# WOMEN IN ALTERNATIVE ECONOMY OR, WHAT DO WOMEN DO WITHOUT OFFICIAL CURRENCY?

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### WOMEN IN ALTERNATIVE ECONOMY – OR, WHAT DO WOMEN DO WITHOUT OFFICIAL CURRENCY?

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#### **Abstract**

This paper presents findings from my PhD research project titled "Exchange networks and parallel currencies: Theoretical approaches and the case of Greece", which aimed to investigate the initiatives and schemes whose members transact among themselves without the use of the official currency – in this case, the euro.

Of course, we women receive training for and we also practice every day to be "economic agents" without official currency. The paper however, focuses on the participation of women in the non-official currency or non-monetary economic spaces created outside households. In many cases women have founded or they are coordinating the initiatives, and in most cases their role is essential for the schemes to function and develop.

Therefore, this paper attempts to study the research findings from the point of view of women: why they participate in this activity, what economic responsibilities, roles and powers they acquire through the schemes, how they perceive their own activity, what are the implications of this activity for their economic life in general and what economic knowledge they create themselves and make it available to all of us.

**Keywords**: exchange networks, parallel currencies, free bazaars, Greece, women's point of view.

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### Introduction

When my PhD research started in February 2009, it was not designed to be a feminist economics project. I am a feminist of course, therefore, one could say that my PhD would be feminist anyway – but the reality is that my research was starting without any specific theoretical background, much less a feminist one. The lack of initial theoretical base was due to the peculiarity of the research subject-matter and of the limited bibliography existing worldwide.

Therefore, this paper belongs to a larger research project (the PhD research project of the author) titled "Exchange Networks and Parallel Currencies: Theoretical approaches and the case of Greece" and examining the economic activity without the use of any official currency, which takes place beyond charity or family-friendship circles. The research project examines parallel currencies, exchange networks and free bazaars, most of which emerged the last years in Greece and still emerge and develop, especially since 2009 onwards. Moreover, some sui generis initiatives have been

included in the project, despite the fact that they cannot be categorised into any of the already mentioned scheme types<sup>1</sup>.

By the term "exchange networks" we mean structures which facilitate non-monetary exchange for their members and they are either of general nature or specialised in one sector of activity. The term free-exchange bazaar (χαριστικό-ανταλλακτικό παζάρι) is the one used for bazaars where people can bring things (clothes, petty machines, shoes, toys, books, CDs, furniture, etc.) to exchange them or just give them away and take anything they believe it is useful to them. The free networks are online only; their members notify when they want to give something away for free or when they need anything that might be available but not yet announced online, and they get instantly notified when something is disposed by any network member.

By "parallel currencies" we mean any currency used in transactions by people, without this being official in any country. A parallel currency might have only a virtual or digital appearance (f.ex. units credited in a computer database) or it might take a physical appearance in material currency notes, issued by the currency users. The important feature of parallel currencies is that they have no (positive) interest rate, so loans are without interest payments and currency accumulation is not encouraged.

Then, the entire project had been designed without focusing on the role of women and without using feminist theory as it main theoretical background. However, the subject—matter was such that imposed not only methods which belong mainly to the feminist approach of conducting social research, but also it showed that in this economic activity, it was impossible not to see and pay attention to women's involvement.

The paper is divided into two parts: the first part examines the methods and theoretical arguments used and constructed respectively for the purposes of the research project. The second part will present the findings concerning the role and the views of women within the activity studied.

### A.1. Ethnographic methods and formulation of the first theoretical arguments

If you start your research project with just the essential question "what are those people doing? Why? Are they doing anything that is "economic" or has any "economic" implications?", you know that you are already in big trouble with theory. The choices I have had from literature were rather limited: either I should dismiss all this activity as "irrational" or outside economic scope, or I had to turn the study into another discipline, perhaps, sociology or anthropology, given that it would be easier to find some literature in those disciplines to support our project.

Instead of facing the literature dilemma within the library, I decided that first I had to answer the main question as stated above. To do this, I opted for the method of **observation**, especially when any scheme was holding a fair or a gathering open to the public.

Of course, typically, this belongs to the qualitative methods section, so as time went by, I also used other methods: **observation with participation; text analysis**; **discussion.** The method of "**thick description**" used by anthropologists has also been

<sup>&</sup>lt;sup>1</sup> For a detailed description of the schemes studied and the findings concerning their activity so far, see Sotiropoulou, I. (2010b, 2010c).

heavily used in this project. By "thick description<sup>1</sup>" I mean the method where a researcher gathers information about all incidents, details, images, people, relations and material world that is possible to be observed. To do this, there is no need to have a previously constructed theory – actually a previous theory might endanger a thick description by biasing the data gathered at the end.

The preliminary stage of research has lasted formally for one year, till the formal-interview stage started in April 2010. Unofficially this stage cannot stop before the entire project stops, because it is amazing the pace by which new issues come up almost everyday that are not yet elaborated enough to be included in the formal interviews.

In March 2010, three theoretical arguments have been constructed to explain the activity studied. There are three and not one argument, not only because the project has never reached a stage that would permit us to reject any of them, but also because there is no rule that makes such a choice obligatory for a project which explores a field which has not been previously studied<sup>2</sup>. The arguments<sup>3</sup> are the following, in brief:

### A.1.I The crack – Η ρωγμή

The first theoretical construction is the notion of "crack" or " $p\omega\gamma\mu\dot{\eta}$ ". This notion emerged from Professor Stathakis' own discussion and notes over the schemes we study in this project and by "crack"/" $p\omega\gamma\mu\dot{\eta}$ " we mean that those initiatives consist of breaking points from the capitalist economy, as this has been formed the last decades in Greece. The crack can be traced a) in the views of the participants in comparison to the mainstream economy and economic theory and b) in the possibility that multiple market structures created by the schemes might prevent the main market from working as it should or as the liberal theory wants it: as a self-regulating and free [from societal control] market. Neale<sup>5</sup> asserts that in a markets-system, whenever some of the markets start to work in a non-self-regulating manner, the entire system ceases to be self-regulating<sup>6</sup>.

Finally, to the notion of the crack one could add John Holloway's view<sup>7</sup>, according to which the crack might be any activity that does not (or attempts not to)

<sup>6</sup> Neale, W.C. (1957), p. 369.

<sup>&</sup>lt;sup>1</sup> Thick description is not uncontroversial as a notion and as a method. Discussion on this can be found at Redding, G. (2005) and at Ponderotto, J.G. (2006).

<sup>&</sup>lt;sup>2</sup> How multiple theories interact with each other and with observation findings and how necessary this is in field research, is well defended by Bensman, J. and Vidich, A. (1960).

<sup>&</sup>lt;sup>3</sup> Detailed development of the theoretical arguments used for the first stage of research is found at Sotiropoulou, I. (2010a), pp. 15-18.

<sup>&</sup>lt;sup>4</sup> The definition we use for crack is the one given by Lydia Koniordou, who is a classical theatre actress and theatre director and used the notion of "crack" as the main axis for directing the play of Aeschylus' *Persai* in 2006.

<sup>&</sup>quot;The crack is the first sign from which one... can predict an evolution of things. We do not usually pay attention to the crack. What does the crack shows? It shows a conflict of opposite things: whether... they are social propensities, or... big social inequalities, or it is huge arrogance that cannot think of its own destruction, e.g. it is the indication of great contradictions that have not yet been overtly expressed".

The definition above has been given within the framework of an interview which Ms Koniordou gave on May 26<sup>th</sup> 2010 especially for this research project

<sup>&</sup>lt;sup>5</sup> Neale, W.C. (1957).

<sup>&</sup>lt;sup>7</sup> Holloway, J. (2010), esp. chapters 1-13.

conform to capitalist economic structures and ideas concerning labour. A "crack" exists where a social activity sets the agenda not in response to another social phenomenon but in an original way, focusing not on reaction to a previous situation, but on exploring the needs of the people who perform the activity<sup>1</sup>.

### A.1.II Simmel's Philosophy of Money<sup>2</sup> and Bateson's Ecology of the Mind<sup>3</sup>

This argument combines Bateson's theory on schizophrenia based on the idea that the condition is created after a person is constantly exposed to situations of double bind with the "thick description" of the modern capitalist monetary system, as Simmel presents it in his Philosophy of Money. Then the schemes we study are an effort of people to avoid the double binds they face within modern economy<sup>4</sup>. People, by participating in the schemes exit from the mainstream economy's field of communication and acquire an ability (or chance) of meta-communication; they can again comment and renegotiate the conditions of their economic activity; finally, they (try to) avoid the market-imposed double binds by using their creativity, which Bateson considers as an alternative to schizophrenia<sup>5</sup>.

### A.1.III Collective viewings of value, keeping-while-giving and grassroots transaction mechanisms

The third argument starts from Annette Weiner's hypothesis<sup>6</sup> that people in a specific social and economic setting participate in several types of transactions, not with primary intention to participate in the transactions but aiming to keep out of the transactions what they consider most valuable to them. We also use David Graeber's anthropological theory of value<sup>7</sup> as well as his views about capitalist modes of production<sup>8</sup>, as he links value to human action in a wider context, well beyond the notion of labour. So, production and reproduction of ideas and perceptions are also considered action creating and contributing to the value of some things in comparison to other. In support of those two views, there come Caroline Humphrey's results from her field research in Nepal<sup>9</sup>. She concludes that barter not only is not the stage prior to monetary transactions, but rather the stage after a monetary system has started to

<sup>&</sup>lt;sup>1</sup> This idea of "re-setting the agenda" is perhaps the crucial point for the crack not only in Holloway's book (see for this chapters 5-10, e.g. pp. 21-79) but also in the research findings, as they will be presented in the next unit of this paper. This is well "found" in the research results, e.g. the schemes, instead of adopting an anti-capitalist discourse or any discourse starting with an "anti-", tend to create or establishing new themes for discussion or public debate and they act within those new themes. Holloway calls this behaviour "the revolt of doing against labour", see Holloway, J. (2010), pp. 83-99.

<sup>&</sup>lt;sup>2</sup> Simmel, G. (2004).

<sup>&</sup>lt;sup>3</sup> Bateson, G. (1972).

<sup>&</sup>lt;sup>4</sup> For example, "you need official money to access your food and clothes – I cannot hire you and/or offer you a salary that will provide you with the money to cover your basic needs because I have not official money to pay you", etc.

<sup>&</sup>lt;sup>5</sup> Bateson, G. (1972), p. 203.

<sup>&</sup>lt;sup>6</sup> Weiner, A. (1992).

<sup>&</sup>lt;sup>7</sup> Graeber, David (2001).

<sup>&</sup>lt;sup>8</sup> Graeber, David (2006).

<sup>&</sup>lt;sup>9</sup> Humphrey, C. (1985).

disintegrate. "Barter is a response to increasing poverty on the part of the people who wish nevertheless to maintain their autonomy".

Moreover, given that knowledge can also be created by non-scholar people and/or by collective groupings, not only by written word and narration, but also by action as such<sup>2</sup>, one can also describe the theoretical approach of the schemes themselves as a collective viewing<sup>3</sup> of value. Nevertheless, due to complete lack of literature, we can only, at this stage, describe its features, because we think that collective viewings of value are those which permit scheme participants to prioritise their "valuables", decide which of them can enter which transaction and under which rules, and it actually explains why and how all those people bother to defy mainstream evaluations and invent ways to apply their own.

### A.2 The first/qualitative phase of research: open-question interviews<sup>4</sup>

Just after having constructed the three arguments presented above in March 2010, it was time to check them out in real world: I created a list of questions, divided into three groups, of which the questions of the second and third group would be used to create the interview questionnaires. At the end, the questions were nine (or eight) in total for each participant. The questions were not only open-ended, but they also were as simple and as terminology-neutral<sup>5</sup> as possible. Actually, the questions list was constructed in a way to create a fruitful discussion and not to make participants just agree or disagree with something.

Of course, the most difficult part came just after the interviews started to accumulate. One would say that the open-end questions are very useful in grasping participants' real views but really messy in comparing those views to the theoretical arguments we have to check out.

Analysis showed that all three arguments do not seem to be able to be discarded from the project. The third argument, as more detailed, seemed easier to be connected to the participants' discourse, although one should note that the third argument is the author's favourite. So, one should be careful with anything that shows that specific argument to prevail.

### A.3. The interlude stage of research<sup>6</sup> and the \* hypothesis<sup>7</sup>

Given that the project covers the entire geographic area of Greece and many of the schemes also have a country-wide dispersion, in autumn 2010 it seemed rather necessary to put the information we have gathered so far on the map. I chose this approach as we could not ignore the importance of space. Moreover, literature on

<sup>&</sup>lt;sup>1</sup> Humphrey, C. (1985), p. 67.

<sup>&</sup>lt;sup>2</sup> See for this Biddle, Graeber & Shukaitis (2007).

<sup>&</sup>lt;sup>3</sup> We avoid the term "theory", first because it is not a theory, second because "viewing" implies better the positionality of the viewer(s).

<sup>&</sup>lt;sup>4</sup> For the first findings of the first stage of research, see Sotiropoulou, I. (2010a), pp. 18-20 and Sotiropoulou, I. (2010b) pp. 18-20.

<sup>&</sup>lt;sup>5</sup> There is no neutrality in words, however, some words are less "coloured" than others and we tried to use them instead of the "others".

<sup>&</sup>lt;sup>6</sup> The entire study with the maps as of January 2011 is published at Sotiropoulou, I. (2011a).

<sup>&</sup>lt;sup>7</sup> For the entire discussion on this "no-name" hypothesis and the detailed development of the themes challenged, see Sotiropoulou, I. (2010b).

parallel currencies often uses space and geography as an analytical tool<sup>1</sup>. The problem in our case was that it is not only parallel currencies we are studying. This has several implications in terms of literature and methodology but also in terms of possible comparison among schemes of different structure.

This particular method permitted that the research could give some first picture of the geographical dispersion of schemes and their members in Greece compared to the population dispersion of the country. We also tried to compare the geographical dispersion of schemes to the unemployment increase rates for each Greek region during the last years. The results of this last comparison have been, however, inconclusive as of the role of unemployment increase to the establishment and expansion of the schemes<sup>2</sup>.

Mapping the schemes created much more questions than the ones it was supposed to answer. Questions raised could be summarised as following: is it possible that all this activity is completely new, i.e. that people shifted suddenly their choices into joining all those schemes in hundreds or thousands? Is it possible that all this activity, for which no literature exists, be so quickly acquired as knowledge by so many people who can "miraculously" coordinate themselves without really many instructions? Is it possible that all this activity is a random choice or just an activity invented because of the new communication technologies available to most people? Can this be just a fashion or just a temporary shelter against economic "crisis" and as a fashion or temporary solution it will fade out once mainstream economy will recover? If this is not a peculiarity of Greek society, then what is really happening?

At this point, in January 2011, there (re-)appeared the historical question: what if this activity needs to be placed within a historical perspective? Of course, there has been no chance within this research project to do the historical research required to gather all data necessary to evaluate all the findings and have some definite or at least, satisfactorily verified conclusions. But it has been possible to raise questions and construct one more hypothesis, which will have the features needed to direct the examination of the above mentioned questions into some interesting routes. For analytical purposes, I distinguished the challenges this economic activity raises for economic theory and mostly for my own research, into a series of "themes challenged and revisited", so that they are easier to be compared to related literature<sup>3</sup>.

There is no name or title for this hypothesis (yet) because it is too early to name it. It seems that the schemes studied are the surface of an economy or economies which never ceased to exist as both material spaces and experiences in people's histories. It also seems that the entire discussion is not about naming the schemes studied as modern or old, pre-capitalist or post-capitalist, parallel or resisting to capitalist economy. We might need to view all this activity as coeval to the so-called capitalist or monetary or conventional economy and as setting a different

<sup>&</sup>lt;sup>1</sup> See for example, Bates, L. K. and J. Lepofsky (2005Gelleri, C. (2009), Kennedy, M. and B. A. Lietaer (2008), Leyshon, A. and N. Thrift (1997), Pacione, M. (1999), Williams, C. C. and J. Windebank (2003). Actually, the most difficult part of using this literature was to think what questions should one raise concerning geography of Greek schemes. At the end, the choice made was to create the maps and see what questions emerge from them afterwards.

<sup>&</sup>lt;sup>2</sup> Sotiropoulou, I. (2011a), pp. 32-33.

The themes have been: I. The "deficient" nature of transactions without official currency. II. The transactions without exact measuring and without linear perception of time. III. The disdain against rural communities and their economic structures, and the establishment of modern economy. IV. The idea that "Small is beautiful" but inefficient. V. The "dark otherness" of peasant economies and the "freedom that money gives". VI. The visibility possibility and ability. For more information, see Sotiropoulou, I. (2011b).

agenda for economics than what capitalist and anti-capitalist discourse can offer. This does not mean that I dismiss any conflictual features or conflict elements that this activity might have because using another transaction mode does not change the economic and social power of the scheme participants.

## A.4. The second/quantitative stage of research: the questionnaire and the resistance to quantification

The more the project was advancing, the more it was clear that the questions of quantitative nature could not be answered through the interviews or the ethnographic methods. Moreover, the schemes do not usually keep really any records of their transactions, and even if they do, this holds for the most recent schemes, so the data they might have is raw and is available for the most recent months only. On the other hand, the schemes do not keep records about their members' profile. This is normal as any data collection more than those required for the transactions to be done would be considered very intrusive. Therefore, the only possible solution would be to collect the data myself by the use of a questionnaire.

To this point, one should note that the qualitative phase and the interlude (mapping) phase of the research had already revealed the peculiarity, the variety and the multi-aspect character of the activity. The questionnaire was an adventure on its own right, because actually there was no previous research of this type and it was impossible to take another questionnaire as a base-model to develop the questions for my project. That means, the questionnaire has been constructed from scratch which not only required a lot of time to be prepared but it also required lots of trials and errors.

Therefore, the questionnaire reflects the dilemma of the entire research project: conduct the quantitative research through the terms and customs of the activity studied or examine this activity through the prism of the official currency? It has been my conscious choice to opt for the first solution, although this might not permit me to gather any data that could be compared with prices in euro currency. However, the qualitative research had already shown that even the goods and services offered through the schemes might not have exact comparable features with the goods and services offered in the conventional economy. Then, it might be more useful to explore this economic activity on its own terms and leave the comparison with the conventional economy for another, future research project.

This choice created its own problems, well interconnected with the problems any questionnaire would have in order to gather data about this specific economic activity<sup>1</sup>. At the end, we have received 331 filled-in questionnaires - not really a satisfactory number, particularly because the ignorance we have about this activity did not permitted us to construct a sample of participants. Then, all results of this research phase (already integrated into the dissertation) are to be examined with attention but also with the precaution that they are indicative only, not really statistically safe to reach any definitive conclusions.

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<sup>&</sup>lt;sup>1</sup> Sotiropoulou, I. (2012b), pp. 9-10.

## B. The role of women in the economic activity studied and their research participation

Even from the beginning of my research project, women appeared to be well involved with the schemes which participated in the research. The data presented in this unit concern data gathered till more or less the end of 2011. In 2012 new schemes appeared which has been is impossible to integrate into the research project the same way as the schemes who have been integrated the previous years.

### **B.1.** Participation in decision-making

In many cases, women are the founding members and coordinators of the schemes. Out of 44 schemes effectively working in spring 2012 (including several free bazaars which I have contacted so far), the main coordinators of at least the 27 initiatives or the majority in their managing assemblies are women. In the other schemes, women are also taking part in the decision making and their views and ideas are well revered and promoted. What is very interesting is that there is a tendency (at least, according to the data we have had till late 2011) that the more the scheme tries to use transaction tools well near the existing ones (currencies), the more the participation of women in high rank decision-making positions is limited or reduced to managerial duties. We need to examine this more, because it is just an observation which needs to be checked out.

The other phenomenon I liked very much while doing this research is that in collectivities, it was usually the women who were careful and reluctant to accept immediately to participate in the research. They were the ones to ask for more information and guarantees by the researcher – which I was eager to give. I call those women "community mothers". Their role was crucial for making the groups they participated in aware of the dangers of an academic research – and actually they helped me very much in terms of opening this difficult discussion about research ethics. I mean, I would have done exactly the same thing if I was in their position. I can say then that I was prepared for this test and I am glad to see that the schemes have their community mothers to look after over the scheme external relations. I must admit though, that "community mothers" never created any problem to my research – all issues I faced concerning my research stemmed from people who had completely a different role within the scheme.

### **B.2.** Participation in the schemes in general

Apart from coordinating or managerial positions, women are also participating vastly in the schemes themselves as members. This has been obvious from my observations (and counting, whenever this was possible in a gathering). Participation alone is not a safe indication in itself – although the traditional advice for the open markets<sup>1</sup> in my homeland, Thrace, is "wherever you see many women gathering around a stall, there you should go for there it is the good stuff". However, given that women not only participate but also look happy and friendly in the gatherings, fairs and assemblies, makes me think that they are not there in a forced way, nor because they had nowhere else to go.

<sup>&</sup>lt;sup>1</sup> We call them bazaars in Thrace (παζάρι, παζάρια).

To this, I suppose, there might contribute the fact that children are well received and treated within the schemes. Most schemes organise amusing and/or educative activities for the children, they provide them with toys and tools and there are also specialised teachers and/or carers to attend the children. Same respectful treatment appears to exist for elderly people. This means, probably, that it is easy for a family to participate in an activity without having problems concerning who will take care of the children or whether the elder mother or father will feel well within such a context. Then, the hypothesis which needs to be... examined is whether this global approach of family participation in the schemes' activities makes it easier for women to participate and support the schemes themselves - or whether this approach has been a conscious choice by women who have such an important role in decision-making of the schemes.

Most schemes do not have data concerning the profile of their members. It is indicative of the lack of this information that in autumn 2010, when I was working on the mapping of the scheme's membership, only very few schemes could provide data about membership in general, much less data about the participation of women and men in a scheme. In most cases I could have some information about women's population in the schemes, that was because the data was raw, so I could.... count women in comparison to men members. However, from the few schemes who provided me with some data at that time, we can see that women prevail in numbers in the schemes, and in most cases where they do not, they are not few, compared to the population of men.

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Table I	Membershi	n of men	ดาด	women	in schemes
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Scheme	Sum	Women	%	Men	%
ENOW Athens Time Bank (1/2011)	36	26	72	10	23
Peliti-From hand to hand (11/2010)	175*	76*	43	99	57
Peliti-Localities of farms (11/2010)	213*	34*	16	179*	84
Rodia Exchange Network (2/2012)	203	119	59	84	41
Exchange Network of Chania (3/2012)	475**	289	61	186	39
Charise-to Free network (10/2011)	601**	310	52	291	48
Dosse-Pare Free network (11/2010)	929**	410	44	519	56

<sup>\*</sup> There has been registration of groups of people f.ex. monastery groups.

In the table above we see that women are more than men in most of the schemes of which we have data. However, it is interesting that the membership in both Peliti networks shows that male members are more than women, particularly in the network concerning the preservation and dissemination of traditional varieties and domestic animals. I can tell, given that I have attended as a volunteer and researcher three of the annual Peliti fairs, that this membership is quite incoherent with the vast participation of women in the fair itself.

In other words, it is obvious that if we compare this data with the observation data, we can suppose that men register as official members, but women not only participate in the household's effort to enable the registered member to be able to produce the traditional varieties so that they can offer traditional seeds to the fair, but they also participate in the fair itself, volunteering and exchanging. Then, why don't we see them (women) in the membership numbers?

<sup>\*\*</sup> Based on the members who have filled-in their member profiles

This issue has been one of the major ones. It is usual that one member of the household only registers with a scheme. I have seen this many times during my research. The question is why in this case the numbers of men (officially registered members) prevail so much. I was so curious, that I started discussing this during the fair of 2010 with one of the most important women in Peliti, who is not registered as an official member but whose husband is. I asked her how she thinks I should tackle with the problem that if a Peliti member wants to produce for the network, then no matter what the official arrangements might be, the entire household participates in this effort, even through the fact that to enable one to offer the traditional varieties, you need to relieve this person from other tasks in the household. Moreover, I was worried that the effort of the entire households is not visible through the membership lists, which really creates a picture of women non-participating in the network.

She replied to me that this is very complicated. First, because there are practical reasons for a household to give just one member's name contact details. Then, because there are several arrangements within the household – which means, if the husband wants to work more on the traditional varieties and his wife helps him, then she might have another occupation and he will be the one to contribute his work so that she is able to dedicate her effort to what she might want to.

Of course, there are cases in several networks where more than one members of the household have registered with individual accounts. In other cases, couples are registered together, creating an account for the couple in general. I know a case where in the official lists there is the name of a male household member, but the person who represents the household at fairs or/and at exchanges is usually the female/wife. In some other cases, the wife is registered although the husband has worked too for her to be able to offer to the network, but he is not interested in putting his name ahead.

One important aspect of membership is that not all members are active — membership is counted on the base of registration. This is something that women in the networks let us know, because when I point out that there are also numerous or many men in a scheme, the comment I receive is that they do not do transactions at all, or they are less active than women. This is something I have also seen myself in the networks I am a member of: women are much more active in performing transactions than men. Or, maybe there is some segregation in terms of hobbies/interests/production activities which makes men transacting more with other men and women transacting more with other women, therefore it is not easy to grasp this by observation if you are a woman. There are no real data on this and observation only is not enough, particularly because due to my researcher-identity I cannot perform too many transactions, for lack of time, or for reasons of keeping my activity somehow lower than average so that I do not interfere that much with the networks' trade volume.

A third problem we face concerning the role of women in scheme participation is the phenomenon of registered members acting as node members. I mean with this that many official members of networks do not only transact on behalf of their household, but also they transact with friends, extended family, neighbours etc who have not registered with the network. This makes the entire picture of membership and of women's participation completely inaccurate. The reason is that this node-role creates several "regular non-members" to transact within a network without registering and at this point we completely lose sight whether and how many men or women transact in this way.

#### B.3. Women's talk – the discourse of women in the interviews

Given that many women have been involved with the coordination and management of the schemes, when it came to make the interviews with scheme coordinators or members who had a global view of the scheme activity, I was glad to see that many of the interviewees were women. Their views have been revealing of what their aims are and how they think of this economic activity. There follow some samples of quotes from the interviews given:

"I remember, because I have grown up with values of this type ( $\mu\epsilon$  κάποιες τέτοιες αξίες), that we were going to harvest thyme, herbs with my father, and he used to say "never exhaust them all from one place, you will cut some, and you will go further so that there remain the roots, there remain the flowers", to have the plants renewed... to be augmented... this was self-evident, i.e. the people who lived in this manner could not think in another way. What is happening now: Not only knowledge is lost, but huge values are lost referring to this economy... the idea of renewable is an ancient value..."

"It is very easy to find within the exchange space equivalent relationships... the only [condition] needed it to do well my work, so that they do not tell me "what did you want and you offered painting, while you do not know how to paint?"... the only thing needed is the personal word of honour that "yes, I can manage, or at least, I think I can manage, and I am good-faith person, if you see I cannot do this, so not assign me such a work"."

"My half occupation is the school [she is a school teacher], because I adore school too, and the other half occupation is with [the name of the scheme]. When I have spare time, I am also occupied with home, sometimes [she laughs]... [the name of the scheme] is a meraki...To meraki ( $\mu\epsilon\rho\dot{\alpha}\kappa\iota$ ), if you put work schedule and limit and interest, it stops from being meraki. Meraki has no limits, it is something else."

To my question why not to sell the traditional seeds given for free through the scheme: "I will never do this. Because if everyone did this, then community would be built on other bases, it would not be a community, it would be an economic community. The aim is to offer at last something which is free (Το ζητούμενο είναι να προσφέρεις επιτέλους κάτι που να είναι δωρεάν)".

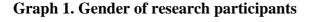
However, I could not but mention that women's attitude to the new modes of transaction are not completely outside the mainstream. I mean, depending on the people, the scheme and the situation women might fight against reproduction of mainstream valuings, or they might reproduce them with intensified effort, as if those valuings, fair and unfair, are normal in the economy. It seems of course, that women are very comfortable to create and disseminate ideas beyond the mainstream, but there are also cases where they consider mainstream economic ideas as normal<sup>1</sup>. This of course is not a problem of women only – however, breaking free from the mainstream economic mentality, actually, it is the challenge of women because mainstream valuings and transaction mechanisms are more unfavourable to women than to men.

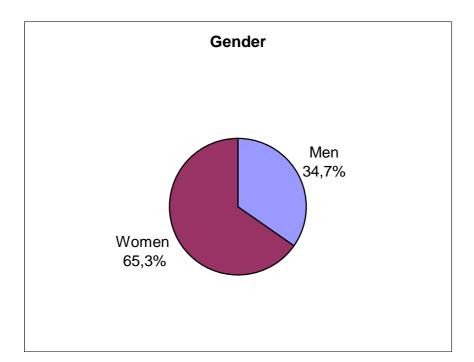
<sup>&</sup>lt;sup>1</sup> Specific cases discussed and examined are presented in Sotiropoulou,I. (2012a). The focus of the paper concerns the perceptions of value within the schemes and the challenge for women is evident in the cases discussed.

### **B.4.** Women filling-in the survey questionnaires

As already mentioned, I received 331 filled-in questionnaires. 216 out of them have been answered by women and only 115 by men. This makes the questionnaire analysis very very interesting, because it repeats the theme of women being more involved with the scheme activity in practical terms. However, given that it was not possible to have a real sample of the population who makes transactions without the euro currency, and given that the questionnaires received were not of a satisfactory number, we could reach safe conclusions based on the survey results.

This section of the paper is still under... construction, in the sense that we present here the findings from some of the 45 questions, just to give an indication of women's profile and activity. The analysis of the questionnaire results is still in process and I hope that I will be able to present more detailed results in the future.

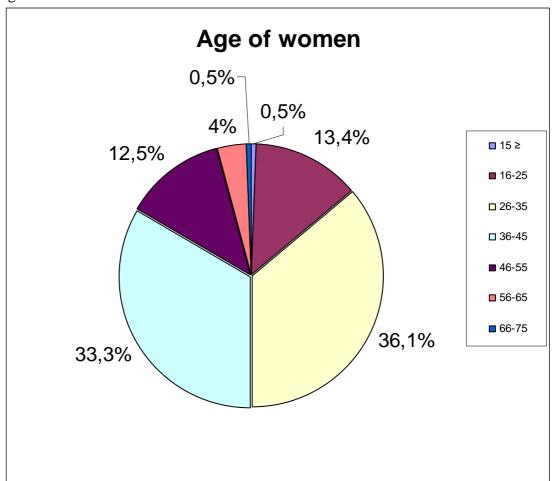




It is true that wherever women were involved with the management of the questionnaire information, those have been announced again and again. To me, this analogy of 2:1 of answered questionnaires shows a clear effort by women to make their statements and contributions to the research. That means, it cannot be a good explanation that they just wanted to help me because I am a woman. If the data presented in the previous units are true, then women are heavily involved with the schemes and are willing to express themselves about this involvement. Then, the research project might have been a good chance for them to make this statement.

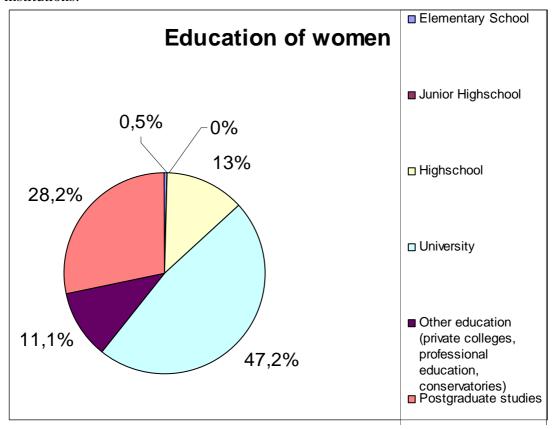
### **Graph 2. Age of women in the schemes**

According to the survey findings, women who participate in the schemes are of productive age. 69,4% out of them are of aged 26-46, while 95,3 % out of them are aged 15-55.



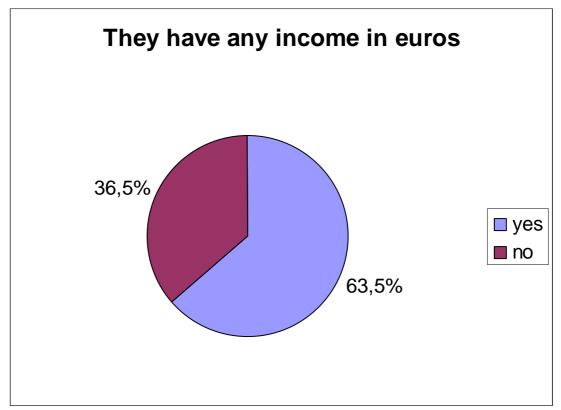
### **Graph 3. Education of women**

It seems that women who participated in the research are very educated in general terms. Their major part, i.e. 75,4% out of participants, have a university degree of graduate or postgraduate level, while 86,5% out of the female participants have continued studies after High School either in Universities or other education institutions.

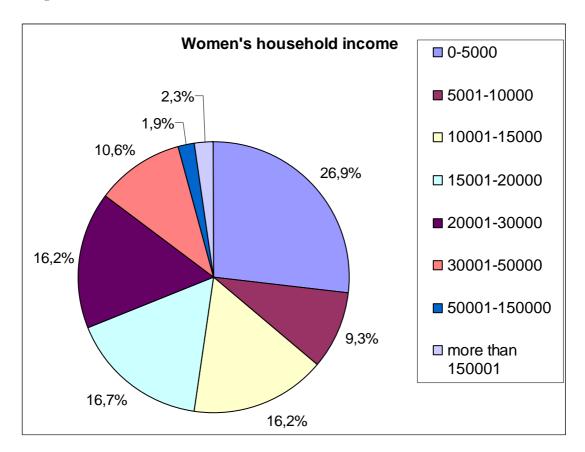


Graph 4. How many women have any income in euro currency

To this question (stemming from the main occupation question), we have had 211 answers.



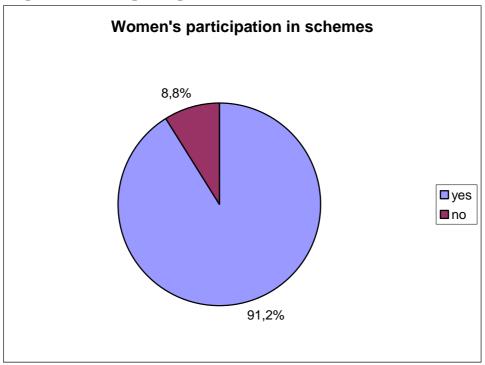
**Graph 5. Women's household income** 



From the last two graphs, numbers 4 and 5, we can see that more that 52,3% of the women who participated in the research, live in low-income households, whose income is less than 15000 euros per year. This is actually a very... conservative estimation, because the questionnaire has been disseminated in later August 2011 and the women who filled it in had in mind their income levels of 2010. Moreover, from the question concerning the main occupation of participants, 36,5% of women seem to have no income in euros at all, as they define their main occupation either as unemployed, or as housewives/mothers, or as students.

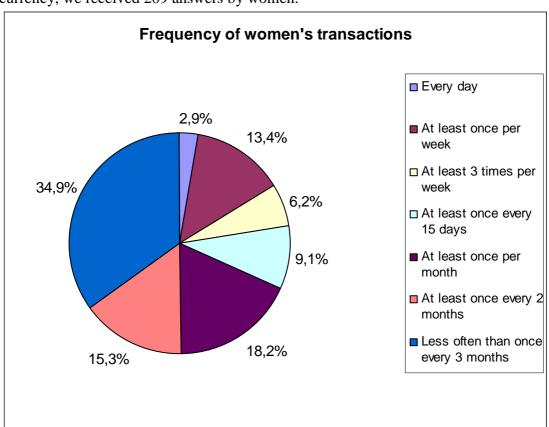
This finding, if compared to the age and education of women, shows an extremely interesting reversion of percentages: the vast majority of women are young and of productive age, they are very educated, but at the same time they are low-income people and many out of them have no income in official currency at all.

**Graph 6. Women's participation in schemes** 



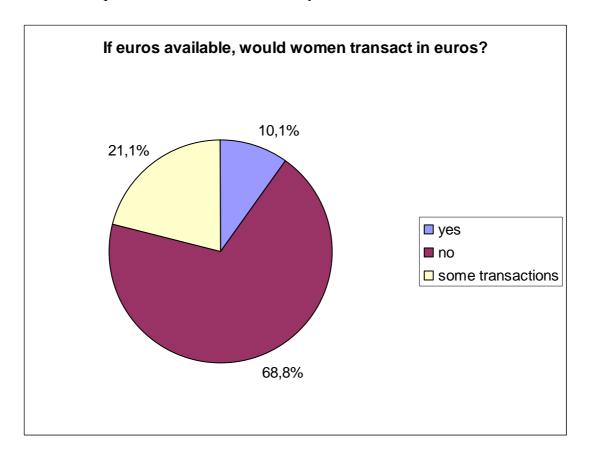
**Graph 7. Frequency of women's transactions** 

To the question concerning how often they perform transactions without official currency, we received 209 answers by women.



Graph 8. If women had many euros available, would they prefer to pay and get paid for their transactions in euros instead of doing transactions without euro currency?

This question received 199 answers by women.



#### **Instead of conclusions**

Given that the analysis of the survey results is still in process, it is not possible at this state to reach any safe conclusions. However one could underline the case that despite transactions are not as often as one could expect, and despite that many of the participants belong to low income households, their dedication to exchanges without the use of official currency is amazing. The questions concerning the volume of transactions and the reasons of the participants for conducting such economic activity have not been analysed yet to have some more detailed picture of the activity. What is sure: we need extensive study and research on the topic to be able to understand what women are trying to teach us through alternative transaction modes.

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