The Social Solidarity Economy (SSE) is a system that offers different approaches and practices in all areas of the economic cycle, helping to address the problems of unequal resource distribution. Against this background, Time Banks (TBs) emerge as a systematic alternative to capitalism by improving people’s living conditions through mutual aid networks and non-monetary exchanges.

This research aims to analyze the social panorama of TBs, valuing time as an exchangeable resource that contributes to the creation and strengthening of human relations. The importance of TBs is visible from the theoretical bases that sustain it: time converted into social currency, the provision of voluntary services and opportunities created for Mexico due the availability of time.

One of the main findings was that the underemployed population, people with unpaid jobs, and volunteers, among others, could belong to TBs; to achieve sustainable social impact in Mexico, efforts are required among different social actors and time needs to be established as a complementary social currency and not as a substitute.

**KEYWORDS:** Time banks, time, exchange, service(s), social currency.
RESUMEN

La Economía Social Solidaria (ESS), representa un sistema que ofrece enfoques y prácticas diferentes en todos los ámbitos del ciclo económico, coadyuvando a enfrentar los problemas de una desigual distribución de los recursos. Ante este escenario, surgen los Bancos de Tiempo (BdT) como un elemento sistemático alternativo al capitalismo, que mejora las condiciones de vida de las personas, mediante redes de ayuda mutua, e intercambios no monetarios.

El objetivo de la investigación es analizar el panorama social de los BdT, valorando el tiempo como recurso permutable, que contribuye en la creación y fortalecimiento de las relaciones humanas. Se expone la importancia de los BdT desde las bases teóricas que lo sostienen: el tiempo convertido en moneda social, la prestación de servicios voluntarios y las oportunidades para México a partir de la disponibilidad de tiempo.

Entre los principales hallazgos se encontró que la población subempleada, personas con trabajos no remunerados, voluntarios, entre otros, podrían pertenecer a los BdT; para alcanzar impacto social sostenible en México, se requieren esfuerzos entre diferentes actores sociales; e implantar al tiempo como una moneda social complementaria y no como una sustituta.

PALABRAS CLAVE: Bancos de Tiempo, tiempo, intercambio, servicio (s), moneda social.

INTRODUCCIÓN

La desigualdad en la distribución de los recursos económicos continúa siendo un factor determinante para el análisis de la pobreza. En la época actual del capitalismo, se han exteriorizado formas atípicas de marginación que profundizan la inequidad en los ingresos monetarios, representando problemas socioeconómicos de gran envergadura. Lo que significa principalmente precarización en el mercado laboral, la calidad del trabajo, discriminación de género y exclusión social, limitando el ingreso familiar, individual...
Thus, inequality has been an observable consequence of the economic crisis, but it has not been the only one. It has also deepened social, political and labor marginalization, worsening the disaggregation of human relations, historically broken by interests focused on the economy, that is, a clear social crisis, which can be seen through statistics, such as those for crime and violence. These problems can contribute to the absence of conditions for inclusive development\(^1\). Fortunately, there are different alternatives, where real public and private opportunities can be articulated with a collective sense that allows improving social and economic relations (Revilla, 2010).

One of the transformation alternatives is the Social Solidarity Economy (SSE), which recognizes the value of economic transactions without money, as in one of its most discussed mechanisms, the Time Banks (TBs). The members attribute meaning to the act of serving; they recognize each other as equals, in a space of multilaterally reciprocal exchange. The TBs are the sum of wills that, by organizing themselves, give and receive services through the unit of value “Time”, which, unlike the banknotes and coins issued by the central banks in each country, is recognized locally as a social currency\(^2\), of limited use and in certain settings (Nieto & Hernáez, 2017).

\(^1\) Inclusive development consists of strengthening the productive capacities of the vulnerable population to improve their quality of life and promote their autonomy, under conditions of equal opportunity and equitable participation (Vuskovic, 2020).

\(^2\) They are also known as currencies: alternative, community, complementary, local, parallel, etc., and are those monetary systems that are created outside of the official currencies of a country, with the aim of promoting local economic and social projects (Orzi, 2017).

De esta forma la desigualdad ha sido una consecuencia observable de la crisis económica, pero no ha sido la única, paralelamente se proyectan la marginación social, política y laboral, endureciendo la disgregación de las relaciones humanas, históricamente quebrantadas por intereses centrados en la economía, es decir, una clara crisis social, que es posible derivar su situación a través de estadísticas como la criminalidad y violencia. Estas problemáticas pueden contribuir a la inexistencia de condiciones para el desarrollo incluyente\(^1\), por fortuna, existen distintas alternativas, donde se pueden articular oportunidades reales públicas y privadas con sentido colectivo que permiten mejorar las relaciones sociales y económicas (Revilla, 2010).

Una de las alternativas de trasformación es, la Economía Social Solidaria (ESS), esta reconoce el valor de las transacciones económicas sin dinero, como en uno de sus mecanismos más debatibles, los Bancos de Tiempo (BdT). Los miembros atribuyen significados a la acción de servir, se reconocen unos a otros como iguales, en un espacio de intercambio multilateralmente recíproco. Los BdT son el resultado de voluntades que, al organizarse, dan y reci-
IMPORTANCE OF TIME BANKS AS A SOCIAL CURRENCY

The TBs were born in the United States in the 1980s, spreading rapidly through other countries in the Americas, in Europe and Asia. They propose the reconstruction of the sense of community, while improving social relations and offering realistic possibilities to correct imbalances and counteract excesses in the current economic system, calling for a new form of social revolution without violence (Cahn, 2012).

It should be noted that it is a non-profit exchange model, where services are provided and received, mainly locally, using time as a social currency, highlighted by the fact that one hour is the same for everyone (Collom, Lasker, & Kyriacou, 2016, Alcañiz, 2019).

They usually originate from two perspectives: one from the governmental sphere, that is, they are part of some project at the city council level to reinforce conciliation processes on specific issues such as health, public safety or education, against another promoted by volunteers in local neighborhood or non-profit (NP) groups who, by organizing themselves, seek insertion and mutual help in the face of a social crisis (Corrons, 2017).

Cabe señalar que es un modelo de intercambio sin fines de lucro, donde se prestan y se reciben servicios, principalmente loca-

---

3 TBs start with the experience of the “Time dollar” in the United States. The concept of “Time Dollar” was proposed by Edgar S. Cahn in the 1980s, as an evolution of the LETS (Local Exchange Trading System of Canada in 1982) barter networks with the main idea that the unit of value is time or “dollar-time” (Cahn, 2012).
Therefore, TBs question the idea that money and financial wealth are the only sources of economic security. They assume that well-being can be achieved by harnessing people’s skills and knowledge, as well as the community’s work strength. In addition, as Lietaer, Kennedy, and Rogers (2015), and González (2017) point out, the time with which the services received are remunerated does not present congenital ills such as conventional money, e.g., inflation or deflation; even when members accumulate time on behalf of themselves, the organizations themselves place a limit on the maximum number of hours and provide an incentive to mitigate the accumulated hours’ surplus, thus avoiding the effects mentioned above.

The time-for-time social currency puts out for discussion the notion that paid employment is the only work that has an economic value (Borderías, C., Carrasco, C., Alemany, & Carme, 1994, Carrasco, 1999, Carrasco, 2001, Torns, 2007, Castañeda et al., 2019). This leads to a rethinking of the value attributed to different activities that are not paid, such as housework or social work. Over time, the utility that can differentiate the work of all individuals, whether they are qualified professionals or not, becomes blurred, since the benefit of work based on trust lies in how their locality’s needs are met without the need for money (Revilla, 2010).

Through organizations that are the product of nonprofit civil initiatives, the so-called Social Solidarity Economy (SSE) has been formed; willingness is an indispensable part of its operation, but it goes, utilizing the tiempo como moneda social, resaltando que una hora es igual para todo el mundo (Collom, Lasker, & Kyriacou, 2016, Alcañiz, 2019).

Suelen originarse desde dos perspectivas: una desde el ámbito gubernamental, es decir, son parte de algún proyecto a nivel ayuntamiento para reforzar los procesos de conciliación en temas específicos como, salud, seguridad pública o educación; contra otra impulsada por voluntarios locales Sin Fines de Lucro (SFL), vecinales o de barrios que, al organizarse, buscan la inserción y la ayuda mutua ante una crisis social (Corrons, 2017).

Por lo anterior los BdT cuestionan la idea de que el dinero y la riqueza financiera, son las únicas fuentes de seguridad económica. Asumen que el bienestar se puede lograr aprovechando las habilidades y conocimientos de las personas, así como la fuerza del trabajo comunitario. Además, como lo señalan Lietaer, Kennedy, y Rogers (2015), González (2017) el tiempo con el que se retribuyen los servicios recibidos no presenta males congénitos como el dinero convencional, por ejemplo, inflación o deflación, aun cuando los socios acumulen tiempo a favor, las propias organizaciones limitan un máximo de horas e incentiva a disipar el saldo evitando los efectos antes mencionados.

La moneda social de tiempo por tiempo pone en discusión que solo el empleo remunerado es el único trabajo que tiene un valor económico (Borderías, C., Carrasco, C., Alemany, & Carme, 1994, Carrasco, 1999, Carrasco, 2001, Torns, 2007, Casta-
Beyond volunteering⁴. In this way, TBs are a mechanism of the SSE, which combine barter with voluntary actions, where every action receives a reward for services using time as social currency⁵. This is contrary to the market economy where services are offered and monetary remuneration is received in return (Corrons, 2017).

The operation of these organizations is similar to that of commercial banks. Checkbooks are used which are converted into numerical expressions to quantify and order non-profit exchanges. These are registered in a compensation box⁶ in which members’ debts and credits are determined. However, TBs are not part of a country’s financial system (Martellini, 2014).

Everyone can be part of a time bank, as long as they reside in the locality, neighborhood or area, and participate equally. As González (2017) points out, service transactions are through the solidarity time provided and when the community recognizes it as social currency, the value

---

⁴ Volunteering: activities carried out by members of an organization, selflessly with particular attention to the weakest and poorest sectors of society.

⁵ Social money is the name given to the different instruments of exchange (barter, barter with social money, time banks, mutual credits) that were developed, parallel to the use of national currency, to face the shortage or absence of money (Corrons, 2017).

⁶ It is so named in some South American and European countries; they are responsible for collecting, distributing and paying the contributions destined to the family subsidy in kind or services (González, 2017).

---

La operación de estas organizaciones es similar a la de los bancos comerciales, se
is measured in hours, half hours, quarter hours and one-eighth hours or minutes, as the case may be (Alcañís, 2019, Juárez & Lara, 2019), leaving out practices of a financial nature such as the charging of interests, exchange services for money, commissions, etc.

In addition, time becomes a type of currency that can be accumulated with certain restrictions, generating social credit; an hour granted is equal to an hour earned that can be spent or transferred to a third party when any of the services offered are requested. The dynamic begins with credit in favor. When receiving the required services, the credit is spent, and when the balance is negative, they generate debt which is necessary to pay off, that is, to provide the services that someone else requests (Primavera, 2003). Thus, available time can be transformed into credit; it is also flexible and reproductive without affecting or distorting the economic system in any fundamental way.

However, the balance of service exchanges may not balance out (to use accounting jargon). Sanz (2002) explains that some members provide services, but without making use of checks, so the transactions are not recorded. Since it is not considered as a multilaterally reciprocal commitment, it tends to resemble volunteering and increases the risk of the network disappearing.

On the other hand, with the development of technology, the placement of TBs on the Internet has increased, not only because of the ease of management, but also because they utilize chequeras las que se convierten en expresiones numéricas para cuantificar y ordenar los intercambios no lucrativos, estos se asientan como en una caja de compensación en la que se determinan deudas y créditos de los miembros. Sin embargo, los BdT no forman parte del sistema financiero de un país (Martellini, 2014).

Todas las personas pueden ser parte de un banco de tiempo, siempre y cuando residan en la localidad, vecindario o barrio y participan de manera igualitaria. Como señala González (2017), las transacciones de servicios son mediante el tiempo solidario prestado y cuando la comunidad lo reconoce como moneda social, el valor se mide en horas, medias, cuartos y octavos o minutos según sea el caso (Alcañís, 2019, Juárez & Lara, 2019), quedando fuera de lugar, las prácticas de carácter financiero como el cobro de intereses, cambio servicios por dinero, comisiones, etc.

Además, el tiempo se convierte en un tipo de divisa que se puede acumular con ciertas restricciones, generando crédito social, una hora otorgada, es igual a una hora ganada que se podrá gastar o transferir a un tercero cuando se soliciten alguno de los servicios ofrecidos. La dinámica comienza con crédito a favor, al recibir los servicios requeridos el crédito se gasta, al quedar en negativo ganan deuda por lo que es necesario abonar, es decir brindar los servicios que alguien más solicite (Primavera, 2003).

Se nombra así en algunos países de América del sur y Europa, son responsables de recaudar, distribuir y pagar los aportes destinados al subsidio familiar en especie o servicios (González, 2017).
it leads to diversifying the promotion of these collaboration systems (Gómez, 2019). This is the case of Time overflow, an open source, free and collaborative software that facilitates the operations of the associated TBs, speeding up the interaction between its users so that in-person meetings can be more easily arranged, and where it is possible to multiply the exchanges that through the physical network would be difficult to achieve.

TBs that have Information Technology (IT) record what people can do and the service they receive, and facilitate labor mobilization and social outreach. Added to this are the different recruitment methods, from contact via telephone and online searching by the members themselves, to agreements with non-governmental organizations (NGOs), in order to include members of their community as partners and co-producers with a view to the results they want to achieve.

Most TBs have physical establishments oriented to people who do not know what to offer; these are known as traditional or territorial spaces. There are also hybrid versions that combine the existence of a physical space for face-to-face exchanges and a digital platform where users interact directly without third party intermediaries.

In recent years, many TBs operate through global digital platforms and have been created under the support of start-ups, which, regardless of whether they have a greater or lesser social orientation, are identified as a business model. Some sites, such as BdT-Online (www.bdtonline.

Así se puede transformar el tiempo disponible en crédito, además es flexible y reproductivo sin afectar ni desvirtuar en lo esencial al sistema económico.

Sin embargo, el balance de los intercambios de servicio puede no cuadrar (haciendo uso del argot contable). Sanz (2002), explica que algunos miembros prestan servicios, pero sin hacer uso de los cheques por lo que no quedan registradas las transacciones. Al no considerarse como un compromiso multilateralmente recíproco, tiende a parecerse a los voluntariados y aumenta el riesgo de desaparecer la red.

Por otro lado, con el desarrollo de la tecnología, se han incrementado la inserción de los BdT en Internet, no solo por la facilidad de gestión, sino que conlleva a diversificar la promoción de estos sistemas de colaboración (Gómez, 2019). Es el caso de Timeoverflow, un software libre y de aportación mínima que facilita las operaciones de los BdT asociados, agilizando la interacción entre sus usuarios para que se dinamicen las reuniones y encuentros físicos, donde es posible multiplicar los intercambios que a través de la red física serían difíciles de concretar.

Los BdT que disponen de las Tecnologías de la Información (TIC), registran lo que la gente puede hacer y el servicio que reciben, facilitan la movilización laboral y el acercamiento social. A ello, se suman los distintos métodos de captación, desde el contacto vía telefónica y la búsqueda en línea por los mismos socios, hasta los convenios con organizaciones no gubernamentales (ONG), con la finalidad de incluir a los miembros de su
org), allow locating the closest institution with georeferenced maps, transforming registration processes from the physical to the virtual realm. However, due precautions should be taken when using information technologies to handle personal data.

Virtual TB members become multi-situated communities, with diverse meeting points. Virtual TB members participate in different places and even when they use a nickname, their registration is formalized with their real identity verified, given the desire for social relationships based on trust and good faith (Cuenca, 2011). This is unlike traditional virtual networks, where the interaction takes place in a given site (chat, forum, or blog) and users are identified in multiple ways and even with false data.

TB management and funding is varied; although most activities are free, donations are accepted for administrative management. Others have received support from associations or government entities at the city hall level. It is funded mainly for the rent or acquisition of facilities (Cahn, 2012); under this reality, it is necessary to question the role played by the government, specifically whether its participation influences the banks’ purpose of being or openly allows collective action.

The popularization of this non-monetary exchange mechanism has consolidated its establishment in more than twenty countries, managing to meet specific needs. The main services provided are: assistance for the elderly (Polo, 2019) and minors, employment training and heritage preservation.

La mayoría de los BdT cuentan con establecimientos o sedes físicas donde se orientan a las personas que no saben qué ofrecer, a estos se les conoce como tradicionales o territoriales. También existen versiones híbridas que combinan la existencia de un espacio físico para los intercambios cara a cara y una plataforma digital en la que los usuarios interactúan directamente sin intermediación terceras personas.

En los últimos años, muchos de los BdT funcionan mediante plataformas digitales globales y, han sido creados bajo el respaldo de start-ups, que independientemente de que tengan una mayor o menor vocación social, se identifican como un modelo de negocio. Algunos sitios como BdT-Online (www.bdtonline.org), permiten ubicar la institución más cercana con mapas georreferenciados, transformando los procesos de inscripción de física a virtual. Sin embargo, se deben tomar las precauciones debidas por el uso que conllevan las tecnologías de la información en el manejo de datos personales.

Los miembros de BdT virtuales, se convierten en comunidades multi-situadas, sus puntos de encuentro y reunión son diversos. Los miembros virtuales de los BdT participan en distintos lugares y aun cuando utilicen un sobrenombre, su registro se formaliza con la identidad real comprobada, buscando relaciones sociales basadas en la confianza y la buena fe (Cuenca, 2011). Contrariamente a las redes virtuales
tion to address social problems with activities such as environmental protection (Montero, 2016), addiction treatment and immigrant settlement.

**THEORIES TO APPROACH TIME BANKS**

TBs represent one of the local exchange forms of the SSE; its deep-rooted collective base determines its theorization and contextualization, as is the case of the following postulates. Cooperation is the fundamental basis of the SSE; it encourages the creation of mechanisms that generate solidarity actions. In this way, it allows two or more people to work together to attain common goals and by establishing integration standards, which achieve associative organizations as economic units that are at odds with the logic of the dominant economy (Alcañís, 2019). On the other hand, Barraza (2017) and Durlauf and Fafchamps (2005) point out that cooperation also implies a concession or payment, as in the TBs where one member grants a service to another to obtain a benefit, and generally the one who assumes the payment of the service is another member and so on, forming a service exchange network.

In the same sense, TBs are framed in the theory of collective welfare; under Pareto optimal\(^7\), people’s decisions are the result of their empirical knowledge. They assume that by increasing the well-being of an individual and the well-being of the other TB

---

\(^7\) Pareto optimal: value judgment on benevolence. See in: Teoría del bienestar y el óptimo de Pareto como problemas microeconómicos. (Reyes & Oslund, 2014).
members remaining the same, social welfare will increase (Reyes & Oslund, 2014).

By developing social practices different from those used in capitalist logic, mechanisms such as collective action, which focuses on systemic relations, emerge. These give human beings priority over the monetary realm; social movements are not only expressions of political conflicts, but also, and fundamentally, social conflicts.

Under this dynamic, collective action allows TB members to be active agents, capable first of raising awareness and then of building their social reality. TBs function with the set of local beliefs, symbols, values and meanings related to the feeling of social belonging, the “social self” and trust, transcending the social class structure (Revilla, 2010).

In Adam Smith’s work The Theory of Moral Sentiments (1759), the relationship between the individual and society is reinforced from a philosophical perspective. His argument persists in that men subsist only in society, but this does not depend on the luck and happiness of others, but rather on the concern for their own luck and happiness (Smith, 2013, Rodríguez & Berlepsch, 2014).

The social being cannot be built from a solitary environment, since the multidimensional development of human beings can only occur after coexistence with their own nature. The exchange of services (hour or fraction) in TBs is the backbone of the social movement, implicitly ideas and experiences are exchanged that create the base fundamental of the ESS, fomenta la creación de mecanismos generadores de acciones solidarias. De esta forma admite que dos o más personas trabajen juntas para conseguir metas comunes y al establecer normas de integración, que logran organizaciones asociativas como unidades económicas contrapuestas a la lógica de la economía dominante (Alcañís, 2019). Por otro lado, Barraza (2017), Durlauf y Fafchamps (2005), señalan que la cooperación también implica una concesión o pago, como en los BdT donde un socio otorga un servicio a otro para conseguir un beneficio, y generalmente quien asume el pago de la prestación de dicho servicio es otro socio y así consecutivamente, formándose una red de intercambio de servicios. En el mismo sentido, los BdT se enmarcan en la teoría del bienestar colectivo, bajo la óptima de Pareto, las decisiones de las personas son resultado de su conocimiento empírico. Asumen que al aumentar el bienestar de un individuo y permaneciendo igual el bienestar de los otros miembros del BdT, se incrementará el bienestar social (Reyes & Oslund, 2014).

Al desarrollarse prácticas sociales distintas a las utilizadas en la lógica capitalista, emergen mecanismos como la acción colectiva, que se concentra en las relaciones sistémicas. Estas privilegian al ser humano por encima de lo monetario, los movimientos sociales no solo son expresiones de conflictos políticos, sino también, y de manera fundamental, conflictos sociales.

---

7 Óptima de Pareto: juicio de valor sobre la benevolencia. Ver en: Teoría del bienestar y el óptimo de Pareto como problemas microeconómicos. (Reyes & Oslund, 2014).
awareness of one’s own being. Given this, Smith (2013) and Rodríguez and Berlepsch (2014) explain that an exchange and any human interaction arise not from a need of others, but fundamentally from an individual need.

On the theory of social exchange, Homans (1958) and Blau (1986) stand out in the literature, revealing exchange as the simple interaction between two individuals in a given space and time. On the contrary, in TBs, various activities can be involved, as long as they have the required value (Homans, 1958). This will be the time that a member invests in the service provided and that, therefore, can be charged later.

However, the TB conception has its contribution in the notion about the functionality of money, in which it is considered that banknotes and coins will cover most commercial activities, but argues that sometimes these elements will not be able to supply all human needs. Smith's (2011) ideas allow the creation of the rule that will govern any exchange: the value.

Dubois, Schor, and Carfagna (2014) point out that TBs are notable for their ability

---

8 The law of value holds that every service or good that needs to be exchanged has that quality of utility that it represents for some of the interested parties (that is, the use value), but it is identified at the same time that the transaction is negotiated, meaning the quantity of other products for which a specific service or good can be exchanged (exchange value). The value is determined based on the amount of work involved in producing the good or performing the service, in recognition of the added human activity (Smith, 2011).

Bajo esta dinámica, la acción colectiva aprueba que los socios de los BdT sean los agentes activos capaces, primero de concientizar y luego de construir su realidad social. Los BdT funcionan con el conjunto de creencias, símbolos, valores y significados locales relacionados con el sentimiento de pertenencia social, el “yo social” y la confianza, trascendiendo la estructura de clases sociales (Revilla, 2010).

En la obra de Smith, -La Teoría de los Sentimientos Morales (1759)-, se refuerza desde el ámbito filosófico, la relación entre el individuo y la sociedad. Su argumento persiste en que, los hombres subsisten solo en sociedad, pero esto no depende de la suerte y felicidad de los demás, sino más bien, en la preocupación de la suerte y felicidad propia (Smith, 2013, Rodríguez & Berlepsch, 2014).

El ser social, no puede construirse a partir de un entorno solitario, ya que el desarrollo multidimensional del ser humano no puede sino darse tras la convivencia con su propia índole. El intercambio de servicios (hora o fracción) en los BdT es la columna vertebral del movimiento social, implícitamente se intercambian ideas y experiencias que crean la conciencia del propio ser. Ante esto, Adam Smith (2013), Rodríguez y Berlepsch (2014) explican que un intercambio y cualquier interacción humana, se suscitan no por una necesidad de otros, sino fundamentalmente en una necesidad individual.

Sobre la teoría del intercambio social, destacan en la literatura Homans (1958) y Blau (1986), que exponen al intercam-
lity to form a new economy, drawing on the workforce of communities and creating a social currency based on time. While these systems are meant to be long-lasting, they emphasize that they are not intended to replace conventional money (Romero, 2001).

Another complementary concept to understand TBs is Social Capital. Fukuyama (2002) defines it as situations in which people cooperate for common purposes, based on shared norms and values. It adds a key ingredient in economic development and stable liberal democracy, inclusion, allowing the most sidelined social groups to be empowered and actively involved in well-being.

Social capital theory holds that it stimulates economic growth through a variety of channels. It facilitates coordination and cooperation for mutual benefit in the solution of social problems. By forming civic engagement networks that are organized horizontally in the TBs, they facilitate organizational conditions that use communication tools that disseminate information for the exchange of services that rests on the trust of other individuals (Sanz, 2002).

The theory of social capital, which promotes new forms of belonging, assumes the emergence of morality in the economy. Citizens and public institutions express themselves in associative and network initiatives, such as: barter, TBs, volunteering and social work, which are labeled as civic work, considering that economic events are social events (Sanz, 2002).

8 La ley del valor sustenta que todo servicio o bien que se necesite intercambiar, posee aquella cualidad por una utilidad que representa para alguno de los interesados (es decir, el valor de uso), pero se identifica al mismo tiempo, que se negocia la transacción, la cantidad de otros productos por el cual un servicio o bien determinado, puede ser intercambiado (valor de cambio). El valor se determina con base en la cantidad de trabajo dedicado a la producción del bien o la realización de servicio, en reconocimiento de la actividad humana agregada (Smith, 2011).
ANALYSIS OF TB EXPERIENCES IN MEXICO

In Mexico, TB projects have been initiatives of a political rather than social nature.

Thus, some experiences in the country have been funded with government resources (Table 1), such as the TB in Sinaloa. Corrons (2017) indicates that organizations of government origin are part of some project to strengthen conciliation processes, as is the case on the issue of public security, receiving 70% of federal economic resources from the Public Security Fund (FOSEG), delivered through the Ministry of Public Security and the remaining 30% from the Government of the State of Sinaloa (2005-2010 administration) through the Public Security Council.

Although these are not costly policies and the budget allocated by the government as part of municipal strategies is intended mainly for administrative expenses, it can be reduced or withdrawn when there are cuts in social spending. In addition, government support for this type of initiative cannot be justified unless its social and local impact is evaluated, which must consider the services demanded by users according to their needs and the services offered corresponding to their skills, aptitudes and knowledge (Sanz, 2002).

Regarding the Guadalajara TB, for its organization, it received advice from Spanish banks and was constituted by a sector of people with interest in creating an alternative economy. Unfortunately, during dialogues undertaken for its reactivation duración, destacan que no están programados a sustituir el dinero convencional (Romero, 2001).

Otro concepto complementario para comprender los BdT, es el Capital Social. Fukuyama (2002) lo define como las situaciones en que la gente coopera con fines comunes, sobre la base de normas y valores compartidos. Agrega un ingrediente clave en el desarrollo económico y la democracia liberal estable, la inclusión, permitiendo empoderar a los grupos sociales más apartados e involucrarse activamente en el bienestar.

La teoría sobre el capital social estimula el crecimiento económico a través de una diversidad de canales. Facilita la coordinación y cooperación para el beneficio mutuo en la solución de problemas sociales. Al conformarse redes de compromiso cívico que se organizan horizontalmente en los BdT, se facilitan las condiciones de organización que emplea instrumentos de comunicación que difunden información para el intercambio de servicios que recae sobre la confianza de otros individuos (Sanz, 2002).

La teoría de capital social, que promueve nuevas formas de pertenencia, supone el surgimiento de moralidad en la economía. Desde la ciudadanía y las instituciones públicas se expresan en iniciativas asociativas, así como de red, tales como: el trueque, los BdT, el voluntariado y las prestaciones sociales, que se etiquetan como trabajo cívico, considerando que los hechos económicos son hechos sociales (Sanz, 2002).
### Table 1. TB projects in Mexico from 2006 to 2020

| TB/BdT             | Period/Periodo | Characteristics/Características |
|-------------------|----------------|---------------------------------|
| Los Mochis Sinaloa | 2006 – 2009    | It emerged from the State Public Safety Council and had two branches: Los Mochis and Guasave. It had more than 400 families incorporated. |
| Toluca state of Mexico / Toluca estado de México | 2009 – 2011 | It had government funding and more than a thousand families incorporated, benefiting more than 5 thousand people. |
| Guadalajara        | 2011 – 2014    | It arose on a civil initiative with 160 members and allowed for services to be provided by cash payments, promoting the alternative economy. In January 2016, assemblies were held to reactivate the TB. |
| Mérida Yucatán     | 2015 –present / vigente | In operation since 2016, it is a Mexican, spontaneous and citizen organization funded with its own resources. |
| Tapachula Chiapas  | 2016 –present / vigente | It is an initiative of an international NGO, Transition Network Org. |
| Solidario          | 2016 –present / vigente | It emerged as a system of voluntary aid and cooperation to meet community needs, promoting the alternative economy. |

Source: Author-made based on the following portals and social networks: BdT MX, BdT Mérida and Economía Solidaria en Red.

Fuente: Elaboración propia con base en los portales y redes sociales BdT MX, BdT Mérida y Economía Solidaria en Red.

*These are the four projects that lasted more than a year and whose data have been compiled from the forums and portals related to the Social Solidarity Economy.*
in 2016, emphasis was placed on the problems that arose, such as the geographical distance between members’ homes and the lack of adherence to the organization’s guidelines, making its continuance impossible. In this regard, González (2017) would point out that TB members should preferably reside in the same locality, neighborhood or area, to facilitate meeting spaces and timely attention to the demand for services.

On the other hand, the Mérida and Solidario TBs continue to operate locally with a social philosophy; however, the information obtained from these organizations is limited, as only some of the activities carried out by their members through digital communication media, social networks or their websites can be identified. About these two cases promoted by NP societies, Revilla (2010) and Corrons (2017) pointed out that due to their civil origin what they seek is to counteract the social crisis through mutual aid and insertion, but without the use of conventional money.

In this sense, the rest of the projects in Mexico also do not present open information with which to evaluate the reasons for their interruption. It should be noted that according to Collom, Lasker and Kyriacou (2016), the participants’ greatest difficulty is that they feel that asking for help is a sign of vulnerability, and not an opportunity for a member of the community to see that his or her work is appreciated. People consider altruism to be of greater value, do not demand services and, therefore, do not know the usefulness of other members of the

**ANÁLISIS DE LAS EXPERIENCIAS DE LOS BDT EN MÉXICO**

En México los proyectos sobre BdT han sido iniciativas más de índole político que social.

De esta manera, algunas experiencias en el país han sido financiadas con recursos gubernamentales (Cuadro 1) como es el caso del BdT de Sinaloa. Corrons (2017), indica que las organizaciones de origen gubernamental son parte de algún proyecto para reforzar los procesos de conciliación como es este caso sobre el tema de seguridad pública, recibiendo un 70 % de recursos económicos federales provenientes del Fondo de Seguridad Pública (FOSEG), entregados a través de la Secretaría de Seguridad Pública y, el 30 % restante del Gobierno del Estado de Sinaloa (administración 2005-2010) a través del Consejo de Seguridad Pública.

Aun cuando no se trata de políticas costosas y el presupuesto que asigna el gobierno como parte de las estrategias municipales está destinado principalmente para gastos administrativos, se puede reducir o retirar cuando existen recortes en materia social. Además de no evaluar impacto regional de los BdT, donde se conciben a las comunidades, los perfiles de los usuarios, los servicios que favorezcan a estas iniciativas y el nivel de participación del gobierno, no será posible justificar el subsidio (Sanz, 2002).

Respecto al BdT de Guadalajara, para su organización se asesoraron con bancos españoles y fue constituido por un sector de
community, disagreeing with Edgar Cahn’s idea about TBs.

Some of the experiences in other countries have enabled the formation of knowledge networks by systematizing basic objectives that demonstrate the strength of these SSE organizations. In the case of the Red Global de la Asociación para el Desarrollo de los Bancos de Tiempo (ADBdT; Global Network of the Association for the Development of Time Banks), created and formalized in Spain in 2015, more than 45 organizations from countries such as France, Brazil, Colombia, the Dominican Republic, Spain and Ecuador have joined this network. The philosophy of the association is to take advantage of the knowledge and skills possessed by individuals who wish to participate as partners or collaborators in all TBs, and they also believe that the results of the common work can be applied in each of the regions where they are located (ADBdT, 2020).

Another important network is Time-Banks USA, founded in that country in 1995 by the Time Dollar Institute. It brings together organizations worldwide and its mission is to promote equality and build community economies through the inclusive exchange of time and talent.

Equally prominent is the network called Timebanking UK or TBUK, which is located in the United Kingdom and has a presence in 11 of its regions. The benefits it promotes are related to social justice, economic welfare and social well-being. The exchange is persons with the interest of creating economy alterna. Unfortunately during the dialogues undertaken for its reactivation in 2016, it was noted that the problems that were presented were the distance geographical between the domiciles of the associated and the lack of adherence to the lines of the organization, which made it impossible for its continuity. As a result, González (2017) would note that members of a BdT preferentially must reside in the locality, neighborhood or barrio, to facilitate the spaces of encounter and facilitate the demand of the services.

Por su parte los BdT, Mérida and Solidario, continue operating locally with social philosophy, without however, the information obtained of these organizations is limited, only some of the activities can be identified by its members through digital media, social networks or their web pages. About these two cases impulsed from the society SFL, Revilla (2010) and Corrons (2017), would note that due to their origin civil what seek is to counteract the crisis social through the help mutual and insertion, but without the use of the conventional money.

En este sentido el resto de los proyectos en México tampoco presentan información abierta con la que se evalúen las razones de su interrupción. Cabe señalar que de acuerdo a Collom, Lasker and Kyriacou (2016), the major difficulty of the participants is that they understand that asking for help is a sign of vulnerability, and not an opportunity for some member of the community to see that their work is appreciated.
applied in diverse environments so it can reach far afield.

**OPPORTUNITIES FOR THE DEVELOPMENT OF TBS IN MEXICO**

The operational structure of the TBs stimulates the skills and talents of its members regardless of their social, work or personal situation, conceiving innovative alternatives and social relationships based on trust, but above all, the workforce that, due to its peculiarities, has been excluded from the labor market (retirees, housewives, students, elderly people living alone, single mothers, newly arrived immigrants, etc.). Rey and Moreno (2017) state that the very dynamics of the capitalist economy limits the recognition of these capabilities, negatively impacting social welfare.

Assuming that TBs are important instruments for reconciling work and family life, they can be opportunities to improve the local reality of the participants, giving new meaning to unpaid work and the social function of caring for others. Under this perception, the unemployment, self-employment and underemployment rates in Mexico are analyzed, trying to locate the labor force that could join the TBs.

Data reported by the International Labor Organization (OIT, 2019) show the importance of promoting effective and efficient labor markets that generate decent work with opportunities for the labor force or economically active population (EAP). Mexico’s total population at the end of 2019 was 126,371,358 (INEGI, 2020), which, according to the sociology, the altruism, they do not demand services and, therefore, do not appreciate the utility of any other community member, discrepant with the idea of Edgar Cahn about BdT.

Some experiences in other countries have allowed to form networks of knowledge by systematizing basic objectives that demonstrate the strength of these ESS organizations. As the case of the Global Network of the Association for the Development of Time Banks (ADBdT), created and formalized in Spain during 2015, in this one more than 45 organizations of countries such as, France, Brazil, Colombia, Dominican Republic, Spain and Ecuador. The philosophy of the association is to take advantage of the knowledge and skills that people who wish to participate as partners or collaborators in all the BdT, also consider that the results of their work can be applied in each of the regions where they are located (ADBdT, 2020).

Another important network is the one created in the United States TimeBanks, founded in 1995 by the Institute of Time Dollar. It brings together organizations at an international level and has as mission: promote equality and construct community economies through inclusive time and talent exchange. Similarly, outstanding is the network called Timebanking UK or TBUK, which is found in the United Kingdom and is present in 11 of its regions. The benefits it promotes are related to social justice, economic well-being and social well-being. Otra importante red es la creada en Estados Unidos TimeBanks, fundada en 1995 por el Instituto de Time Dollar. Congrega organizaciones a nivel mundial y tiene como misión: promover la igualdad y construir economías comunitarias a través de intercambio inclusivo de tiempo y talento. Igualmente, sobresaliente es la red llamada Timebanking UK o TBUK, que se encuentra en el Reino Unido y está presente en 11 de sus regiones. Los beneficios que promueve están relacionados con la justicia social, el bienestar económico y el bienestar social.
According to ILO indicators, calls attention to the growing number of individuals who are self-employed (in 2018 they were 12.1 million, at the end of 2019 12.4 million were reported), who consider themselves as freelance workers with less probability of having a formal job (ILO, 2019).

In order to know the population with full or part time availability in Mexico, its unemployment and underemployment subsectors (Table 2) reported by the Encuesta Nacional de Ocupación y Empleo (ENOE; National Occupation and Employment Sector) in the fourth quarter of 2019 (4Q-2019) are analyzed.

The above table shows that in the 4Q-2019 there were a total of 4.29 million underemployed men and women, who would have the possibility of combining paid work and family tasks.

Table 2. Millions of unemployed and underemployed in Mexico, 2019.

| Quarter/Trimestre | Unemployed men/ Hombres desempleados | Unemployed women/ Mujeres desempleadas | Underemployed men/ Hombres subempleados | Underemployed women/ Mujeres subempleadas |
|-------------------|-------------------------------------|---------------------------------------|----------------------------------------|-------------------------------------------|
| First/Primer      | 1.13                                 | 0.76                                  | 2.4                                    | 1.28                                      |
| Second/Segundo    | 1.22                                 | 0.79                                  | 2.75                                   | 1.5                                       |
| Third/Tercer      | 1.31                                 | 0.84                                  | 2.75                                   | 1.58                                      |
| Fourth/Cuarto     | 1.17                                 | 0.77                                  | 2.75                                   | 1.54                                      |

Source: Author-made based on the National Occupation and Employment Survey (ENOE) carried out by the Instituto Nacional de Estadística y Geografía (National Institute of Statistics and Geography) (INEGI, 2019d).

Oportunidades para el desarrollo de los BDT en México

La estructura operativa de los BDT estimula las capacidades y talentos de sus miembros sin importar su situación, social, laboral o personal, concibiendo alternativas innovadoras y relaciones sociales basadas en la confianza, pero, sobre todo, la fuerza de trabajo que por sus peculiaridades ha quedado excluida del mercado laboral (jubilados, amas de casa, estudiantes, ancianos que viven solos, madres solteras, inmigrantes recién llegados, etc). Rey y Moreno (2017), exponen que la propia dinámica de la economía capitalista limita el reconocimiento de esas capacidades, impactingo negativamente en el bienestar social.
employment with bartering of services in their community, since they meet the requirement to be an active TB member, namely time availability.

With this, even though the ENOE, due to its methodology, does not specifically break down those who depend economically on the unemployed population, that is, those who are their dependents, children, spouse or parents, it is likely that they have other people under their responsibility regardless of kinship. According to the Consejo Nacional de Población (National Population Council) (CONAPO, 2019), 31.4% of the population are minors (0-17 years) and life expectancy in Mexico is 75 years, so it is assumed that the services that could be demanded would be related to childcare, eldercare, education and health.

INEGI (2019b) presents net figures reflecting the value of unpaid work (UNW) that people would have obtained by providing services related to domestic and care work, production of self-consumption goods and work performed by children between 5 and 11 years of age during the year 2018⁹, which would be 2 601 billion pesos, representing 23.5% of the Gross Domestic Product (GDP) for that year.

Derived from the above, the unpaid Time invested by men and women in urban and rural areas is equivalent to approximately 2 868.75 million unpaid hours (Figure 1).

Asumir que los BdT, son instrumentos importantes para la conciliación laboral y familiar, pueden ser oportunidades para mejorar la realidad local de los participantes, resignificando el trabajo no remunerado y la función social del cuidado de los demás. Bajo esta percepción se analizan los índices de desempleo, autoempleo y subempleo en México, tratando de ubicar la fuerza laboral que podría sumarse a los BdT.

Los datos reportados de la Organización Internacional de Trabajo (OIT, 2019), señalan la importancia de impulsar mercados laborales eficaces y eficientes, que generen trabajo decente con oportunidades para la Fuerza Laboral o Población Económicamente Activa (PEA). La población total en México, al cierre de 2019, fue de 126´371 358 personas (INEGI, 2020), que, de acuerdo con los indicadores de la OIT, llama la atención el creciente número de individuos que se auto emplean, (en el 2018 eran de 12.1 millones, al cierre de 2019 se reportaron 12.4 millones) que se consideran como trabajadores por cuenta propia con menores probabilidades de tener un trabajo formal (OIT, 2019).

Con la finalidad de conocer a la población con tiempo total o parcial disponible en México, se analizan sus subsectores de desempleo y subempleo (Cuadro 2) que reporta la Encuesta Nacional de Ocupación y Empleo (ENOE) en el cuarto trimestre de 2019 (4T-2019).

El cuadro anterior refleja que en la 4T-2019 había un total de 4.29 millones de hombres y mujeres subempleados, que

---

⁹ Satellite Accounts 632/19, INEGI, November 28, 2019 (INEGI, 2019b).
In addition to identifying that a large part of the country’s UNW consists of household tasks (food preparation and household maintenance), which account for 46% of the total, there is also a significant percentage dedicated to volunteer and support work (38%). In this aspect, the establishment of a TB network in Mexico would recognize these two fifths of UNW, value them, and reward them through the bank for every hour of their work, enabling them to be rewarded with some other service they may require. The work done by others does not have to be limited to just giving, but can become a reciprocal system that creates benefits for society.

Con esto, a pesar de que la ENOE por su metodología no desglosa específicamente quienes dependen económicamente de la población desocupada, es decir quienes están a su cargo, hijos, cónyuge o padres, es probable que tengan bajo su responsabilidad a otras personas sin importar el parentesco. De acuerdo con el Consejo Nacional de Población (CONAPO, 2019), el 31.4% de la población son...
In this regard, it is appropriate to analyze the behavior of 10% of the time spent on volunteer work, in order to identify opportunities for the services offered and demanded. INEGI (2019c) reported that, in 2018, 2,440,431 people worked as volunteers in Non-Profit Institutions (NPIs), of which 5.25% contributed time in public organizations and 94.25% in private organizations. Knowing the population of volunteer workers and their distribution by social purpose group allows determining the number of people who already spend part of their time in creating some kind of welfare (Figure 2).

The last analysis shows that 49% of the altruistic population is mostly made up of people who belong to religious associations and individuals who are doing social service in Non-Governmental Organizations (NGOs) and public institutions, which, unlike TBs, do not allow for the possibility of reward for the planned action of helping another and, therefore, the reciprocity action is not executed.

The largest participation in NP volunteer work is concentrated in religious activities, with 1,188,490 people, followed by social services with 378,367 people; the lowest participation of 36,606 people is in activities related to culture and recreation.

---

10 According to Mexican legislation, Non-Profit Institutions (NPIs) are social organizations that by custom do not distribute the surpluses that could be generated; they are separate from government, and are self-managing, free and democratic (Law for the promotion of activities carried out by civil society organizations, 2018).
Derived from the above, a scenario can be envisaged where TBs are aimed at, firstly, the population with full or part time availability such as the underemployed EAP, and, secondly to the EAP who, by conviction, give their time to volunteering. All of them represent, according to the analysis of INEGI’s (2019e) information for 2018, 5.5 billion pesos annually.

**CONCLUSIONS**

Like other SSE entities, TBs should be understood as limited vehicles of social change, as they do not counteract or re-

labores, consiguiendo ser recompensa-
dos con algún otro servicio que pudieran requerir. El trabajo realizado por los de-

más, no tiene por qué quedarse en solo
dar, sino que puede convertirse en un
sistema recíproco, que crea beneficios
para la sociedad.

Conviene en este sentido analizar el
comportamiento del 10 % del tiempo de-
dicado al trabajo voluntario, para identi-
car las oportunidades sobre los servicios
ofrecidos y demandados. INEGI (2019c) re-
portó que, en el año 2018, las personas que
trabajaron como voluntarios en Institu-

![Figure 2. Per capita value of volunteer work in private nonprofit institutions, by social purpose group.](image-url)
place the overall economy. Nevertheless, there are anti-capitalist propensities, since the work represented in hours allows for an inclusive and mutual panorama to be established. The slogan of an hour for an hour represents a radical change from the current economic situation; regardless of the skill or service provided, the value is the same and therefore reduces the gap between social classes, ages and levels of education.

The TBs’ innovative proposal is repositioning collective action for the population that is outside the conventional economic system. It is necessary to position the concept of value in non-monetarily rewarded work, as a genuine social currency and the non-quantitative value of time.

In the construction of social capital, one element that stands out is the participation of the women’s sector, unemployed or underemployed that from the home performs voluntary work and barter of non-formalized services in a TB. These conditions provide opportunities to be an active member of these SSE organizations, in the search to meet certain needs, but also due to an interest in creating social ties that can promote alternative labor markets, associated with a global movement that seeks social welfare. In this sense, complementary proposals can be developed, such as those promoted in local product fairs, with the intention of empowering the most vulnerable groups affected by the capitalist system.

The key to the success of TBs is that the exchange networks are at the local...
level with a significant supply of participants, since the higher the density of users the greater the likelihood of obtaining the services that are needed and desired. Likewise, the empowerment offered by technological tools in developed countries suggests a cheaper and safer way to carry out the administration of these organizations, than the experiences that have been formalized in Mexico, where it has not been possible to achieve projects that last precisely due to these factors: distance reduced the capacity of the TB in Guadalajara, whereas the funding and management provided by the government undermined the TB in Sinaloa.

Solidarity organizations need to work autonomously, and while they can accept government support, they must maintain humanistic guidelines and manage in relation to the true needs of the communities. There are many advantages offered by free banking network applications and software in Spain and the United States, including interaction with other associations in the world, available for use in future projects in Mexico.

There is some uncertainty about the direction of TBs in the world, because as their popularization increases and they become more dynamic, it is necessary to know about their interrelationship with other social actors, in order to identify whether they can become a transition space between smaller or larger social paradigms or with possible risks and failures.

Derivado de lo anterior, se puede vislumbrar un escenario donde los Bdt están destinados en primer lugar, a la población que dispone de tiempo total o parcial como los PEA subempleados, y en segundo lugar a los PEA que por convicción prestan su trabajo en voluntariados. Todos ellos, representan de acuerdo con el análisis de la información de INEGI (2019e) del año 2018, 5.5 billones de pesos anuales.

**CONCLUSIONES**

Al igual que otras entidades de la ESS, debe entenderse que los BdT son vehículos limitados de cambio social, ya que no contra-rrestan o reemplazan la economía general. No obstante, hay propensiones anticapitalistas, ya que el trabajo representado en horas permite establecer un panorama incluyente y de mutualidad. El lema de una hora por una hora representa un cambio radical de la situación económica actual, independientemente de la habilidad o servicio prestado, el valor es el mismo y, por lo tanto, reduce la brecha entre clases sociales, edades y niveles de instrucción.

La propuesta innovadora de los BdT se encuentra reposicionando la acción colectiva para la población que se encuentra al margen del sistema económico convencional. Es necesario posicionar el concepto del valor en el trabajo no recompensado monetariamente, como una auténtica moneda social y el valor no cuantitativo del tiempo.

En la construcción de un capital social, se destaca la participación del sector femenino, desocupado o sub ocupado que desde el
REFERENCES / REFERENCIAS

ADbdT. Red Global de la Asociación para el Desarrollo de los Bancos de Tiempo, (2020). http://adbdt.org/red-global-de-bancos-de-tiempo

Alcañiz, G. (2019). Las monedas sociales en la Economía Social y Solidaria: más allá de la reciprocidad, entendiéndolo más allá de la reciprocidad, entendiéndolo más allá de la reciprocidad, entendiéndolo más allá de la reciprocidad. Revista Antropología Social, 28(2), 275-295. Doi: 10.5209/raso.65615

Banco del Tiempo de Mérida - http://www.bdtmeridayucatan.org

Banco del Tiempo MX - http://www.bancodeltiempomx.jimdo.com

Blau, P. M. (1986). Exchange and power in social life. Estados Unidos: Transaction Books.

Borderías, C., Carrasco, C., Alemany, & Carme (1994). Las mujeres y el trabajo: rupturas conceptuales. Barcelona España: Icaria.

Cahn, E. (2012). Dinero que no tiene precio: los bancos del tiempo en épocas de cambio (2ª ed. electrónica). España: Asociación Salud y Familia. Obtenido de http://www.vivirsi-nempleo.org

Carrasco, C. (1999). Mujeres y economía. Nuevas perspectivas para viejos y nuevos problemas. Barcelona, España, España: Icaria

Carrasco, C. (2001). La sostenibilidad de la vida humana: ¿un asunto de mujeres? Revista Mientras Tanto, 82, 43-70.

Castañeda, M., Mujika, I., Martínez, T., Daño-beitia, O., Cardona, I.,..., Gómez, D. (2019). Otras formas de (des)aprender: Investigación feminista en tiempos de violencia, resistencias y decolonialidad. España: Universidad del País Vasco – hegoa.

Collom, E., Lasker, J. N., & Kyriacou, C. (2016). Equal time, equal value: Community curren-

hogar desarrolla trabajo voluntario y trueque de servicios no formalizados en un BdT. Estas condiciones brindan oportunidades para ser miembro activo de estas organizaciones de la ESS, en la búsqueda de satisfacer ciertas necesidades, pero también debido a un interés de crear lazos sociales que puedan fomentar mercados laborales alternativos, asociados a un movimiento mundial que busca el bienestar social. En este sentido pueden desarrollarse propuestas complementarias como las promovidas en las ferias de productos locales, con la intención de empoderar a los grupos más vulnerables y afectados por el sistema capitalista.

Resultan claves fundamentales para el éxito de los BdT, que las redes de intercambio se encuentren a nivel local con una oferta importante de participantes, pues a mayor densidad de usuarios es más probable obtener los servicios que se necesitan y se desean. Asimismo, el empoderamiento que ofrecen las herramientas tecnológicas en países desarrollados sugiere una manera más económica y segura de llevar a cabo la administración de estas organizaciones, que las experiencias que se han formalizado en México. En el país no ha sido posible conseguir proyectos que perduren debido precisamente a estos factores: la distancia mermó la capacidad del BDT en Guadalajara, así como el financiamiento y dirección a cargo del gobierno en el caso del BDT en Sinaloa.

Es necesario que las organizaciones solidarias trabajen con autonomía, y si bien pueden admitir el apoyo gubernamental, deben mantener lineamientos humanísti-
cies and time banking in the US. (1a ed.). U.S.A. Routledge.

Corrons, A. (2017). Monedas complementarias: dinero con valores. En Revista Internacional de Organizaciones, 18, 109-134.

Cuenca, C. (2011). Bancos de Tiempo: una reflexión desde la Psicología Social Crítica: Dificultades, éxitos e impacto de los Bancos de Tiempo españoles. Obtenido de http://www.vivirsinempleo.org

Dubois, E. A., Schor, J. B., & Carfagna, L. B. (2014). New Cultures of Connection in a Boston Time Bank. En J. B. Schor y C. J. Thompson (Eds.), Practicing Plenitude, (95-124). Estados Unidos: Yale University Press.

Durlauf, S. N., & Fafchamps, M. (2005). Social capital. Handbook of Economic Growth, vol. 1B (pp. 1639–1699). Holanda: Elsevier.

Fukuyama, F. (2002). Social Capital and Development: The Coming Agenda. En SAIS Review, 22(1), 23-37.

Gómez, V. (2019). Nuevas tecnologías, nuevas redes de interacción social. Revista Universidad Pontificia Bolivariana, 58(158), 133-149.

González, C. E. B. (2017). Cooperación, políticas ciudadanas y públicas (bancos de tiempo y moneda social). Estudios Políticos, 41, 55-79.

Homans, G. C. (1958). Conducta social como intercambio. En The American Journal of Sociology, 63, 597-606.

Instituto Nacional de Estadística y Geografía, INEGI (2019d). Encuesta Nacional de Ocupación y Empleo (ENOE).

Instituto Nacional de Estadística y Geografía, INEGI (2019c). Encuesta Nacional de Ingresos y Gastos de los Hogares (ENIGH).

Instituto Nacional de Estadística y Geografía, INEGI (2019b). Cuenta Satélite del Trabajo No Remunerado de los Hogares de México (CSTNRHM).

Instituto Nacional de Estadística y Geografía, INEGI (2019a). Cuenta Satélite de las Instituciones Sin Fines de Lucro de México (CSISFLM).

Instituto Nacional de Estadística y Geografía, INEGI (2019). Ley para el fomento de las actividades realizadas por organizaciones de la sociedad civil, (2018). DOF del 24/04/2018.

Lieten, B., Kennedy, M., & Rogers, J. (2015). El dinero de la gente. Barcelona España: Editorial Icaria

Existe cierta incertidumbre del rumbo de los BDT en el mundo, pues a medida que se incrementa su popularización y el crecimiento de su dinámica, falta conocer su interrelación con otros actores sociales, para identificar si puede convertirse en un espacio de transición entre paradigmas sociales de menor o gran extensión o con los posibles riesgos y fallas.
Martellini, M. (2014). Los bancos del tiempo en España: combatiendo la recesión con la moneda social. CMC Senior Theses. 816. España.

Montero, L. (2016). Bancos del tiempo y huertos urbanos como herramientas para el trabajo social en la intervención gerontológica. Documentos de trabajo social: Revista de trabajo y acción social, (57), 19-37.

Nieto M. A., & Hernáez, J. (2017). Monedas virtuales y locales: las para monedas, ¿nuevas formas de dinero? Recuperado de https://www.bde.es/f/webbde/GAP/Secciones/Publicaciones/InformesBoletinesRevistas/RevistaEstabilidadFinanciera/18/NOVIEMBRE/Monedas_virtuales_ylocales_las_paramonedas.pdf

Organización Internacional del Trabajo, OIT (2019). Perspectivas sociales y del empleo en el mundo. Estimaciones modeladas de la OIT. Obtenido de https://www.ilo.org/wesodata/definitions-and-metadata

Orzi, R. (2017). ¿Otra moneda para “otra economía”? La necesidad de las monedas complementarias para el desarrollo sostenible de los emprendimientos de la economía social y solidaria. Revista Electrónica del Departamento de Ciencias Sociales UNLu, 4 (03), 155-171.

Polo, E. (2019). Banco de la Experiencia. INFAD Revista de Psicología, 1(3), 29-36.

Primavera, H. (2003). Riqueza, dinero y poder: el efímero milagro argentino de las redes de trueque. Argentina: Prometeo Libros, UNDP.

Reyes, O., & Oslund, F. (2014). Teoría del bienestar y el óptimo de Pareto como problemas microeconómicos. En Revista Electrónica de Investigación en Ciencias Económicas Abriendo Camino al Conocimiento Facultad de Ciencias Económicas, 2(3), 217-234.

Revilla, M. (2010). América Latina y los movimientos sociales. El presente de la rebelión del coro. En Nueva Sociedad. 227, 51-67.

Rodríguez, A., & Berlepsch, V. (2014). Social Capital and Individual Happiness in Europe. En Journal of Happiness Studies, 15(2), 357-386.

Romero, A. (2001). Contribución conceptual al estudio de las monedas locales. CAYAPA, En Revista Venezolana de Economía Social, 2, 1-13.

Sanz, G. (2002). Las asociaciones de Banco de Tiempo: entre la reciprocidad y el mercado. En ÉNDOXA, 15. 153-163.

Smith, A. (2011) La riqueza de las naciones. Madrid. Alianza Editorial.

Smith, A. (2013) La teoría de los sentimientos morales. Madrid. Alianza Editorial.

Torns, T. (2007). El cuidado de la dependencia. Un trabajo de cuidado. Revista Mientras Tanto, 103, 33-43. Obtenido de https://core.ac.uk/download/pdf/78526002.pdf

Vuskovic, P. (2020). Distribución del ingreso y opciones de desarrollo. El Trimestre Económico, 87(345), 249-275. doi:10.20430/ete.v87i345.1026