### DOING ECONOMIC RELATIONS OTHERWISE

### **Everyday Politics of Solidarity in the TEM Currency Network in Volos, Greece**

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Recent scholarship on Southern Europe focuses on economic crisis and contestations of hegemonic economic and political arrangements. Solidarity features prominently in these accounts as a notion of opposition to austerity and recession. This article uses solidarity as an entry point, and then shifts attention to the everyday politics of its enactment in the TEM complementary currency network. The article presents three sets of challenges faced by network members: moral discourses around debt, disregard of communal labour and hierarchies created through economic inequalities among network members. The discussion of these challenges places resistance and solidarity in larger discussions about capitalist economies and hegemonic thought and practice that go beyond the discussion of solidarity in Greece and Southern Europe.<sup>1</sup>

Keywords: solidarity, resistance, Greece, LETS, austerity

It is another market day, and we are sitting in one of the two buildings made available to the TEM currency network by a state organization. Giannis² turns his office chair towards me, away from the monitor that displays transactions in a banking online interface. He sighs and says: "We wanted a revolution and organized a central bank." His statement sinks in as we watch some network members go through a pile of second-hand clothes, arranging products for sale on their sales desks, cleaning them of the white flakes of paint that snow from the wall. (Fieldnotes, Volos, February 2014)

In this article, I examine the everyday politics of solidarity in a Local Exchange and Trading System

(LETS),<sup>3</sup> a network for trading in a complementary currency. Network members organize the TEM (*Topiki Enallaktiki Monada* meaning Local Alternative Unit) as a form of resistance to eurozone capitalism and austerity policies. By invoking notions of solidarity (*allilengi*) as the guiding principle for their actions, my interlocutors attempt to create a new form of relational arrangement that would allow them to do economic relations otherwise than under the prevailing (euro) economy.

However, and as indicated by the opening quote, network members face serious challenges in enacting their differing ideas about what solidarity entails and how it should be practised. Focus on these challenges allows me to discuss the relation between dominant economic thought and alternative practice, which is especially significant when the conditions of provisioning are increasingly difficult everyday due to the fall of incomes in Greece. I argue that an essentialist view on solidarity and resistance, focusing solely on its bright sides, effects a narrow understanding of the everyday struggle of coping with deteriorating economic conditions.

In the article, I briefly introduce the euro crisis as economic and political context, and the TEM network as a strategy of resistance to the dominant (euro) economy. I then discuss resistance and solidarity in recent literature to argue for understanding these notions as both features of social relations and narratives that guide practices. This perspective allows me to present three major challenges that the network faces in attempting to do economic relations otherwise. These three - moral discourses around debt, disregard of communal labour and hierarchies created through economic inequalities among network members - are especially instructive for an analysis of hegemony, capitalism and an anthropology of living in austerity and recession beyond the Greek case. The ethnographic material I use in this article is from doctoral fieldwork undertaken in the Greek city of Volos between February 2014 and March 2016, where my fieldwork focused on urban household provisioning and economic strategies, among them the TEM network, to cope with recession and austerity.

Initially, some context should be provided regarding the recent developments that resulted in a downward spiral in household incomes in Volos and Greece at large. These political and economic developments are crucial as frames for understanding the TEM network and its economic and symbolic significance.

### The Greek Crisis

From its beginnings as a political idea (Dodd 2005), the euro was designed to be an all-purpose money that served as a medium of exchange in global and domestic trade, a unit of account, a store of value and standard of payment (Holmes 2014: 593). The eurozone brought together countries that differed in their economic make-up (Dyson 2010: 598ff.), and one central aspect of the currency union was that the in-

their debt to private and institutional lenders should converge. The strategy was to allow those countries that formerly had high interest rates to refinance with cheaper credit. Greece joined the eurozone in 2001 and for some years, it seemed as if this strategy was working out.<sup>4</sup> Yet, when the newly elected Greek government announced in 2009 that government debt was higher than previous governments had reported, international lenders reacted by increasing interest rates for the country's loans due to the growing risk that Greece would not avoid default.

European states stepped in to refinance lending banks, and the resulting admixture of private and state debt has been called the "eurocrisis" (Preunkert & Vobruba 2015: 219-220). However, another reason exists underlying the development of the crisis: the attribution of blame solely to debtor states, to the exclusion of creditors or other implicated parties (Lapavitsas 2012). In the case of Greece, the vicious cycle of debt refinancing was exacerbated due to the scale of debt (as of 2018 the loans offered by the European Union and the IMF to the Greek government exceed 323 billion euro), and by the attempts at economic restructuring through politics of austerity. Since 2009, the Greek state has reduced government expenses, and, since the signing of the first debt Memorandum with the so-called Troika - consisting of the European Commission, the International Monetary Fund and the European Central Bank - this has occurred on an unprecedented scale. Pushed by other European countries as well as the Troika, the Greek parliament has passed neoliberal reforms at a breath-taking pace. Such measures have included cutting state salaries, firing thousands of state employees, privatization of state assets, and extracting money from the social insurance system, among others. Many observers, including my interlocutors, initially welcomed reforms, as these had been promoted as necessary dissolutions of cartels, clientelist systems, and other economically undesirable entities. That was before an economic catastrophe unfolded that contracted the Greek GDP by 27.3% between 2008 and 2015 (ELSTAT 2016) and left many puzzled at the speed at which their jobs were rendered obsolete, their businesses failed, and their incomes dramatically decreased, to the point that most of my interlocutors in 2016 reported that their incomes had fallen over 40% from previous levels.

Greece slashed state spending on social programmes, including employment programmes, lowered wages and pensions, and reregulated social and economic policy. State spending was cut back mainly at what Bourdieu calls the "left hand of the state" (Bourdieu 1998: 1ff.), namely, social services, public health, and education. The effect was an increased burden on close social networks, and especially kin ties, to assume these former state functions (Hajek & Opratko 2013: 49f.). This is the structural context for the transformations currently affecting local economic structures in Volos, Greece, where my field site was located. Bereft of opportunities to raise their income, and sobered by the resource conflicts that developed in many close social networks, the members of the TEM complementary currency were mounting resistance to the consequences of recession and austerity, as well as attempting to support each other emotionally and economically.

### The TEM Complementary Currency Network

In 2010, a group of people from different walks of life met at a demonstration against austerity measures planned by the Greek government in Volos. Some knew each other before but it was during their reflection on the protests that they came together as a group, united by their desire to "do something" to change their situation. Indignant about the harsh stance of the Troika and the Greek government, they concluded that the time had come to become active in organizing an economic mechanism that would grant them relative autonomy from the unfolding crisis. Ideally, it would allow them to establish economic relations between them that would bring about a more solidaristic way of doing economic relations. This was the birth of the Network for Exchange and Solidarity in Magnisia (Diktio Antallagon kai Allilengis Magnisias).

Meetings were held, and soon the group decided to begin a venture as a LETS (Local Exchange and Trading System), a mechanism by which they could create a new means of exchange to pay other members of their group for services and products. This means of exchange was named the TEM (Local Alternative Unit). A LETS is a trading network administered through online software. Each member is registered as a user with an account. Usually, as is the case of the TEM network, this account has a balance of zero when opened. Money is created by allowing these accounts credit up to a predefined limit. If two transactors agree on a service and its price, the service provider gets the amount in positive balance and the account commissioning the service is debited with the same amount, which may leave it with a negative balance. That means that the total sum of currency in the network is always zero, as accounts balance out (North 1999: 69). Whereas I have to leave aside discussions in the anthropology of money<sup>5</sup> here, these aspects of the TEM are key to the debates within the group of organizers about the TEM as money.

Besides the electronic infrastructure, the TEM network maintained two one-storey buildings where an open market was held twice weekly, a seminar room where lessons and workshops were given, and several living quarters for people who had been homeless.<sup>6</sup> Although the network was founded to administer the currency, many activities organized by network members became loosely associated with the TEM. Among these was the Solidarity Kitchen of Volos (*Kousina Allilengis Bolou*). Another activity organized by members of the TEM was a programme to support stray dogs, which were fed and given veterinary treatments by members.

Complementary currency networks are a recent phenomenon in Greece; most networks started in 2010, coinciding with the effects of austerity and recession. In her dissertation, Irene Sotiropoulou documented 33 groups (2012) and Thanou, Theodossiou and Kallivokas (2013) found 20 LETS and 11 time-banks. The TEM is the biggest of these networks. In early 2016, the TEM had 881 members, of which around 300 were active in trading. Around 50 members were regulars to the market, operating stalls there or coming to sell or buy food. The core group of people active in meetings, the running of the system and working groups were about 20 people. These were consistently aiming at including members in the de-

cision processes of the network. The network aimed at being inclusive and democratic and most decisions were made through consensus. Yet, for running the technical infrastructure and public relations, one and at times two people were elected coordinators. Decisions were made mostly during meetings on Wednesdays, held when members sent requests for such meetings to the coordinators, or through a messaging board in the online infrastructure. Most of those were requested by members of the core group. Structural questions were discussed in general assemblies, which were held irregularly.

The membership base were people from lower classes or lower middle classes, around a third being self-employed, a third unemployed and a third public employees, students or retired (my observations match the work by Uesaka 2013: 23). Although there were some members in their twenties and thirties, the age of members tended to be forty and higher. In the core group, more women than men were active. Reasons and motivations for members were generally economic motives as well as social and political values and emotional support such as after a divorce or business default (for a more detailed discussion, see Flierman 2014: 23ff.).

The TEM founders also created a master account that would pay for communal work, for example work administrating the software, recording transactions, and maintaining the premises on which network members held their market twice weekly. While user accounts had a credit limit, the master account did not. Theoretically, unlimited amounts of money could have been created by this master account. To counter the possibility of inflating the value of the currency, the TEM was pegged 1:1 to the euro, and the organizing group kept an eye on how much the master account was in negative balance. Although discussions about using a form of paper money surfaced in summer 2015, the network's members decided not to pursue it, due to concerns about the cost of printing money, and the risk for fraud.

I joined the network in February 2014, which entailed filling in a form and paying a five-euro membership fee, whereupon I was permitted to post offers in the online directory of members where other

members could see and request them. At that time, it was clear that the TEM membership was bound by more than merely economic relations, based upon their transactions. Social relations between a group of around 50 members, who were regulars at the market and meetings, had considerable non-commercial aspects as well. Often, members would give their services or products for free if someone could not afford their price, and would sometimes agree not to charge each other at all for services rendered among friends.

### Fight the Power! But where is it?

The members of the TEM network framed their actions as resistance. When I joined the network four years after its foundation, their notion of resistance did not rest on a binary view of power or an "us versus them" attitude. Rather, resistance meant complex negotiation of the material and symbolic aspects of living in a capitalist economy in recession and with an austerity government. Whereas TEM members meant that their way of doing economic relations was in direct opposition to the prevailing capitalist economy, they were aware of the ambivalences of such a stance. As incomes fell and households needed to save themselves, TEM members struggled to provision themselves with necessary goods and services.

The TEM market mechanism thus was, in addition to being a community network and an attempt to enact solidarity, a way for members to substitute costs to better cope with the economic difficulties they faced. These difficulties were manifold, but the one that had direct consequences for the TEM was the lack of available income in euro. Household incomes had fallen drastically, leaving the larger part of my interlocutors with incomes reduced to less than 40% of their pre-recession income. Some lost all their income, while others struggled with a loss of customers, pressure at the workplace, or stagnation in sectors that employed day labourers. The dreams and aspirations of TEM members did not differ from those of other people in similar economic situations. Parents feared their children might not succeed in school, and thus suffer reduced economic prospects in general, and so some paid for private tutors. They

used euro, TEM, and sometimes avoided payment, if they could recruit tutors to support them. They would go on time-consuming searches for second-hand clothing to project the impression they could afford new garments. Enterprises that advertised their products in TEM explained this decision as both a show of support and a relatively cheap way to advertise to customers who might pay in euro, if not during the recession, then perhaps afterwards. Given that access to basic necessities – housing, water, staple food, electricity, heating and transportation – was dependent on available money and liquidity, the fact that these households managed to cope can be considered a major achievement.

The TEM allows some to provide for themselves without spending euro, to an extent that gives them considerable autonomy from wage labour on the primary (euro) market. However, I met no-one who was altogether free from such labour. The households involved use the TEM as one strategy among others for making ends meet. As mentioned above, the retreat of the market and the state from offering or improving access to key goods and services has been answered by an increase in provisioning through kin and friendship ties. These involve a larger spectrum of practices that, in the case of the Volos households I worked with, included a reinforcement of gender roles, an increase in volunteerism, and a rise in the practice of women pooling resources to increase their purchasing power (Streinzer 2016), as well as structures such as the TEM. The situation comes close to what Manos Spyridakis describes in his discussion of labourers in declining industrial settings in Greece: the "culture of everyday resistance of the dominated through their conscious engagement in this asymmetrical power game and management of social reproduction" (Spyridakis 2012: 113). The TEM network attempts to resist hegemonic economic arrangements by organizing a membership-based trading network and creating economic relations that the members cannot realize in the mainstream economy. TEM members are well aware of their entanglement in the social, material and symbolic constraints of the broader society. The realization that localized resistance is intertwined in the politics of provisioning and thus in the mainstream economy, is clear in statements by group members such as Tonia, who says that:

At first, we had [a] strong belief that we should do something to self-organize, to break with this corrupt politics that is all about bailing out banks and in which no-one takes care [of] one another. But then – we could not see this at this point – the crisis hit. And people lost their incomes, their way of life. And the network became something more serious – a mechanism to survive, basically. (Tonia, Volos, February 2015)

As the crisis deepened, the TEM's significance in members' everyday economic lives changed, and the TEM grew in importance to the social security of the households involved. That did not change the foundational character of the TEM as resistant practice, but it did influence the urgency of the network's economic functions. The increased provisioning stress on members had repercussions in debates about what means the network should use to achieve its double goal of relative autonomy from market provisioning and enacting economic relations with greater solidarity. Members of the network describe the way in which it differs from the dominant organization of means of exchange in ways that project the network's role on both large and small scales.

Within the TEM, we have money, we exchange goods, we produce and receive in return. It looks like the larger economy. But what we have is the control over our money, we can issue some, we can decide about prices, we can invite others to join. The main difference is this – it is *our* money. And we are not capitalists, we support each other. (Giannis, Volos, March 2016)

### Resistance and Solidarity in Recent Anthropological Scholarship

The concept of resistance in anthropology was developed to conceptualize mass movements and mobilizations (Ortner 1995: 174). James Scott then focused

scholarly attention on everyday forms of rebellion and the hidden, often ambivalent nature of most resistance practices (Scott 1985, 1990). This ambivalence is worth taking serious as the inequalities underlying social hierarchies are maintained through a combination of coercion and consent (Jessop & Sum 2006: 368). By taking such a perspective, I develop Theodossopoulos' contention that "resistance may represent an astute critique of visible inequalities, but is not isolated from overarching hegemonic ideological influences that shape local interpretations of historical/economic causality" (Theodossopoulos 2014: 488). Resistance, therefore, is a messy process of opposing hegemonic normative frameworks and arrangements of power, which takes place between and within social groups with unequal power. This perspective is inspired by Poulantzas' understanding of political power (Poulantzas 2014: 147).

Sherry Ortner has remarked that there is more to resistance as a concept than the detection of opposition to domination. For Ortner, resistance is an ambiguous category, but one reasonably useful to "highlight the presence and play of power in most forms of relationship and activity" (Ortner 1995: 175). She writes that, ultimately, resistance offers a way to study politics and that these politics should be examined also with an analysis of the intragroup politics of the dominated: "Overall, the lack of an adequate sense of prior and on-going politics among subalterns must inevitably contribute to an inadequate analysis of resistance itself" (Ortner 1995: 179). I will develop this point and discuss the politics of resistance and its considerable tensions about how another, more solidaristic world ought to be built. The concept of "everyday politics" is useful to underscore these negotiations of interests, complicities, and contradictions, and to relate them to actually existing forms of attempting to do things otherwise: "The concept of everyday politics, as I define it, designates the practical encounter of common actors with existing cultural expectations and social power. It is, as it were, negotiation from below, not with only one's superiors but also with one's self or with significant others" (Kalb 1997: 22). Such conception of resistance - not as a straightforward property of a given practice or orientation but as the negotiation of power between and *within* groups – allows to investigate the complex play of power in the relational aspects of groups.

Recent anthropological scholarship, especially works on crisis in Southern Europe, has brought solidarity networks and volunteer organizations to the forefront of inquiry (Cabot 2016; Douzina-Bakalaki 2017; Muehlebach 2012; Narotzky 2012; Narotzky & Besnier 2014; Rakopoulos 2015). Rakopoulos defined the solidarity economy as one thriving on "conceptions of mutuality, reciprocal help, and self-organization - that is, on conceptions of struggle against austerity-driven policies and for alternative social spaces and structures to accommodate social justice" (Rakopoulos 2015: 88). Heath Cabot has conceptualized solidarity as the "contagious other" of austerity (Cabot 2016: 152). Yet Cabot finds among her volunteer interlocutors an unsettling feeling that, by taking over operations of the state, self-organized initiatives become part of a neoliberalization of society in which care is increasingly privatized. Such problematization of solidarity is crucial to understanding the challenges of contestation while being subject to a capitalist society in recession.

The TEM members use solidarity as a counternarrative to exclusion, dispossession and austerity, and therefore as a narrative of resistance that they attribute to their practices. While they all strive towards solidarity as a focus of common struggle, they subscribe to different notions of what it entails and how to achieve it. The enactment of the already discursively differing narratives of solidarity into actual practice is fraught with contradictions and difficulties. In their attempt to do economic relations otherwise, they find themselves reproducing models of thought they had set themselves against. In exploring these ambiguities and contradictions, my research acknowledges the complexity of social relations and the normative power of hegemonic ideas and arrangements over the lives of my interlocutors. This perspective builds on the view of Papataxiarchis, who has argued that anthropologists should approach the topic of solidarity as an analytical tool to understand political movements (2016). Yet I claim that we should aim to problematize how solidarity is actually done.

The argument of my article is that such an essentialized and purified account of solidarity initiatives leads us so far as to validate a generic version of social struggle. Such an account falls short of taking serious the complexities of coercion and consent that makes dominant models of thought and arrangements of social relations hegemonic. In such a perspective, Polanyi's point about the double movement that binds together the spread of free market capitalism and the reaction it creates – a push back or fight back from "society" (Polanyi 1944; for a longer discussion on Polanyi's work in economic anthropology today see Hann & Hart 2009) - can be used to describe phenomena such as the solidarity and volunteer networks in Greece. Yet, as Nancy Fraser points out, many scholarly accounts of such push-backs against market forces turn a blind eye to relations of domination within these attempts. She points to the residual "communitarianism" (Fraser 2014: 544) in such accounts, and calls on scholarship to find ways to address the frictions in emancipatory movements without shunning the complexities of such a venture. Such frictions occur in the ambivalences and contradictions of TEM members struggling with recession while attempting to act morally right. I argue for a critical engagement with the "modern revival of economic communitarianism" (Simonic 2014: 10), of which networks like the TEM are part, and a de-exoticization of romantic or idealistic notions of resistance as called for by Theodossopoulos (2014: 502).

Having clarified those intentions, I will now turn to the everyday politics of the TEM network. To do that, an analytical distinction between market forms is necessary, as proposed by Carrier who distinguishes "market" from "Market" (Carrier 1997: 14ff.). While the market is a form of exchange organization that has existed across societies and history (see also Polanyi, Arensberg & Pearson 1957), the Market is an abstraction (Carrier 1997: vii) that puts forth a world consisting solely of buyers and sellers, and contends that buyers always want to buy more cheaply, leading to competition among sellers. Car-

rier adds that Market is also "a claim and a belief that a certain sort of buying and selling benefits all those involved economically, politically, socially and even morally. And that that is the sort of buying and selling associated with the Free Market" (Carrier 1997: vii). While the TEM is a market mechanism that links buyers and sellers, members generally do not frame its operations in Market terms. Considerable interaction exists outside of buying and selling, and many services, such as childcare and skills training, and goods, such as meals, were given without resorting to the closed reciprocities of the transaction services the TEM mechanism offers.

Nonetheless, negotiations between members regarding the nature and purpose of the TEM, as well as what kinds of individuals should be admitted into it, often slipped into Market-oriented thinking. This happened most frequently during meetings where decisions about money creation, shortages of certain goods, or inequalities in access to the market were discussed. Such Market-oriented thinking arose as a rejoinder to abstract conceptions of the TEM and questions of what a market is and does. This is an important point, as the transformation of how people think about the economy and economic relations was often likened to conceptualizations of the Market as promulgated almost constantly through radio, television, and newspapers. Living in Greece at the time in question entailed being continually subjected to technocratic or monetaristic reasoning about eurozone negotiations, intricate details of the currency union, or the supposed legitimacy of spending cuts.

# Creating a Secondary Market while Resisting the Primary One

I joined the TEM network in February 2014, at a time when debate was prevalent on the network over the prices of products being bought in euro and resold in TEM currency. Another controversy at the time concerned ways of expelling some of the network's members. Most network members with whom I interacted over two years repeatedly voiced concerns that "kati den paei kala" (something does not work well). Three clusters of topics were constant concerns

for the network and its members, and were discussed at length in meetings, on market days, and in informal conversations. These three topics engage with crucial questions of the maintenance of the TEM network and exchange mechanism, and are subject to serious contestation and negotiation by network members. The first revolves around the creation of money through a certain kind of debt; the second around communal work needed to maintain the network; the third deals with consequences of the market mechanism and internal inequalities. In the next section I will show how these three topics each relate to my reading of resistance introduced above.

## Debt, Credit and the Creation of Exchange Value

As mentioned above, organizing the currency required the establishment of membership, the setting up of the software, and other such constitutive measures, but to create units of the currency, there were further prerequisites: member accounts (or the master account) had either to be allowed to go into negative balance or given positive balance to start trading. Technically, having a credit limit of 20 TEM is the same as opening a new account with 20 TEM in positive balance, but the cultural meaning of being indebted was a heavily discussed issue amongst members.

The existence of the TEM currency is contingent upon agreement among the network's members that such currency exists, and secondarily upon its inscription in the online banking software. As with money in general (Gregory 1997: 254), the circumstances of the TEM currency's production are obscured by its appearing to be an object in its own right. Notions of private property enable people to think they can own a certain amount of abstracted value. This value can be either positive or negative, depending on the flow of value between the members' accounts. However, members interpreted the mechanism of creating money through negative balances as debt to the network or its members. This functional aspect of money creation was moralized by some TEM members in accordance with prevalent moralities regarding debt as "bad", compared to credit as "good" (which matches most anthropological observations on the morality of debt, cf. Peebles 2010 and Gregory 2012).

Members' reasoning about what they construed as the network's early mistakes and the lessons that they drew therefrom are instructive. After having set up the software and they had begun to trade among themselves, the TEM founders decided to host a party to celebrate the introduction of TEM and attract potential members. Friends, family and local officials were invited, and media outlets were informed of the celebration. In order to kick-start circulation through potential new members, a credit limit of 300 TEM was set by founders, and during the celebrations, many signed up for the network. In hindsight, most members thought the credit limit of 300 TEM attracted members who were ultimately destructive to the network, also blaming the way the celebrations were announced in local media, as Giannis describes:

We saw in the newspapers that if you register in this network [you] get 300 TEM for free. Not even a mention of a credit limit! [...] Now somebody comes to you with the mentality of: you are getting something for nothing. And that is not what you want, obviously. And they took the [300 TEM] credit, and took things from people, producers, people who had valuable stuff. And they went away and were never seen again. (Giannis, Nafplio, May 2015)

Two things are important in the above quotation: the understanding it represents of a credit limit and the notion that people took something from the network. It is well documented in scholarship about LETS that new members are met with the expectation that they should contribute to the LETS as a secondary market by offering goods or services (North 2007). As a trade mechanism, a LETS invites productive individuals who are actually trading. Yet in the TEM case, the credit limit was moralized as having taken away goods without giving back. A moral deficiency was attributed to these members because of their failure or unwillingness to offer products

or services themselves. As a response, prior to my fieldwork, the credit limit was set at 20 TEM (where it stood in February 2014 and has since remained) but the narrative of the early free riders persisted. Interestingly, members did not connect this narrative of "credit flight" with the creation of money itself, though the practice of extending credit was integral to the creation of TEM currency. Rather, the narrative of cheap and easy credit attracting selfish people served as a strong normative line of argumentation categorizing those who carried a positive balance as givers and those with a negative balance as receivers – and thus debtors who had to pay back their debt (Peebles 2010: 226f.).

## Maintaining the Network: Communal Work, Anyone?

The maintenance of the software, handling of accounts, input of transaction data into the computer, maintenance of the premises and other such activities required work from network members. This work was paid for by the master account, at a fixed rate of 6 TEM per hour. This rate was agreed upon in long discussions in the early days of the network. Whenever I asked whether this rate would be raised or lowered. I was told that most members thought that it should remain fixed at the current rate. When I contrasted the 6 TEM per hour with the hourly wage paid for other kinds of work, which was sometimes as high as 20 TEM, the responses showed how communal work was framed in the network. The decision to pay members for communal work was meant to show appreciation for their work maintaining the network. As the TEM is a network operated for and by its members themselves, it engendered views about the merits of compensation that touched upon questions of how and why people work at all, and for whom. Dimitra, a TEM member, explained such views, criticizing volunteer organizations in the process:

Volunteers cannot maintain such a network as we are doing. At some point, they will get tired because it is a lot of work, and you also have to make sure how you will survive. So, people would have

to work [a job] in order to be able to work for the network for free. That is wrong. I think it is good that we pay people for these things. They can buy things [with that] money, and rightly so — they worked for it! (Dimitra, Volos, March 2015)

Besides this affirmative understanding of why the network pays members at all, I encountered a hard stance against raising the amount members were paid. The main argument for not paying more than 6 TEM for an hour was that communal work was supposed to be done because of an intrinsic wish to support the network, rather than as a source of profit. Members who performed a considerable amount of work sometimes refrained from claiming compensation for it, as they did not want their engagement to be seen as simply profiting from the network.

Tasks such as office work, typing in transactions, accounting and registering members were in high demand, and members competed to perform them. Less attractive tasks included conducting repairs on the buildings, gardening on the premises and the like. Some male members sought these manual tasks, particularly those with backgrounds as craftsmen or in construction. However, it was only on rare occasions that all necessary manual tasks were finished. At times, the search for members willing to perform these tasks was frustrating for the organising members.

Discussions about how to resolve this problem of finishing less-desirable tasks revealed the unequal power relations within the network, and the corresponding categorizations that led to some people being pushed into engaging in manual labour. Meetings usually included calls for communal tasks that needed to be performed, yet finding members to accomplish them was difficult and described as tiring by the organizers. Often, they then engaged in the tasks themselves. Frequently, the meetings also included discussions about how to counter this lack of engagement in communal work and attempts at sanctioning members were discussed. No agreement was reached on which kinds of pressure could be exerted on members to labour for the network, until the discussions settled on the decision that those

granted housing by the network should work more. The argument was framed as a rightful extraction of labour in exchange for the temporary right to stay in the premises. It related to a general moralization of the situation. For example, one interlocutor, Stefania, said:

I don't understand, why they don't do more. They can live here! They don't pay anything for rent or electricity, and so on. So why should they not do the garden[ing], or repair stuff in return? They should do something productively. Then they would be maybe in a better position than they are now. (Stefania, Volos, June 2015)

On another occasion, when one of the dwellers had been very active in clearing a plot in the garden and starting cultivation on it, this accomplishment was given a special mention in a discussion at one meeting:

He should be a role model for the others. He took the shovel and just started. He is very active and industrious. The others are sitting around all day; they do not even bring out their garbage themselves. They should look up to him. (Leila, Volos, March 2016)

A boundary was drawn between "them" and "us", between the passive recipients of solidarity and the members granting it. The moralization of people's decisions on how to spend their time only became active arguments when there was a shortage of labour for communal works, and a group existed that could be pressured into doing more of the unpleasant work. The members that lived on the premises partly agreed with this framing of their situation, and to the view that they should reciprocate what was given to them. Yet, they were uneasy with the reading that they should engage in tasks that others had requested to be done but refused to do themselves.

### Pooling as Result of the Market Mechanism

LETS are often praised for its potential to match local supply and demand. However, there is evidence that this aspect has been overestimated in the literature (Cooper 2013a: 32). Also in the TEM network, many members did not think their social or economic expectations were met. This point deserves closer attention, as a considerable number of the almost 900 TEM accounts did not actually engage in any trade in TEM during my fieldwork. In addition, a small number of members with a high frequency of trading held more money than the large remaining part of the membership base. The available money in the system thus pooled into the accounts of a few members.

Although some were aware of this distribution of money circulating in 2015 and early 2016, a presentation by one of the founding members during the general assembly in March 2016 made this point explicit. He presented data from the backend of the software that showed the unequal distribution of money in accounts. In discussions that followed, the roughly 40 members present took three basic positions in response to the inequality. Some members who were less active in trading or rare visitors to the market found the data confirmed their suspicions that the TEM was a mechanism for an in-group of a few to profit from others' participation. Some of these had attempted to use the TEM to offer products or services, but received few purchases and eventually stopped engaging in the TEM. Others naturalized the inequalities. Mario, a market regular and one of the most active members said: "I told you that the TEM is like the economy everywhere - it's a natural fact. There will be some that have more and some that do not" (Mario, Volos, March 2016). Mario's opinion was widespread among the active members, in these discussions as well as in informal talk. He thought equality of outcomes was an aim the network should strive for but could not achieve. But there was another reading held by a minority of members. They regarded the inequality as a necessary motivation, as poorer members could see what could be achieved with harder work, observing members that were better off. If everyone had the same outcomes, they argued, that would result in decreased trading and less effort made to offer high-quality services.

Interestingly, those who did achieve higher incomes in TEM were able to do so because the specific

type of services or goods they offered was in high demand. Their offers were ones that households wanted but could no longer afford in the primary (euro) market. In addition, these offers were relatively scarce, offered by only a few members at an attractive degree of quality. Furthermore, members who achieved higher incomes were very well connected to other members, had a high frequency of contact with others, and were thus known both in person and as providers to many other members. A useful illustration of this is provided by one of the most lucrative services offered on the network: private tutoring. The Greek educational system requires a great deal of work from pupils, most of whom receive private tutoring to cope with the high demands. Faced with uncertainty regarding what education or occupation would be a safe bet for lower-class families, such families invested considerably in higher education for their children. The market for private lessons to support pupils' performance in school is an outcome of an educational system that favours children whose parents can afford private lessons to achieve higher grades and test scores in the Panhellenic Exams, which determine whether students can enter the Greek university system and where and what they can study. Teachers who offered tutoring services through the TEM replaced labour in the primary (euro) market, and as demand was high, they could ask for wages of about three times as much TEM per hour as the network paid for communal labour. Other goods in high demand were high quality clothing (of which there was only a limited supply amongst the piles of less desirable second-hand clothing).

The patterns of goods and services in high demand reproduced the very mechanisms of scarcity that had initially driven people to find means of exchange outside the primary market. Within the TEM network, inequalities were reproduced: male manual labour was offered by many, as was female labour in such domestic services as cleaning or cooking. Neither was in high demand, as many households were self-provisioning this type of labour from household members who were already unpaid. Offers that did manage to attract higher

prices and remain in consistent demand were for things or services people could not easily acquire in the primary market<sup>8</sup> or replace by unpaid labour in the household.<sup>9</sup> However, some TEM members whose offers were not in high demand nonetheless managed to achieve high incomes. These members were consistently prominent and vocal during meetings, or had a high frequency of contact with other network members, such as through working in the kitchen during market days.

The mismatch of supply and demand was moralized in certain ways that put pressure on those who did not earn as much as the minority of accounts that held most of the money in circulation. Those who could not attract buyers were often referred to as not trying hard enough to find ways to render their offers interesting to others, and were sometimes said to lack a competitive and entrepreneurial attitude. This was seldom treated as an open topic for contestation or even discussion. Those, who could not attract demand for their services or products stayed in the network for other reasons, or they left. It was only in cases where a departed member had been offering interesting things for sale that disturbances and discussions arose about how to deal with membership loss.

Most of the members I talked to were aware of these tendencies, but most had naturalized these inequalities and, in general, the few who did not were also among those who had not done well in terms of TEM income. One interlocutor, Anna, said, "It will be always like that; some make all the money. We cannot change that. But we hope that they have a kind heart and buy our stuff anyway, even if they do not really need it" (Anna, Volos, July 2015). Anna gives an affirmative interpretation of her dependency on the goodwill of high-earners in the TEM network. As the most frequently interacting group of network users comprised only around 60 people, there might be good reason for Anna to resort to other forms of economic exchange for the betterment of her situation. Other members voiced expectations of trickle-down economics, among these a complementary currency consultant who came to meetings at least once a year to discuss strategies with TEM organizers. He proposed to put even more pressure

on underachievers, as that would lead, he argued, to a kind of necessity-driven entrepreneurialism that would force them to produce more interesting offers.

Clearly, the framing of the challenges the network faced, and their potential solutions, sometimes fell back on models of economic thought that seem counter to the TEM network's rhetoric of solidarity and mutual self-help. However, in the everyday politics of the organization, these models were used to assign accountability, demand practical action from others, and avoid open conflicts.

#### Conclusion

I have presented the TEM as the organized economic practice of a group of people whose economic opportunities in the dominant market are slipping away. In conscious engagement with the constraints brought by the recession in terms of paying significant bills, maintaining dwellings, caring for one's children, and the like, network members chose to enact economic relations otherwise – in deliberate difference from the dominant market and yet in many ways modelled upon it – by creating their own money through a LETS scheme.

In the opening sections of this article, I have argued, with Theodossopoulos (2014), for a de-romanticization of resistance, and for directing attention not only to the relation between the dominant and resisting groups, but also to the internal workings of the resisting group in using Don Kalb's concept of everyday politics (Kalb 1997). I have shown that there are various layered ideas about the future, longings, fears and discourses that circulate among network members about the politics of the TEM. The everyday politics I set out to describe as part of the resistant practice of the TEM often revolved around differing interpretations of how this could be achieved, what steps needed to be taken, and what kinds of subjects would be most beneficial for achieving a goal that all network members agreed upon - more solidarity. Yet, instead of focusing on how network members worked together to counter dominant models of thought and economic practice, I focused on the challenges they faced in how to enact their visions of a counter-hegemonic project.

It is necessary to step beyond smooth presentations of how people connect their practices to ideas about a better future, more solidarity and mutuality. Living in a capitalist society entails more than the destructive forces that come with it. To understand and explicate the play of power through both coercion and consent, a thoroughly ethnographic take on alternative practice is needed. Therefore, in this article, I gave my attention to three challenges that the TEM network faces. These three point to major themes that caused fights, frustration and irritation among network members as their ideas of how these are connected to their visions of solidarity were severely different amongst members. The first challenge was the moralization of the way money was created in the network. Whenever a new account is opened for a new member, its balance starts with a balance of zero, yet the new member is allowed a certain credit. As several new members spent their credit limit without ever earning, some members denounced them as free riders who took without giving to the network. Here, a productionist bias and a moral devaluation of debtors was recreated that led to a categorization of members into lenders (who had positive balance on their accounts) and debtors who had to pay off their debt. The second challenge in the network circled around the difficulty of getting members to do the communal labour that was needed to maintain the network. Communal labour was paid for at a rate of 6 TEM per hour, which was about a third of for example an hour of tutoring lessons. The difficulties of finding people willing to do these unwanted jobs led to discussions about whether those granted living space at the premises of the network could be pushed into taking over the work in exchange for being granted housing. Here, a boundary was drawn between seemingly passive receivers of solidarity and those granting it. The third challenge was to account for the inequalities in earning. As some members offered goods and service that were in high demand, their accounts accumulated money. Failing to attract demand was moralized as a lack of competitive and entrepreneurial attitude. Inequalities between members were sometimes naturalized and even reinforced by community currency consultants who visited the TEM network to support building their market mechanism.

All three challenges are instructive in that they show the serious struggles of building a solidaristic economic network that provides a space for production and exchange meant to value the productive capacities and creativity of network members and the quest for more solidaristic economic relations based on mutuality. The puzzles posed by this question go well beyond a discussion of a LETS scheme in urban Greece. I argue that it is crucial to understand quests for alternative and ethical living under capitalism as sites of struggle in themselves, especially during times of austerity and recession. In alternative spaces such as the TEM network, the quest for living in relative autonomy of dominant forms of the economy is a complicated negotiation of material relations, ethical practice, and systems of thought. Taking such an approach supports the understanding of continuing hegemony of central tenets of capitalism such as its productionist bias, the naturalization of inequalities by referring to supply and demand, the moralization of debt, as well as inherent devaluation of communal labour.

The TEM is both a set of practices in a network of people trying to enact resistance, and a mechanism for furthering goals not restricted to the emancipatory and anti-capitalist logic of its representation in online texts, media reports, and the accounts of commentators. Indeed, in daily life with TEM network members, it soon became clear that the pragmatics of coping during a recession, when the aspirations and actual effects of economic growth were still present even as the means to attain them were not, are exactly that: pragmatic. But that does not mean that TEM members had given up or that their motivation to engage in the network was mere survival. The TEM was an opportunity to understand oneself as a productive person, of personal worth, offering something others wanted, and a chance to earn money. Those who did not earn much gave me this explanation for their continued participation: that it helped them feel less humiliated by their sudden rejection from the labour market.

Many reported that they received support from friends and family members when in need, but were

frustrated by their inability to reciprocate, which carried them further into social humiliation. The calculative device of the TEM enabled them to replace their weakness in the primary market with something similar, but different. And this doing of economic relations otherwise created a space for imagining another future, for resisting and for mutual help. In the article, my aim was to observe these imaginaries of a better and more solidaristic future by focusing less on the promises of the future but the difficulties of the present.

### Notes

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- 2 All names of quoted interlocutors are pseudonyms.
- 3 LETS (Local Exchange and Trading Systems) are locally created trading networks that use money created and used by a group of members to calculate credit and debt among them. They are therefore special-purpose monies with a restricted membership tor those who accept them as payment. The operations of LETS are linked to the "claim that 'better' money can be created" (North 2007: xii), money that values cooperation instead of competition, contests artificial scarcity, and emphasizes local economies. Such networks have existed since the nineteenth century, but they have received the name "LETS" and undergone a contemporary revival due in part to the widespread availability of personal computers. Digital technology allowed for a wider reach and advertisement of members' offers and needs, which can now be posted on an online message board. In the scholarly literature of social anthropology, geography and sociology, LETS have been treated with an affirmative tendency, stressing their potential to bring about change (Maurer 2005; Hart & Ortiz 2014). Less research has focused on the downfalls and challenges that existing LETS networks actually face. Recently, more critical work has surfaced (e.g. Cooper 2013a; Evans 2009; North 2016). The more critical ap-

- proach to LETS has not diminished its appeal as a new form of social cooperation, or as an alternative to the state and market creation of money (e.g., Federici 2012: 138; Hart 2005: 174; on the TEM, Holmes 2014: 598).
- 4 Yet, with lower interest rates, debt became cheaper and as a result, the Greek government debt increased significantly between 2001 and 2009.
- 5 A discussion might start from Hart and Sharp's book on money and power in the economic crisis (2015), Keith Hart's work on money as a memory bank, as well as his remarks on LETS and taxation (2000: 264ff.), to Bill Mauer's work on ethical finance and local currencies (2005), and Graeber's suggestion to reclassify currencies into e.g. social currencies (2012). In economic geography, much influential work comes from Peter North (e.g., 2016 on, inter alia, the TEM network), feminist scholarship (such as Seyfang 2001 on the articulation of female work as undervalued in capitalism and its valuation in community currencies), as well as economic sociology (Dodd 2005 on tendencies of homogenization of currency and diversification of money in the eurozone; Bandelj, Wherry & Zelizer 2017 on the relation of normative and cultural orders and money; Evans 2009 on the relation between values and currency).
- 6 The buildings that the TEM network has used since its inception were let by a government ministry through a local branch of an educational institution run by the state.
- 7 Each account had an upper limit of 1.200 TEM, which created a barrier to higher levels of inequality.
- 8 The example of tutoring or language courses points to significant characteristics of such services: they were rather expensive in the primary (euro) market, at least compared to the available incomes members had, but they were considered important for both children and adults. E.g., for the interlocutor Alexandra, taking English courses was a fun activity but also an investment, which could yield future employment opportunities.
- 9 The most prevalent of such services were cleaning, ironing, cooking and childcare.

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