

“We are the time”. Expectations and requests of UNIBA students concerning the time bank of the University: an empirical research

ALBERTO FORNASARI

Ricercatore di Pedagogia sperimentale – Università degli Studi di Bari

Corresponding author: alberto.fornasari@uniba.it

Abstract. The time bank is a solidarity institution in which services are exchanged without the intermediation of money. It is based on an equal exchange of hours based on the needs and, at the same time, on the resources of individuals. The time banks activate solidarity and social promotion and are placed in a perspective of prevention of social disadvantage. The University Time Bank encourages ethical action by strengthening the common spirit of solidarity, networking the experiences and knowledge of the academic community. This paper presents an empirical research (based on significant sample of 1956 students) to better understand their expectations regarding the University Time Bank (activated through a pilot case), which services they would exchange and offer, and highlights the nature, opportunities and difficulties related to its organization, starting from its main users: the students.

Keywords. bank time – community – research – students – reciprocity

«What I hold back will disappear with me, but what I
donate will remain in the hands of everyone»
Tagore R. p.37

1. Introduction. What's the Time Bank.

The time bank is a solidarity institution, which aims to produce and exchange human values by providing availability and expertise in a given time unit. According to *Bank Time Italian Association* it is a system whereby people exchange activities, services and knowledge with each other, thus defining them as: free associations between people who self-organise and exchange time to help each other, especially in small daily needs. These are, therefore, places where you can recover habits and good social practices that allow you to establish mutual aid relationships typical the good neighbourliness (Bank Time Italian Association, Various authors, 2017). This therefore allows us to re-acquire practices of exchange, skills, services and expertise that can activate mutual relations using time as the only parameter of exchange. Paolo Coluccia, one of the first promoters and theoreticians of the time bank in Italy, also underlines its dimension and relational purpose, stating that “it is an ideal place for social communication, because it is an opportunity to give and receive goods, services and knowledge, without the intermediation of

money” (Coluccia, 2001 p.29). The use of time, allows each member to open a regular bank-time account, similar to that of a regular bank, but with subtle differences: what is deposited are the hours and no longer the money, each member cannot be too much in debt or credit because the primary purpose of the Bank of time is the constant balance of hours thus allowing the effective operation of the system, the time that is generated in their bank-time account by providing a certain service, is not contracted in debt or credit to a particular person, but in the entire network of all those who are part of it. At the base of the time bank there is the concept of exchange, that is, the giving to have and the asking to then return. Therefore, it is not a voluntary association, in which giving and receiving are one-way: the volunteer only gives, without expecting a return. By giving to have and receiving and then giving back, one avoids making the recipient affectively dependent, nor does one feel indebted to him, as he is aware that he also has something to offer (Colombo and Amorevole, 1997). It should be noted that the time within a time bank is not calculated according to the market value of each individual service, because the time of a lawyer is exactly the same as that of a bricklayer, a student, a retiree, a housewife or a babysitter. This means that the subjects are all placed on the same level, it gives more value to the performance itself, leaving aside the economic, social, professional and cultural status of each, which could in some way generate distinctions between the various services provided within the bank of time (Bruni, 2006). This shows that the condition of equality is the foundation of this organization, such that it stems from the assumption that all individuals have certain skills, able to achieve certain things compared to others, but at the same time be lacking in different areas: so you need others and you can only put all on the same level. Therefore, the social exchange lies in the relationship of “ego” towards “alter”; aimed at our solidarity, our social bond (sharing), our communication-action (action-common) (Carlini, 2011). The human dimension of reciprocity establishes a new social sector: that of spontaneity and gift (Coluccia, 2001). We do not want to supersede the state or the market – this is important, even if it is not everything (Rifkin, 2000) and regulates the exchanges of most individuals (Godbout, 1993) – but we try to introduce to the social system an innovation that is based on the anthropological and cultural foundations of the gift. “Societies have progressed to the extent that they themselves, their subgroups and, finally, their individuals, have been able to stabilize their relationships, donate, receive and, finally, reciprocate!” (Mauss, 1965, p.41). In fact, “the ethics of social exchange makes it possible to conceive of a new foundation for democracy” (Latouche, 2000, p.18). The choice to use the hour as a unit of reciprocal exchange arises from the idea that everyone has time and capacity that can be requested by the other members and consequently be exchanged in a perspective of indirect reciprocity (Donati, Solci, 2011). Among the advantages of using this unit of exchange is that time can be divided, concentrated and transferred: it therefore becomes a good area for negotiation. It is used in its dimension as a frame of activity, as a container of experiences that take place in a network of relationships between people: this gives density to time, defines its quality and gives it symbolic meanings that extend beyond its mere counting in terms of hours. At the time of registering with a time bank, the new member informs the secretary of reference of the services he intends to offer and to request other members according to their particular characteristics, then opens a bank account in which are recorded credits and debits. As long as the new member has not started to

exchange time units in exchange for performance/capacity, his current account is equal to zero (Colombo, 1997). We are therefore talking about 'indirect reciprocity', since the credit or debt is contracted with the bank and not with the individual to whom we have given or from whom we have received something. This mechanism allows you to expand the number of exchanges, the contacts between the various partners and to be able to solve your problems by being able to choose from all the services available within the bank. Unlike many foreign realities, the Italian time banks have a strongly social rather than economic objective. The time banks, in fact, activate solidarity and social promotion and are placed in a perspective of prevention of social disadvantage. It should also be pointed out that each reality is developed in a specific context, with specific needs, so the experiences of Time Banks are different from each other and cannot be reduced to a single specific model of reference (Galeotti, 2005). Apart from the obvious differences, the fundamental factors that lead to the creation of a time bank can be many and varied (Amorevole, 1999): in order to establish a strong network of neighbours, breaking down the walls of distrust that come to be created between people who live, for example, in the same building but don't know each other; to promote mutual aid relationships that very often take place exclusively in the narrow circle of knowledge, thus eliminating the isolation of some individuals and preventing loneliness; to build trust between members, creating moments of contact, relationships, opportunities for meeting as a result of the fact that one knows his own neighbour and thus can overcome that barrier of distrust and stereotypes (Nussbaum, 2002) towards those who are different from us or otherwise unknown; to foster a sense of community among individuals, which leads more easily to the development of an active citizenship and to a social/supportive use of the territory (Mareggi, 2000); to help people in better managing their own time by the fact that in today's society it seems never enough meeting those small daily needs not taken into account by any service (because they reduce time) but in which the activities that are indispensable for the life of people are carried out. The basic idea is to establish a supportive network, which will be capable of overcoming the problems of everyday life and the work of caring for everyone; to guarantee services and goods to those who cannot provide them in any other way due to economic, social and cultural difficulties; to create strong social ideals in the new members, since interpersonal relationships, the equality of all knowledge and performance, caring work, intercultural and intergenerational differences are valued so as to be considered new values by those who participate in the experience; to enhance the value of each individual: everyone is put on an equal footing, can make decisions in the assembly of members, recognizing without distinction their skills, increase the self-esteem of each individual member, making discover their talents, focusing on the search for their positive aspects, founding a new sense of identity, no longer based on work and status, but rather on their expressed skills, improve the quality of life of individuals, reducing stress and preventing the discomfort.

2. Time bank and University: an experimentation at Uniba

The University, whose task is both formative and pedagogical, in its action of research and adoption of principles, criteria and values adequate to the historical moment we are living, cannot only aim at training competitive and efficient people, able to face the

new challenges of technology and globalization. In defining its training offer, it should also take into account the issues of cooperation, social justice, tolerance, interculturality and integration (Santelli, 2003), which are the prerequisites for democracy, the keys to success and human action, the means to promote people as part of an enlarged Europe and a constant demographic evolution.

The modernization of the educational system can lead to the creation of a new culture of administrative management, which will improve the quality of the services provided to the users by actively listening to the needs of the local context. No reforming process can be conceived and developed without the active and responsible participation of decision-makers, users and stakeholders. 1996 was the European Year of Lifelong Learning, and several discussions between the competent authorities, teachers and businesses revealed a single objective: to prepare Europeans for a smooth transition to a society based on the acquisition of knowledge and skills. But, at the same time, these events have led to a shift in acquired skills and working systems. The European Union has been dealing with skills since the 1990s and the starting point is in the White Paper: "Growth, competitiveness, employment" (European Commission, 1994). From the new guidelines 2000-2001, the European Commission addresses, focuses and deepens lifelong learning in the individual, organizational and social sense as learning that embraces all aspects of life and in which everything becomes an opportunity for learning: formal learning which takes place in training institutions and leads to the obtaining of recognised diplomas and qualifications; non-formal learning which takes place outside the main training and education structures and which can take place in the workplace, in cultural, sports and association organisations; informal learning which comes from everyday life and which is often not recognised as such, not even by the concerned individual. Developing a sense of ethics, and building skills through the stimulation and support of ethical action in relationships and exchanges (Greco, 2001): strengthening the common spirit of solidarity (Touraine, 1998); networking the experiences and knowledge of our university community; giving space to the resources of each one to strengthen the network of relationships that is the basis of ethical action: these are the objectives of the Time Bank established at the University of Bari Aldo Moro. UNIBA's time bank was founded in 2009 as an experimental project of the II Faculty of Law in Taranto, following a proposal by the former Dean of the II Faculty of Law of the University of Bari, which was shared and approved by the Faculty Council and the representatives of the Student Organizations, as a pilot project of a University Time Bank which, following the adoption of a university-wide code of ethics, encourage ethical action by strengthening the common spirit of solidarity, networking the experiences and knowledge of the academic community, giving space to everyone's resources to strengthen the network of relationships that is the basis of ethical action. A preventive analysis of both the functioning of the Time Banks present in other Italian universities – almost all of which were then Faculties of Architecture – and of those created by groups of citizens and belonging to the national network, has allowed us to highlight the nature, opportunities and difficulties of the organization, while also highlighting the need to listen to the expectations of the students in relation to the execution of the project itself. As is well known, in fact, the Time Bank is based on "an equal exchange of hours based on the needs and, at the same time, on the resources of individuals" (Coluccia, 2001, p. 21). Therefore, "an institution of an associative nature in which

services are exchanged without the intermediation of money" (Zani, 1996). The greatest appeal of a Time Bank, as was evident from the research carried out, lies on the one hand in the inner satisfaction of the service that one chooses to offer – probably even before the one chooses to obtain – and on the other hand in the network of relationships and support that is created, totally devoid of any economic value and, for this very reason, endowed with a strong motivation in itself, capable of establishing a strong internal control of the services and the account holders (Lenzi, 2006).

It appears obvious that what makes the mechanism work are: a) the interests, passions and sense of social of individuals who are shared with other people who have similar interests, passions and sense of social; b) the widest and most varied possible offer to be found in the system itself. We must point out that it has been found, in different university realities, a scarce performance of the initiative. These structures, starting from internal organizational needs and with the sole purpose of meeting them, understand the time bank as a way for students to be able to obtain certain assets, which have relatively high costs, free of charge. For example, heliographic copies in the Faculties of Architecture. By favouring a direct economic interest, the student performance was in fact linked to different evaluations compared to the emotional involvement and sense of belonging on which the Bank is based, with a consequent "laborious slowness" in spreading and stabilizing the mechanism. In order to better shape the initiative, as far as allowed by a Pilot Project, which by its very nature acts as an experiment for the organizational model, there was a meeting with Taranto's representatives of the students. Its purpose was to assess and share the nature, mechanisms and aims of a time bank; therefore, its concern and motivation for the initiative; and, finally, to encourage the identification of expectations and their placement within the given context. Actually, it appeared that the Faculty already had a network of relations and solidarity involving the entire university community, and there was a generalised willingness to take new initiatives in this direction. Therefore, it was necessary to structure the mechanism of the Project in such a way as to stimulate and involve even further the community, without wasting what had already been spontaneously achieved. The student organizations immediately shared the ethical value of the project by identifying a series of possible exchanges of "additional knowledge" of their interest. Overcoming the initial proposal for a tax reduction, since it did not comply with the spirit of the project and was unfair to the community, the students suggested activities that would help them in acquiring the technique of filling in a thesis, or in their ability to draw up a legal document; the ability to learn the know-how of former students who were already in the professional world, to benefit from hours of in-depth study of a foreign language or computer science, or to learn how to consult the legal material. All needs that were the subject of exchange between individual members – such as teachers and students – or were supported by the Faculty, in different ways. Moreover, suffering from the lack of sports facilities specifically dedicated to them, it was assumed that the university could exchange the use of private or public facilities. The idea of a book voucher, the photocopies or the binding of the thesis was not displeased, as far as this was permitted. The experimentation took place at the Taranto premises of the Faculty of Law. The development of the organizational model hoped to extend the initiative to other Faculties. After the Gelmini reform and the passage from the Faculties to the Department, in 2013 the experimentation was extended to the entire University

of Bari, with the appointment of a dedicated representative for its promotion and organization. The time banks are based on an equal exchange of hours based on the needs and, at the same time, on the resources of individuals. Therefore, they are an institution of an associative nature in which services are exchanged without any intermediation of money (Blanc, 2006). Given that the efficiency of a time bank lies in the broadest possible list of activities to be exchanged, and in the unlimited circulation of “cheques” within the system, it is crucial that the relationship with the institution is not limited to the direct exchange between the service and the counter service, while safeguarding the possibility of exchange with the “book vouchers”, which correspond to and highlight the cultural profile of the current account holder of the University. The student organizations have suggested the involvement, as well as the teaching and administrative staff, students, and parents of the latter, even graduates of the University, willing to create a continuum in their sense of belonging. Compared to the Athenaeum time bank, the activities carried out by the members for the University have a greater specific weight within the bank, with the relevant checks having a value twice as high as the time spent. These credit instruments, which are graphically different, move freely within the bank and will entitle anyone who presents them, provided they are current account holders, to the provision of the related service as they prove in themselves that time has been spent at the university. Therefore, they constitute special credits that will be extinguished only at the time of exchange with the activities made available by the University. These special credits, when settled, will correspond to individual cost savings compared to the same cost savings of the University. The bank’s regulations (drawn up in agreement with all stakeholders) refer to an internal document of the university which indicates the types, methods and timing of the university’s activities. This makes it possible to modify over time, simply and as required, the services that the University can provide.

The time bank is the place where desires and availability meet: all participants share their experiences and their knowledge; the bargaining unit is the time taken to carry out the activities, according to an equal evaluation of each participant’s resources. In addition, the time bank aims to promote initiatives to promote knowledge. The exchanges are activated between current account holders and between them and the University. Each current account holder will be given two cheque books, one of which contains the special credits of the University, to be used each time there is a transaction. Cheques drawn up after the exchange must be reported as soon as possible to the bank’s counter, or accounted for through the electronic management system, in order to update the balances of current account holders. The exchanges take place at both collective and individual level. No current account holder is obliged to accept an offer of services or to satisfy a request, even if he or she offers that activity. In the event of relocation or abandonment, it is essential to break even. The current accounts are personal between the participants, stimulating exchanges between them. The strengths of the project will be: the capacity of the institution to establish relationships and solidarity within the university community, a generalized willingness to new initiatives, developing motivated actors and a strong capacity for involvement of students by their representatives, consolidating and spreading a strong sense of belonging to the community. Inside an office, located on the first floor, there is a desk open three days a week at scheduled times. The SVBDT01 software was purchased to manage and report on the activities carried out within the time bank. This

programme is the indispensable tool for the management of a "Time Bank". The package includes a module for the statutory management of the association and individual members, a second module for the detection of cash movements and a third module for the detection and control of services that members exchange with each other.

3. Research. Purpose and methodology

A preliminary analysis of how the time banks operated in a very small number of other Italian universities, as well as those created by groups of citizens and belonging to the national time banks network, has allowed us to reveal the nature, opportunities and difficulties of the initiative, and also to highlight the need to listen to the expectations of students in relation to the implementation of the project itself. In order to better understand the expectations of the students of the University of Bari regarding the UNIBA Time Bank, and to understand *in primis* their willingness to devote time to the academic community (and also understand the personal level of perception of being part of a community) and *in secundis* which services they would exchange and offer, I, the Rector's delegate at the time bank, have drawn up an anonymous multiple-choice survey, made up of 15 questions. In order to summarize the data (since the research is a quanti-qualitative one.) (Trinchero, 2009), we used the software SPSS (*Statistical Package for Social Science*) (Lucisano, Salerno, 2002); the questionnaire was loaded, with the cooperation of Ateneo's statistical staff, on the Ateneo ESSE3 platform, on the students' home-page, in order to allow the students to fill it in; the students have also been informed about the research in progress through the centralized system, informo@studenti on their institutional email addresses. The survey started on 27 February 2019 and ended on 12 April 2019. The results of the survey "time bank", which was carried out on about 44,000 students of the University of Bari, can be found below. The sample, which is of a probabilistic type, is a simple random representative (Benvenuto, 2015). In order to determine the meaningfulness of the sample, reference was made to the formula for determining n in the case of inference on relative frequencies:

$$n = \frac{f(1-f)z^2_{\alpha/2}}{(d/2)^2}$$

where $\alpha=0.05$ therefore $z_{\alpha/2} = 1.96$ (α is the significance or confidence level and z , referred to as z-score, is a constant value that is automatically derived from the confidence level $\alpha/2$) $d/2=0.03$ (margin of error due to sampling of 3%, which is usually proposed for sufficiently large populations) $f= 0.5$ (frequency, maximum value to be assumed in the absence of previous pilot surveys or similar) (Vertecchi, 2014). Applying the formula and replacing the relative values we have: $n=1,068$. The survey respondents were 1,956, therefore the sample is significant according to the chosen parameters. The last question of the survey was constructed as an open question (Baldacci, Frabboni, 2013) others were carried out through the Likert scale; the qualitative analysis carried out made use of the Atlas Ti software (to identify the most recurrent hermeneutical units) with the Grounded Theory as the theoretical frame of reference (Tarozzi, 2008).

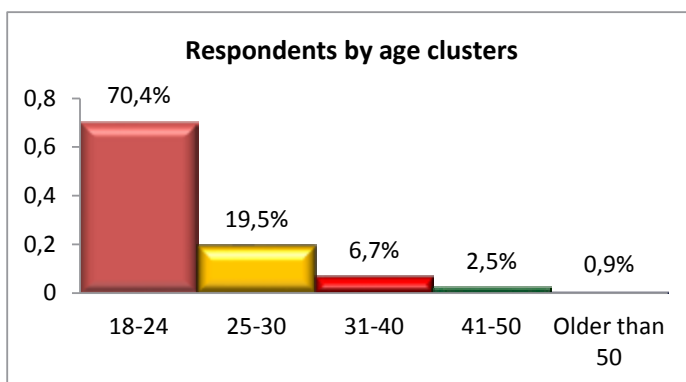
4. Research outcomes

The tabulation of the answers given to some of the most significant questions (of a quantitative nature) asked in the questionnaire is reported below.

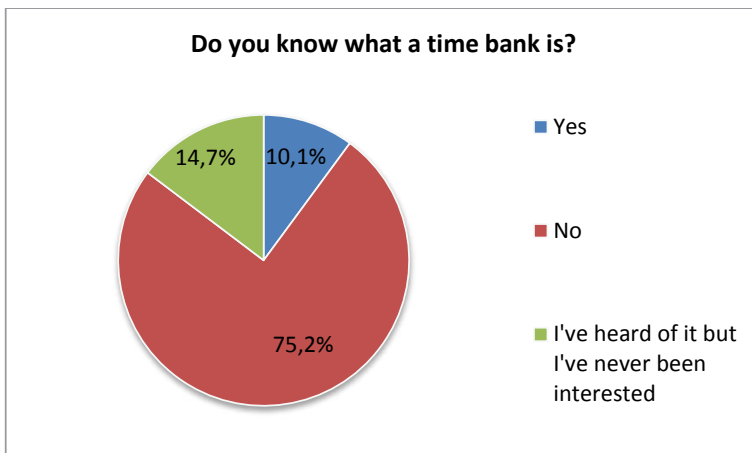
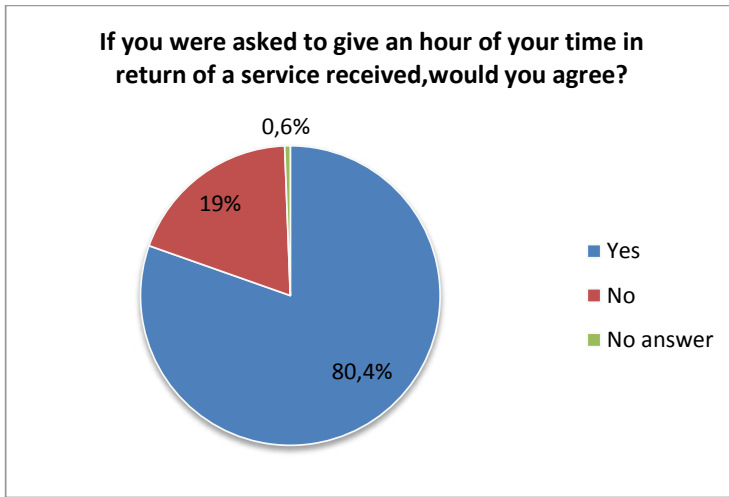
The total number of respondents to the research shows that 28% are males, 71.8% females and 0.2% transgender.

Gender		
	Frequency	Percentage
Female	1404	71.8
Male	548	28.0
Transgender	4	0.2
Total	1956	100.0

70.4% of the sample are aged between 18 and 24, 19.5% between 25 and 30, 6.7% between 31 and 40, 2.5% between 41 and 50 and 0.9% over 50. The presence of students older than 30 years is mainly explained as the result of students enrolled in post-graduate master's degree courses of first and second level, specialization courses, PF 24 courses, courses related to TFA support.



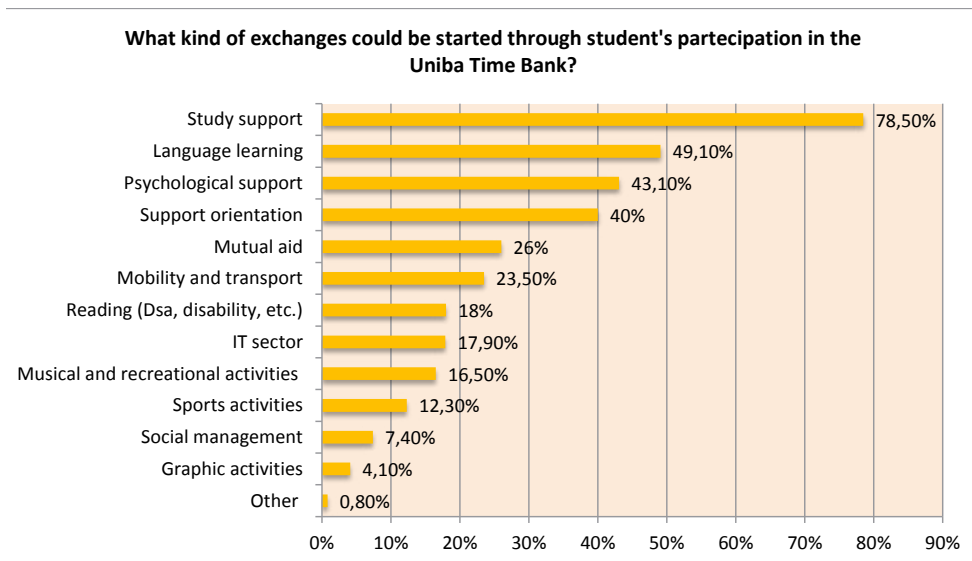
When you apply for a service received, if you were asked to return an hour of your time, you would be in favour, 80.4% would be willing to return an hour of their time for a service received and only 19.0% would not be willing to do so. 0.6% do not respond. This response clearly shows a strong willingness of students to exchange time for their academic community.



When asked if they have any idea of what a time bank is, 75.2% say they don't know what a time bank is, 10.1% say they know it while 14.7% have heard about it but never cared. From this response, it is clear that, despite the activities of diffusion of the time bank service, carried out by the Rector's delegate, through meetings in the University, the involvement of student representatives, the forwarding of informative brochures to the institutional email addresses of all Uniba students, few have come to be aware of this initiative. This raises a question: how to best structure an informative campaign to reach all university students at the University of Bari?

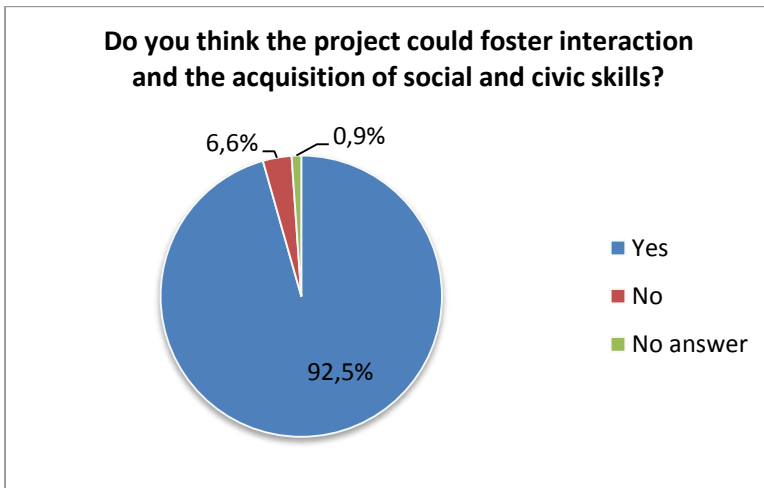
Activating non-monetary exchanges through the free participation of participants in individual activities is the basic prerequisite of the time bank. In this regard, it was asked which exchanges, according to Uniba students, could be activated to relaunch this practice based solely on the donation of one's time (the percentages were calculated on

the total number of respondents and not on the number of responses obtained). Most students would activate an exchange in support of study (78.5%), others, instead, would activate exchanges for language learning (49.1%), and others would activate exchanges of psychological support (43.1%) and guidance support (40%). With lower but still meaningful percentages, a part of the students would activate exchanges in the field of mobility and transport (23.5%), reading exchanges in support of DSA, disability, etc. (18%), in the IT area (17.9%), in musical and recreational activities (16.5%), in sports activities (12.3%), in social management (7.4%) and in graphic activities (4.1%). As it can be synthetically deduced from the chart, receiving support for study, learning a second language, receiving psychological support and orientation are among the priorities indicated by the students. Data that provide valuable information on the hardships of the new generations of students, often grown up without having developed their own method of study, with a marked difficulty in learning a second language, that cannot handle the stress that is normally associated with the activities of study and exams, and that has difficulty in taking informed decisions. This data is even more interesting, because both psychological counselling and orientation services are provided by the University of Bari.

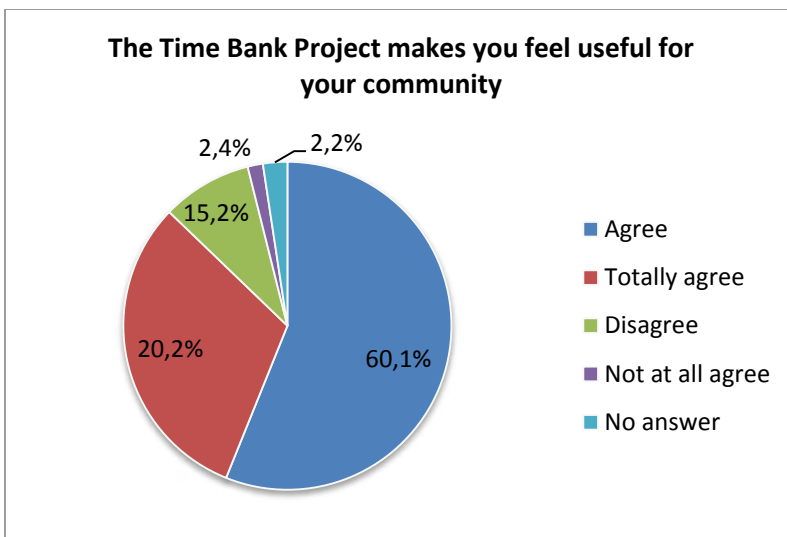


(the percentages were calculated over the total number of respondents and not over the number of responses obtained)

92.5% of the sample stated that participation in this project could lead to the acquisition of more social and civic competences, while a small part of the sample (6.6%) disagreed with this question. 0.9% do not answer. This confirms the students' perception of being able to strengthen social and civic competences through the bank of time lived as a place for meeting and relationships.

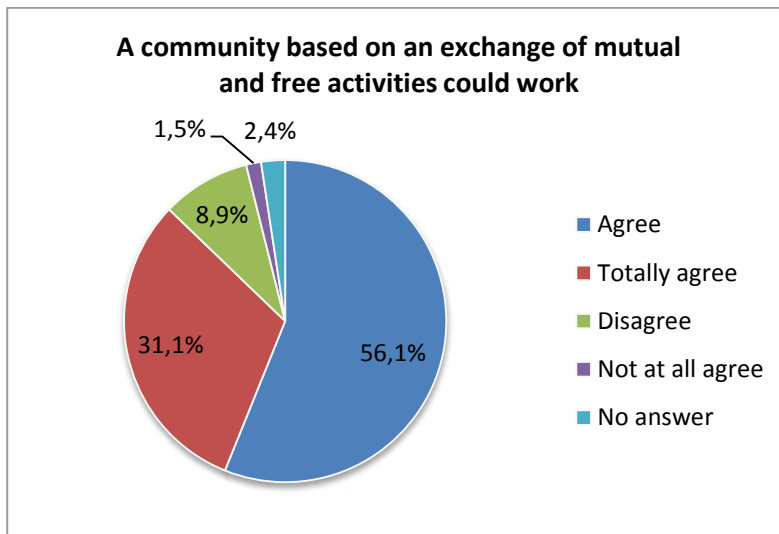


For this survey the Likert scale was used. More than 80% (positive aggregate data) stated that the time bank project would be useful for the community, 17.6% of the sample did not agree. 2.2% did not answer. This confirms the students' perception of being able to feel useful through the bank of time lived as a place of sharing, exchange, mutual help. We can mean the sense of community as a feeling that the members have of belonging and being important to each other and a shared trust that the needs of the members will be satisfied by their commitment to being together.

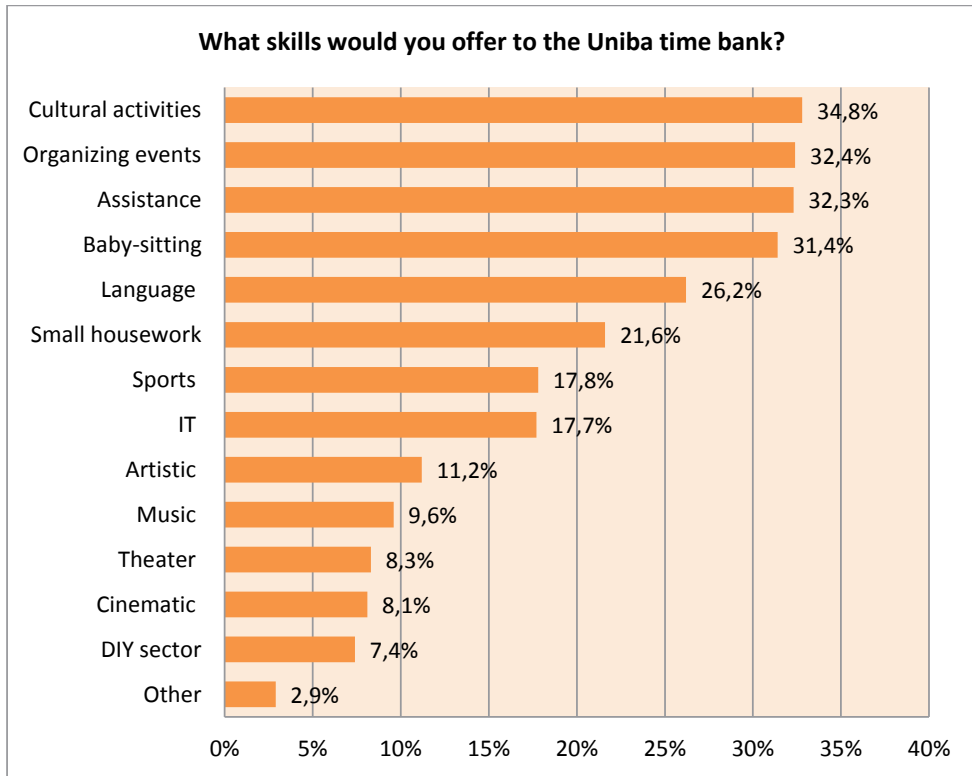


For this survey the Likert scale was used. Almost 90% of the sample said (positive aggregate data) that a community based on the exchange of reciprocal and free activities could work, while just over 10% said it could not. 2.4% did not respond. This confirms

this that students are convinced that a community based on an exchange of mutual and free activities can work and strengthen the sense of community, encourage ethical action by strengthening the common spirit of solidarity, networking the experiences and knowledge of the academic community, giving space to everyone's resources to strengthen the network of relationships that is the basis of ethical action.

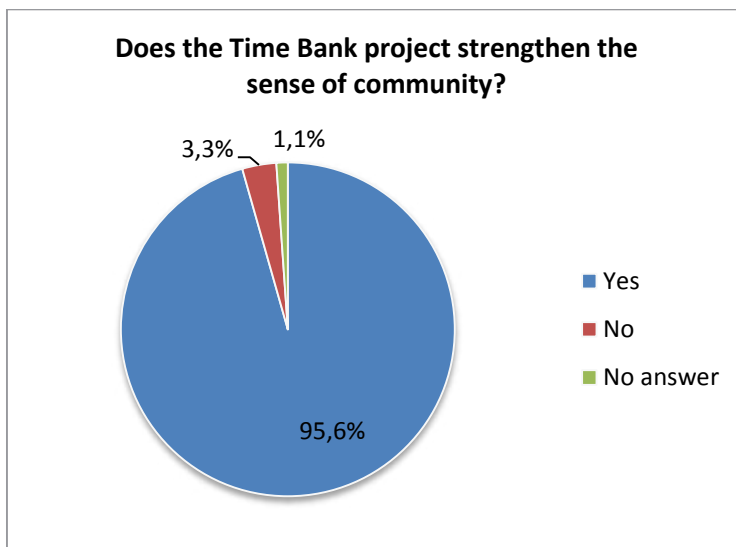


When asked about what they would offer the Uniba time bank, students replied as follows: 34.8% would offer their skills in cultural activities, 32.4% in the organization of events, 32.3% in assistance, 31.4% in babysitting, 26.2% in activities related to the native language or a second language, 21.6% in small domestic work, 17.8% in sports activities, 17.7% in activities related to information technology, 11.2% in activities related to the artistic field, 8.3% in activities related to the theatre field, 8.1% in activities related to the cinematographic field; 2.9% responded otherwise. The histogram clearly shows the wide range of skills that the student population is willing to offer the University's time bank.



(That question envisaged the possibility of providing more than one answer. The percentages were calculated on the total number of respondents and not on the number of responses obtained).

95.6%, in continuity with what was expressed in the previous questions, stated that this project strengthens the sense of community, thinks otherwise 3.3%, 1.1% did not answer. The time banks, in fact, activate solidarity and social promotion in a perspective of prevention of social disadvantage. Infact the strengths of the project will be: the capacity of the institution to establish relationships and solidarity within the university community, a generalized willingness to new initiatives, developing motivated actors and a strong capacity for involvement of students by their representatives, consolidating and spreading a strong sense of belonging to the community.



5. Conclusions

As we have seen also during the previous paragraphs, the time banks in Italy (even in the rare university experiences) are characterized by a strongly social objective. The time banks we have seen, in fact, have activated solidarity and social promotion and are placed in a perspective of: a) building trust among the members, b) creating moments of contact, relations, opportunities for meeting resulting from the fact that one knows one's neighbour, one can thus overcome that wall of mistrust and stereotypes towards those who are different from us or in any case unknown; c) of development among individuals, the sense of community, which leads more easily to the development of an active citizenship and to a social/supportive use of the territory; d) to help people to better manage their time by virtue of the fact that in today's society it seems never enough to satisfy those small daily needs not taken into account by any service but in which activities are carried out that are essential to people's lives. The basic idea behind the time bank project of the University of Bari was to set in motion a supportive network, capable of overcoming the problems of everyday life and the work of caring and well-being for everyone; to provide services and goods to those who cannot otherwise procure them due to economic, social and cultural difficulties; to create strong social ideals in the new members, as interpersonal relationships, the equalisation of all forms of knowledge and performance, care work, intercultural and intergenerational differences are valued, to the extent that they can be considered new values by those who take part in the experience. And no reforming process can be established and developed without the active and responsible participation of decision-makers, users and stakeholders. Hence the occasion to conduct the research illustrated in this paper to highlight the nature, opportunities and difficulties of organizing a University time bank starting from its main users: the students.

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