Panther (2012) as an open chain. In other words, the exchange system can accommodate latent reciprocation with some participants giving more than they receive, and others receiving more than they give for whatever reason. It would appear that reciprocation on the psychological level of the giving and receiving of gratitude for a service rendered without the immediate need to receive in return is sufficient for some people. This certainly appears to be the case in response to natural disasters where there is strong desire to help those in need (Ozanne & Ozanne, 2013, 2016). In the end, it is the meaning that each person draws from the interaction that counts for them. Furthermore, Ozanne and Ozanne (2013, 2016) indicate that latent community capacity is activated in the face of natural disaster.

Overall impact and utility of latent reciprocation on the nature of co-production entreats further research. Much of the study of timebanking has been from the perspective of the social and economic, and in the context of gaining or maintaining funding there is the desire to identify measurable effects in order to justify timebanking in terms of these perspectives. Outside of values and expectations there is less concentration on psychological aspects, whereas these are important in determining or explaining changes in understanding of timebank members and the cognitive processes involved in adapting to a reciprocal relationship. Latency is an indication there is something more and is a mental affirmation to those who volunteer of the perceived value of timebanking in providing something of personal and social significance. This affirmation provides an unexplored dimension of latency and the changes of thinking which might accompany the very act of joining a timebank. The act of joining may be in itself an indication of cognitive change.

## 7.3 Other questions

In addition to the suggested areas for future empirical research outlined, there is the need for further conceptual work around issues relating to meta-ethics and the relationship of normative principles and actual practice. This

current analysis has been limited to a description of the normative principles of co-production in timebanking as elucidated by Cahn (2004, 2010; Cahn & Gray, 2013) and corresponding evidence of their actualization in timebanking practice as described in the research literature. Claims regarding the influence of the normative on the practical raise meta-ethical questions relating to the derivation of the normative principles and the nature of normativity itself, and value of non-ideal theory to provide guides for ethical action towards greater social justice (Rawls, 1971). Also, it poses questions of the relationship between the practical embodiment of normative principles and the success or failure of individual timebanks in particular and community currency systems in general. Furthermore, there are questions regarding the normative principles of co-production which relate to assumptions of the way that principles are held and the manner in which these influence behaviour. Collom (2007, 2011; Collom et al., 2012) has pioneered work in relation to personal motivation and timebanking outcomes, nevertheless, there remains scope for exploring how personal values and motivation intermesh with the normative principles of timebanking and influence its outcomes especially in relation to issues surrounding the nature of co-production, reciprocity and latency, and the role and function of timebank exchange balances.

## 8. CONCLUSION

Claims made by Cahn and Gray (2013) for an observable relationship between the normative principles of co-production and timebanking practice raise questions as to the nature of the relationship between philosophy and action. This article has provided an analysis of the normative principles of co-production, and has examined literature on timebanking outcomes for evidence that the normative principles are reflected in timebanking practice. In general, the research literature on timebanking outcomes does not report specifically on the nexus between the normative principles of co-production in timebanking and timebanking outcomes. Nevertheless, the literature cited above does indicate that the normative principles of coproduction are evident in timebanking practice with variation between individual timebanks. This variation can be in part explained by the reality that the operation and outcomes of timebanking are influenced by the values held and practiced by the different stakeholders involved in the different timebanks. Subsequently, the challenge in timebanking research is to develop instruments and/or protocols for qualitative analysis which will provide appropriate data to enable a more exacting scrutiny of the nexus between the normative principles of timebanking and its practical outcomes.

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