

COMMUNITIES THAT MAKE MONEY:

The interdependence of community currencies and cooperative
community

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August 2000

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Masters Thesis

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DEFINITIONS

Mutual Credit -

Mutual Credit systems are intended to facilitate exchanges which are intermediate between the informal exchange processes of the family, clan or affinity groups, on the one hand, and the formal, impersonal marketplace on the other. Mutual Credit systems are by nature "personal" systems, in that they operate among a relatively small group of people who have ready access to information about one another, and can therefore relate to one another on a personal basis. (Greco p. 45)

Barter -

A barter transaction involves only two parties, each of whom has something the other wants. (p.84 Greco) It also means an exchange without any currency. **Community Currencies are not barter.**

Alternative Currency -

I agree with Leiter who suggests that this term is not appropriate to describe most local currencies or Time Dollars etc. (San Francisco Conference, '97). The term suggests the creators are trying to replace the function of the predominant money system.

Complementary Currency -

This term suggests that the currency provides benefits that the predominant money system does not and can exist alongside of the predominant system. I do not use this term but it is used often by others. It would include all community currencies and, in addition, those such as on-line currencies that are not rooted in geographical communities.

Community Currency -

This is the term used in this paper to describe local currencies, Time Dollars and all currency systems that are restricted to local geographical communities.

Community

Over the years it has become clear to me that the building and nurturing communities based on values of inclusion, trust and cooperation is a essential for social change and sustainable economic development. At the same time, through direct experience and through readings, I understand that the community life that we have depended upon in this country is disappearing. It will take consciousness raising about the true value of living communities and well thought through social policy to strengthen what is left and to create new forms.

So much of what is written about community is general and vague. We use the word with all our silent assumptions attached. When people do attempt to describe community the definitions cover a full rainbow of variations from the deeply spiritual to the crassly commercial, to the mundane definition of community as a geographical locale. It is a like talking about the soil. Isn't soil just soil? No! says the gardener. If you wish to use soil for something you need to know what kind you are working with. You need to know what will grow there and how to nurture the soil so it isn't depleted. And sometimes there is no soil at all, you have to create it! Like the soil, community has been cherished - yet taken for granted.

The participants of the community currency, WOMANSHARE, realized that it was the strong sense of community they had created that was sustaining their project. They listened to each other speak out about what was important to them about their community. From that process they were able to develop indicators and activities that helped them grow and maintain that special community and their economic innovation.

Having participated in that process this writer learned that the same work needed to be done to implement a court order for meaningful "community inclusion" for people with developmental disabilities. Policy makers, advocates, self-advocates, direct care workers, home managers, program directors, etc. must abandon their assumptions and come to the table to create mutual understanding of what being part of community really means. Unless we, as community builders, co-create, as social commentator John O'Brien writes, the participants will be no more than "objects of our good intentions or perplexed spectators". (p.116)

To put the story of the two community building projects into context it is necessary to look at some of the literature. I will quote only a few economists and social commentators in order to raise some questions and describe some important ideas.

Definitions of Community

We all know that we need each other. With the exception of a few die-hard individualists, we understand that we cannot do it all alone. We want people to help us out when we are in difficulties, to be there when we are ill. We want our children cared for. We want to be able to ask the woman down the road to help us change our flat tire. We want to be valued for all the diverse things we can do and that we are. We count on others to share information and help guide us through daily life. We want friends to celebrate with and companions to grieve with. We don't want our parents to be alone as they grow older. WE don't want to be alone when we are old.

We all want to be part of something larger that gives meaning to our lives. We want continuity. We want *community*.

Community is in our cells; in our memory bank.
(Katherine Ensino Founder of "Culture Change", a pioneer nursing home movement)

Advertisers have done the market research and know this. Why else do we find ourselves surrounded by slogans like; "Fox Family, You Belong!" We really all know that that is not the real *community*. Fox Family is not going to bring me soup when I am sick. The money economy sees us only as a community of consumer's, bonded by consumption of similar products and entertainments. Yet it is in the relentless pursuit of trying to support a life that has become dependent on these products that has contributed to the destruction of community as we knew it; neighbors helping neighbors and people co-operating on works for the good of all. The mobility of people following yet another better job, or better home, tears away at the community identity that comes from shared history and stories. Long hours of work leave us with little energy to offer our time to others. Whether it is by choice or not, most families now have two breadwinners. Women are no longer offering the "free" caring work that gave communities their life and now we have to buy the childcare and the elder care. The home visits to a sick person are often the visiting nurse and not a neighbor. The market community finds us longing for something more meaningful. Let us go back to the basics in our exploration - the dictionary.

The dictionary starts out with a geographical definition of community:

1. a social group of any size whose members reside in a specific locality, share government, and often have a common cultural and historical heritage. 2. A locality inhabited by such a group. 3. A social, religious, occupational or other group sharing common characteristics or interests and perceived or perceiving itself distinct in some respect from the larger society within which it exists.
(Random House Webster's Unabridged Dictionary, Random House, NY, 1998)

We know that people can reside side by side, be of the same cultural or religious heritage, and never speak to each other. Just look at any New York City apartment building or most suburban communities. This definition may describe a community ready to happen, but it does not describe a community within which people are actively building relationships of reciprocity or working towards a common goal. That a community can define itself by common interest or its difference from others is true - but still we have a definition that leaves our picture of community as inert. If identifying community by place does not give us a whole definition can community be described by networks? Sociologist Barry Wellman, author of many books on social networks, abandons the spatial constraints in his definition.

Why assume that the people who provide companionship, social support and a sense of belonging only live nearby? The question is important for any era, but it is especially important in contemporary times when people can use cars, planes, phones and electronic mail to see and talk with far flung friends and relatives... The trick is to treat community as a social network rather than as a place. ...The principal defining criterion for community is what people do for each other and not where they live. The social network approach enables the authors in this book to study defining community as *personal community*, a person's set of ties with friends and relative, neighbors and workmates.

(*Networks in the Global Village: Life in Contemporary Communities*, editor Barry Wellman, Westview Press, 1999 "*The Network Community: an Introduction.*")

Wellman's version of community *is* in action. I agree that community is about people doing for each other. But nowhere in this story is there a commitment to the cooperative efforts that bring people together for a common goal. By eliminating the whole physical environment in which we live and the people that go with it, Wellman has limited his definition to the individual's personal network that can fulfill his wants and

needs with him at the center of it all! The "community" is a combination of smaller networks connected solely through the individual. The community is a network of choice in which no-one has to deal with anyone they do not wish to deal with. Just delete the e-mail or the name on the list. There is no need to meet face to face.

John O'Brien, speaks from a social justice point of view and as one whose life is devoted to promote the inclusion of people with disabilities into community life. For him meaningful community includes moral imperatives;

Two different ways of understanding community emerge on reflection. One understanding seems more psychological. It stresses, personal fulfillment, individual choice and satisfaction, symmetrical exchange, and spontaneously arising and declining relationships. The other understanding seems more moral. It stresses mutual obligation, the rewards of shared responsibility for taking care of and contributing to each other, and the importance of calling people to recognize, fulfill, and stick with their obligations.

(O'Brien, John and Connie Lyle, Members of Each Other: Building Community in Company with People with Developmental Disabilities, Inclusion Press, Toronto, Canada, 1996, p.108)

He suggests that a community builder's job could be to think about the importance of helping people notice opportunities to honor their personal and civic obligations to one another. Their job is to aggressively advocate that people make space for those who have been excluded and isolated. O'Brien quotes such a community builder: "I believe that there is a deep crack in the world and that vulnerable people will fall into that crack. It's my job to ask people to do what it takes to keep that from happening to each other." (O'Brien, p.109) Time Dollars, a form of community currency similar to WOMANSHARE fosters such inclusion in the communities that evolves around it (see description of Time Dollars in glossary and Part II). The following story told by a Time Dollar founder in the state of

Washington charmingly illustrates how such a community struggles to find a place for all:

"Frannie", a developmentally disabled adult came into the neighborhood center parent meeting because she heard we were having a taco dinner. Within the first 20 minutes she loudly demanded her tacos, fretted that there wouldn't be enough fruit for her and cried over someone's comment to her. During my Time Dollar presentation, she twice interrupted me and then said that she would like to help by watching children. The tension in the room was palpable because there was not a parent there who would allow her to babysit. I mentioned that the children were playing outside and that we could use her help to watch children while we had our meeting (She could be another set of eyes and there was plenty of supervision.) After the meeting she asked how long she had worked and literally jumped up and down with the pride of now having a real "job," earning Time Dollars. She has committed to doing childcare at all of our parent meetings.

The beauty of this story is that one who appears at first so unlovable and so impossible to invite in becomes the catalyst for transformation and understanding of our common humanity.

The principle of inclusion is fundamental for sustaining development and meaningful change in community life. It is not only about individuals being included, but, more subtly, about the inclusion of all aspects of ourselves - our wholeness. Workplace communities can be useful and supportive, and e-mail connections great resources but it is important to question the meaningfulness of a community if we lose it all when we lose our job or if our computer breaks down.

Jean Vanier's founded the first L'Arch community for the mentally handicapped and their helpers in France in 1964. Since then other communities based on this model have spread to many countries. L'Arch is an entire village in which all people are committed to living together and caring for each other. Vanier's definition of community is rooted in a deep spiritual life and it calls on the most evolved part of ourselves. The

individual finds salvation in service to the members of community. Community grows from focused efforts to create bonding with our fellowman and acceptance of all. The dark parts of our natures are recognized and find ways to heal in such community.

Community is a place of belonging, a place where people are earthed and find their identity...

Community as Openness: The difference between community and a group of friends is that in a community we verbalize our mutual belonging and bonding...

Community as Caring: In community people care for each other and not just for the community in the abstract, as a whole, as an institution or as an ideal way of life. It is people that matter...

Community and cooperation: in community collaboration must find its source in communion

Communion is based on some common inner experience of love; it is the recognition of being one body. Community is a place of healing and growth...

Community is a Living Body: every community is a body, and in it all the members belong one to another... Community is only truly a body when the majority of its members is making the transition from "the community for myself" to "myself for the community," when each person's heart is opening to all the others, without any exception... Community is a place of resurrection, a current of life: one heart, one soul, one spirit. It is people, very different one from another, who love each other and who are all reaching toward the same hope and celebrating the same love.

(Excerpts from the first chapter of Vanier's book, Community and Growth)

Vanier takes John O'Brien's moral imperative one step further. We are a meaningful community when the individual loses his sense of separate self altogether. Moral imperatives no longer are necessary as the community is identified as the self and I am "the other". I believe that a spiritual transformation precedes all social transformation. Vanier's description of perfect love is an inspiring goal and mindful work towards it is something I can hope for in the jungles outside of the intentional community of l'Arche. A shift in thinking that would help people remember their interdependence would bring us toward such goals. In communities where people's

survival clearly depend on each other and the earth's resources, cooperation and reciprocity come naturally. The cooperative use of water by the rice farmers in Bali is a living example. In the book *Hungry for Home* (Coleman, 2000), people from the Blasket Islands off the west coast of Ireland describe their communal life that lasted until the islands had to be abandoned in 1948. The islanders were isolated from the rest of the world by culture, language and the natural barriers of sea and rock. The people had to scramble for food grown on the inhospitable land, help care for their ill without outside medical help, and provide their own entertainment. The men risked their lives fishing in mercilessly stormy seas. But the community acted as a whole caring for and helping each other as if each were a member of one family. "We needed each other so we took care of each other" says one islander straightforwardly. To sustain our economies and the quality of our lives we need to rely on each other just as much today but the connections between us are not as immediate, more complex and, so, easy to deny.

For purposes of this paper then, community is defined as a group of people who, connected through common interest, goals or vision, will cooperate for a common good. The community is rooted in the principle of inclusion. The community is in action, its members intentionally nurturing a spirit of trust and caring. The participants understand, as John O'Brien names it, that "we are members of each other" (O'Brien, 1996).

Community and social capital

The differences between *community* and *social capital* as used in current writings are also variable and confusing. Robert D. Putnam shook people up in 1995 with a journal article called "Bowling Alone" which became a book by the same title. In his article, Putnam argued that there is a connection between social capital, effective

democracy, and civic participation. The book includes extensive data to show that "Americans are right that the bonds of our communities have withered, and we are right to fear that this transformation has very real costs." Putnam writes that Americans have become more disconnected from their families, neighbors, communities, and the republic itself.

Television, two-career families, suburban sprawl, generational changes in values—these and other changes in American society have meant that fewer and fewer of us find that the League of Women Voters, or the United Way, or the Shriners, or the monthly bridge club, or even a Sunday picnic with friends fits the way we have come to live. Our growing social-capital deficit threatens educational performance, safe neighborhoods, equitable tax collection, democratic responsiveness, everyday honesty, and even our health and happiness.

Putnam defines social capital as the “features of social organizations such as networks, norms, and social trust that facilitate coordination and cooperation for mutual benefit.” (Putnam, 1995). The World Bank web page defines social capital as “the norms and social relations embedded in the social structures of societies that enable people to coordinate action to achieve desired goals.” (www.worldbank.org/poverty/scapital) French social theorist Pierre Bourdieu defines social capital as “The aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance and recognition.” (Bourdieu, 1985) Contemporary sociologist James Coleman writes “social capital is found in the changes in the relations among persons that facilitate action.”

In these definitions, while social capital is inherent in the community, it is not the community itself. In my definition of community, proof of a community’s existence does not rest on what it produces but rather the quality and nature of the relationships of its members. My definition of community does require attributes such as trust that “facilitate cooperative action”. Social capital and community are intertwined, one

creating and expanding the other in ever widening circles. Soil without plants cannot hold water, will turn to dust and blow away. Plants without good soil will not grow.

Community Economic Development

There is interdependence of community, social capital and community economic development (CED). Providers of innovative CED strategies are discovering that their programs work best where there is "a sense of cooperation and community" among the participants. This sense of community not only contributes to the exchanges of resources of the group but also to the steadfastness of the participants in pursuing their goals within the program. Such community is often valued as highly by the participants as the economic part of the program. Michael Swack, founder of *Working Capital* in New Hampshire, discovered that this was true of that peer lending program (lecture, New Hampshire College, Community Economic Development program, 1998). The following are two examples of community economic development that demonstrate the value of cooperative community. Later in this paper there will be discussion of a third model, community currencies, with WOMANSHARE as the hands on sample.

Individual Development Accounts (IDAs) were conceived of by Michael Sherraden, director of the Center for Social Development at Washington University in St. Louis in the 1980s. (IDAs) are dedicated savings accounts that provide incentives and structure to help individuals and families with low income and low assets save and build assets. Most often, the account holder chooses to save toward one of three goals: purchasing a first home, continuing education or job training, or starting or expanding a business. Community development organizations use funds from public and private sources to match the account holder's deposits at a rate ranging from 2:1 to 9:1. Programs

place limits on the amount that will be matched each year. Within a prescribed time, the account holder can accumulate sufficient assets to invest in the chosen goal. In addition to matching funds, account holders receive support services such as help with budgeting, economic literacy training and education about home buying.

During 1999 phone interviews this writer held with program directors of IDA's it became clear that the participants in these new programs fared best when they felt a sense of belonging to each other and when they worked with a spirit of reciprocity. (see appendix A for two interviews of directors of IDA programs) New CED program coordinators often spend as much of their time creating the cooperative community that they need in order for their programs to flourish as they do making the financial parts work.

In Timothy Laird's study of eighty-three Community Support Agriculture (CSA) groups in North America, over half the farmers said that community support was the most critical factor in their success. One manager of a CSA said that a CSA needed a group of folks who will see the larger picture (and are) not just out there for their own selves. (Douthwaite, p. 308) CSAs are growing in numbers and are a small but powerful way of increasing the possibility of survival of small farms, supporting good sustainable farming practices and making a contribution to securing local food systems. The participants share in the bounty or the insufficiency of the harvest. The farm sells "shares" in the farm to individuals or families during the winter. The share price covers costs and pays a living wage to the farmers. During the growing season, the farm delivers produce once a week to a common point where the sharers can pick up their share of the food. Each consumer community has a *core group* all of whom are

consumers. The core group collaborates in planning with the farmer, oversees transportation, distribution of food to members, delivery site administration and communication to members. CSAs work to maintain a cooperative community through newsletters that keep the community connected and focused on the vision, and through potlucks, workdays at the farm and celebrations.

COMMUNITY AS WORTHY OF SOCIAL POLICY

Many social scientists, economists and others have addressed the concern that community is disappearing and, at the same time, as if reading a eulogy, extolling the life-giving nature of community. Like the environment, community has been taken for granted. It is not scientific, not technical, not very measurable - a kind of emotional fuzzy thing not a fit subject for rational professional analysts.

Twenty years ago, in *The Third Wave*, Alvin Toffler saw the issue of community belonging to the "psycho-sphere". With his predicted collapse of the Second Wave (the stage of society we are now in), the disintegration of community is resulting in massive loneliness. Loneliness leads to drug abuse, truancy, illness and all sorts of other social ills

If the emergent Third Wave society is not to be icily metallic, with a vacuum for a heart, it must attack this problem frontally, It must restore community.
(The Third Wave, Alvin Toffler, Bantam Books, 1981, p.369)

And further:

In building Third Wave civilization, therefore, we must go beyond the attack on loneliness. We must also provide a framework of order and purpose to life. For meaning, structure and community are interrelated preconditions for a livable future.
(The Third Wave, p.379)

Toffler saw the symptoms but does not describe the disease and its origins, nor does he proscribe treatment with the clarity of less popular but more insightful writers such as Hendersen, Brandt and Korten (see below). They say we do not need to stand by and join the things-aren't-what-they-used-to-be chorus. It is necessary for sustainable development and social justice that we don't. We can find ways, some of them new ways, to encourage, foster, nurture and create community.

English economist Jonathan Boswell also argues that building of a cooperative community can be the foundation of healthy and vigorous economy. But, he complains, consciousness about community is threadbare. It has been “ideologically underprivileged”.

The idea that community can be an object of deliberate policy also tends to fall to the ground. For if community cannot be defined or measured, and above all if it is unexplainable, there is little point in discussing the specifics of its pursuit...it makes sense to think of community in a systematic way, first as a social ideal (indeed as the *supreme* social ideal) second as a measurable phenomenon which can also be reasonably explained...and third as an object of action.

(Community and the Economy: The Theory of Public Co-operation, Boswell, Jonathan, Routledge, London and New York, 1990, p.6)

David Korten, president of the People-Centered Development Forum and former faculty member at the Harvard Graduate School of Business says we have to heal the money system in order to heal society.

We need to reweave the social fabric. In a society (a new one) in which relationships are defined by love, generosity, and community, the importance of money in mediating personal exchange and allocating resources is likely to decline markedly. This will require reducing monetary dependence and restoring non-monetary exchanges through a process that selectively delinks individuals, families, and communities from dependence on the predatory institutions of a global economy, downscaling consumption to reduce dependence on paid work, increasing reliance on local products to meet basic needs, and strengthening the engagement of all persons in the productive life of family and community.

(Yes! A Journal of Positive Futures, Spring, 1997, page 18)

No one agrees more that we need to reduce our dependence on money than Edgar Cahn, author of *Time Dollars* and founder of the Time Dollar movement. Time Dollars are a form of service exchange which, recorded in a computer bank, become a new way of matching resources with needs. According to Cahn a central reason for the intractability of social problems is the values which our money economy promotes and the way in which that economy either abandons or actively disinvests in some populations and some communities and treats them as throw-away people.

"We have been under the illusion that the market economy is efficient. The superior efficiency of the market economy turns out either to be illusory or to have hidden costs. It only functions as well as it does because it assumes continued uncompensated contributions and support from the very non-market institutions it is undermining." (Edgar Cahn, author of *Time Dollars*, as quoted in *Short Circuit*, p.92)

Those "uncompensated contributions" make up what some New Economists and social commentators call the invisible economy or the informal economy. It is the real work of society which is caring, loving, being a citizen, a neighbor and a human being. Barbara Brandt author of *Whole Life Economics: Revaluing Daily Life* describes economic invisibility:

...many activities essential for human well-being are not officially considered part of the economy. Entire groups of people - women, children, or the unemployed-can become economically invisible. For example, the economy is conventionally assumed to include such things as jobs, the activities of businesses, and the accumulation of money. Women's characteristic activities, such as giving birth to and raising children and caring for other family members, are often categorized as biological or emotional functions, not part of the economy. Many other crucial economic functions, such as the self-generating processes of the natural environment, are also not considered to be part of the economy.
(Brandt, p.3)

In other words we have not been acknowledging the value or giving recompense for all the resources supplied by the earth and all the diverse support and work of the members of our communities. It is as if we stole the flour we used for the bread we sold. If in a culture where money determines value, it is not paid for, it is assumed not valuable. But we now are seeing

that the flour *is necessary* for the bread. We need to make sure the flour does not run out and that we put it in our budget!

Hazel Henderson is a pioneering economic critic and activist who gave us her image of the whole economy in 1982 in her book *Politics of the Solar Age*. The "three-layer cake with icing" represents the total productive system of an industrial economy, each layer resting on (depending on) all those below. At the top - the icing is the private or market sector. This layer consists of transactions and relationships that involve the use of money. Since the activities of this layer are regularly included in the GDP, it is the essence of the visible economy. Next is the public or government layer. Henderson places the public sector just below the private business sector to emphasize that government provides an underlying set of services -public safety, fire-fighting, education, and roads, for example - which make possible both business and well being. It too is included in the visible economy because it is included in the GNP since its transactions are monetized. Resting on "Mother Nature" but supporting the other layers is the social co-operative informal economy. This includes all those unpaid personal and neighborly activities that play such a large but officially unrecognized role in sustaining our lives.

Giving us a similar idea but with a less feminine image, Edgar Cahn suggests a disastrous potential.

In *No More Throw Away People* (p. 53), Edgar Cahn writes:

Like the computer, our society boasts an array of expensive, powerful programs designed to perform very specialized tasks like educate, catch criminals, make subways and buses run, deliver medical care, conduct elections, resolve disputes, manufacture, grow and sell all kinds of things. But like the computer, our society has a basic operating system too. And if the operating system goes down, nothing works.

The core operating system of our society is the non-market economy: family, neighborhood and *community*. Like any operating system, if it is overloaded or hit with a power surge, or malfunctions or develops a bug, nothing works. The

programs and the specialized institutions that we count on cease to function. They freeze; they crash; they malfunction.
(Cahn, p. 53)

Community building needs understanding and thoughtful social policy with the attitude that it takes hard work and time. Hard work and time need recompense. People involved in *community* development and social change inevitably call for the involvement of “the *community*” in the decision making, and all stages of the process acknowledging that the problem can’t be fixed from the outside. It needs to be fixed from the inside – indeed rebuilt, based on values that will work for all. Such new social networks need to be built with values that promote a sustainable culture and development that is more equitable.

PART II

COMMUNITY CURRENCIES

The Community of WOMANSHARE: Background

WOMANSHARE was conceived of by Jane Wilson and myself and founded in November of 1991 in New York City. We invited twelve women to be the first members. WOMANSHARE has grown (and been limited to) a vital community of 100. We are a women's cooperative skill bank whose members offer over 200 skills to each other. Time is our currency. All work time is valued equally no matter what the nature of the work is and whether the skills are professional or life skills. Members report time worked to a "bank" and may spend "credits" from their bank account on the services of any other WOMANSHARE member. On joining each member makes a list of skills, interests and resources she has to share and what she needs and wants. These lists are provided to all members, and are the basis of a directory of WOMANSHARE offerings.

In addition to one-to-one exchanges, WOMANSHARE members offer workshops to other interested members on all types of subjects, share resources (from books to tools to use of apartments), and participate in "barnraisings" in which several members work together to accomplish larger projects for a member (paint a room, build a bookcase, or make a wedding). WOMANSHARE members have often created a support system for someone in trouble, providing, according to the need, food, alternative healing sessions, advocacy, and help with housework. Members may also attend monthly potlucks to socialize and network.

Women hear of the organization from friends or from one of the many media stories about the organization. WOMANSHARE caps the membership at 100 inviting

new members from the waiting list approximately once a year to fill the spaces opened by other members leaving. Although there are members that live in all five boroughs, new applicants are told that the exchange system works best when members live near each other. Members must renew annually by paying \$50 dues (there are scholarships for low-income people) and pledging six hours work for the cooperative during that year. New members are accepted on a first come first served basis.

WOMANSHARE is a financially self-sufficient organization, cooperatively administered. The council, which meets monthly, is open to all members. Decisions are made by consensus. There has been extensive media coverage of WOMANSHARE throughout the country (see Appendix C).

The larger picture:

WOMANSHARE is part of a much larger movement. Since 1991 new community based money systems have been developing throughout the United States releasing wealth and resources which had been lying fallow as a result of traditional dependence on the Federal money system. Citizens in Ithaca, New York have been issuing their own local paper money since 1991 and “Ithaca Hours” has become the model for other systems throughout the United States with many groups starting in Europe, Asia and Africa as well. There are now 63 Hour Systems operating, plus 42 more known to be forming. Time Dollar systems have over 7000 participants in the United States providing thousands of hours of service a month. The most well known and increasingly widespread community currency/exchange system is LETS, Local Economic Trading Systems. This system allows members to trade both goods and services, using community credits often called “Green Dollars” with members balances updated on a

central computer program. LETS has spread throughout the world with more than 500 groups operating mostly in Canada, England, New Zealand, Ireland, Australia. Many other forms of service exchange systems and paper local currencies have evolved as communities experiment, building on each other's experience.

Organizers of Complimentary Currencies say that the impact of their work cannot be measured just in numbers of trades that occur or dollar equivalent of work exchanged (economic indicators). Community currencies can play a vital role in the development of stable, diversified regional economies, giving definition and identity to regions, encouraging face-to-face transactions between neighbors, and helping to revitalize community cultures. The further goals of most complimentary currency groups include the enrichment and even reconstruction of community networks of mutual aid that value sharing and reciprocity. Along with the resources all projects need, office, equipment, and budgets for things that have to be purchased from the market economy, community currencies depend on the very kind of community in action that they tend to create; the kind of community defined earlier in this paper.

Community currencies are fertile ground for both the bridging and bonding aspects of social capital that Putnam describes. According the Putnam bonding social capital is exclusive: "by choice or necessity, inward looking and tending to reinforce exclusive identities and homogeneous groups", such as ethnic fraternal organizations. Bonding social capital is good for "undergirding specific reciprocity and mobilizing solidarity". Bridging networks are "outward looking and encompass people across diverse social cleavages" such as the civil rights movement or ecumenical religious organizations. (Putnam 2000, pp.22-23) This paper focuses on the importance of the

bonding that is both created and needed for the sustainability of these development models. But, just as important, community currencies also create bridging social capital through the extensive networks they grow and through the global community of like organizations. They are also bridging in nature because of the outward looking nature of their politics, modeling and calling for economic and social justice, and local community control of resources. Putnam's weakness is his lack of emphasis on economic development. The renewal of the possibilities and actuality of local economic development is a strength of communities enriched by community currencies.

WOMANSHARE explores its own community (project organized by Diana McCourt).

In 1998, after a seven years trying to figure how to run the **WOMANSHARE** system, to get people trading, and to honor a democratic process, some of the original members decided to step back and see what was working and what was not. There were some patterns that puzzled and worried us. We observed that people who never traded would turn up meeting after meeting, and at the potlucks too. We used to have no more than a 10% turnover at annual renewal times with most of that dropout attributed to out of city moves or dramatic life changes. Now the dropouts had increased. Some people never traded but participated in the organizational work. Almost everyone who traded a lot participated in **WOMANSHARE** activities. The group was raising questions about how to best spend the human resources it took to keep the wheels turning. Participation and energy was diminishing.

When the energy was still high in 1995 we conducted a survey of our membership and one question in it was the following:

What is most important to you in WOMANSHARE? What is next most important?

Pot-Lucks and socializing
Trading skills and services
Sense of Building community
WOMANSHARE's social and economic significance
Workshops
Other

We found to our surprise that the sense of building community was first choice for 50% of the membership and the trading itself earned the other 50%. Almost all respondents valued community. We had known that trust among members was crucial not only for our form of currency to work. In fact it was one of our founding principles. (see full list of WOMANSHARE principles in Appendix)

Trust: WOMANSHARE is committed to creating an environment in which each woman's privacy, integrity and well-being are protected.

A culture of *trust* is essential to all the variety of other community currencies. Tim Cohen-Mitchell, coordinator of Valley Dollars one of the most successful and oldest forms of local currency writes:

The health of local currency systems depends almost exclusively on the level of trust which exists between community members.. Local scrip is backed entirely by the promise of participants to accept it as payment at an agreed upon value...This social contract is what is meant by the words found on many local currencies: "In Community We Trust," or "In Each Other We Trust." (Savdie and Cohen-Mitchell, pp. 53-54)

And the same is expressed in a report from Portsmouth, UK about the benefits of starting a LETS group there.

There was also the issue of trust and it was stated that there was a need to build social contact in order to create the trust required. Therefore, the community connection of schemes was considered to be important. (Caron Caldwell, e-mail 10/20/98)

"Caring community" is a founding principle of WOMANSHARE.

Caring Community: WOMANSHARE is a dynamic, caring community. Our intention is to find a balance between the needs of each individual member and the

needs of the larger community. Every activity, whether an exchange of services, a workshop, or a membership meeting, reflects this commitment. In the sharing of our individual resources, self-interest and the desire to help others converge.

But principles are on paper and the vision is easier said than enacted. These principles had been constructed by a core group of founding members. Even though new members were introduced to them on joining, they had not been part of creating them. It is common to stray from the goals, and considering community had been so important to members previously, I asked the group to participate in finding out what about the community was meaningful to current members. It was important that we looked at our issues without punitive and blaming attitudes. We would give voice to what was important with a *spirit of discovery*.

In 1998 I invited 6 women, all members of WOMANSHARE, for an evening of brainstorming. I explained that I was working on a project that involved exploring the meaning of community but that these results would be returned to WOMANSHARE to help the group develop list of indicators to help maintain the community spirit of WOMANSHARE.

I read out the questions that we were going to work on and I gave some examples from my own life. The women were encouraged to forget about any specific definition of community and try to just speak from their hearts.

The Questions:

Reflecting on the most meaningful communities that you have been connected to in your life, write down key words or phrases that indicate:

What made it a community (how did you know it was there)?

What did it feel like to be part of this community?

What were the most important qualities or benefits for you personally?

I handed out pads of paper and pencils. The women wrote in silence for half an hour. There was immediate excitement and emotional stirrings in the air as people called on their memories of community experiences. Following the writing, each woman took a turn at reading the phrases from her lists as I wrote them on newsprint pad on an easel so all could see. She would also briefly describe each community she was talking about. Others asked for clarification of statements but were not allowed to comment during another's time. As turns came around the room - each person excitedly responded to those before while reading her own list by sharing similar feelings or pointing out differences. We all agreed that the first and second questions were really one. In the end we decided to make a separate list of negative qualities of community that we had encountered.

The experiences were widely diverse and very moving.

The communities were

- A New York City Apartment Building
- The Mothers from My Daughters School
- My extended family in Minnesota
- Childhood Neighborhood
- Workplace
- Network of people who fought a Battle for the rights of their children (Mentally Retarded)
- Support group of women with small businesses
- WOMANSHARE
- Dominican Sisters
- Yoga Class
- Study group
- NGO representatives at the UN
- Buddist group
- A group of therapist studying and practicing a mode of therapy
- Church community

What makes the community a community?
(How did you know it was there? How did it feel?)

- Shared view of the world.
- Shared how to relate to the world and each other.
- Shared interest in work and play
- Was able to call on people if needed and I wanted to help others when needed

Physically lived together and worked together
 Started with common practical purpose and developed into a community over time
 Communal values
 Shared values in common
 Team work
 Strength of group supports the individual
 Efficiency - Recycling of goods, multiple use of material things (borrowing machines instead of individual purchasing)
 Built on trust and compassion
 Deconstructed mores of the general culture
 "Cost" revaluing (i.e. value of work and time, use of the environment)
 See each other daily
 Sense of family
 Rallied around common issue
 Openness - receptivity of people in group
 Relationships go beyond the roles - breakthrough roles
 People seen as individuals
 Staying in touch, remaining friends, even after original purpose is gone
 Dealing with issues around an institution and effects on people we care about together
 Feeling that we are all in the same boat
 Prophetic vision shared
 Agreed upon - universal understanding of what it is to be human
 Acceptance of contraries
 Holistic acceptance of an individual - holistic engagement of individual - knowing the whole story
 Consistency of connections
 Community happens in action
 Group forms around a common need - an issue in which we are most vulnerable
 In a situation of powerlessness community empowers
 Passion of purpose shared
 Understanding each other in ways no one else could because they did not share the problem
 Knowing each other's stories
 Having a common history

Important qualities of the community. What was important to me.

Was non-hierarchical - worked with collaborative spirit
 Free to be yourself - community encouraged self-expression
 Community was joyous, comfortable, fun
 Huge skill network
 Spirit of caring and reciprocity gives meaning to life
 Role models of all kinds were available
 Companionship for fun, activities
 Full of new ideas
 Focus on what an individual *can* do
 Flexible
 Inclusive

Personal qualities have a chance to be enhanced, modified or redirected - found positive uses for them
 Mirroring more extensive
 Best qualities honored
 Community was a "larger landscape"
 Team work valued

Empowerment of individual

Affirmative - there is use for what you can do and people to fill in what you aren't suited for. No expectation to do what you aren't good at and makes it safe not to. Your talents are called upon.

The difference of promoting yourself to do something and being asked to do it because the talent is needed makes it "safe" to offer yourself.

"Ringside seat on the drama of life"

Fun, humorous, supportive

Favors - looking out for each other

Makes everyday life fun and warm

All connections are filled with love and caring - affection

The resources, support and advice available in a context of caring

Evolved ways of being with each other that encouraged caring, trust, support, i.e. listening fully

Not being judged by cultural standards (i.e. being older)

Exchanges of energy

Community was integrative

Contradictions accepted - differences do not cause separateness

Political power of the group

Network of resources and aid

Team work and problem solving

Created hope in a desperate situation

Individual empowerment through the group support

Being understood

Individual sustained through tough times

The dangers the women had experienced in community were as follows:

Tall poppy syndrome - (if one poppy grows taller than the others they cut it down)

Trend toward conformity - rigidity

Not wanting to upset the status quo

Judgement

Individual loses sense of self

Self-delusion - grandiosity

Insular

Elitism

Community becomes an end in itself

No responsiveness to changing outer environment or inner situations

Dependence on leaders (this was one WOMANSHARE was struggling with itself).

Later Session

At a WOMANSHARE potluck shortly after 25 women were asked to select the qualities in the lists that were important to them in the WOMANSHARE community and to add others if they wished. They did this in groups of three and then worked on the results together in the whole group. Out of nearly 80 ideas, the following became indicators about the well being of our own community. The indicators provided

guidelines so that over time and with different leaders we had touchstones that would indicate if we were maintaining the sense of community that had sustained us in the past. They also helped us in planning events and setting priorities. For example we had been thinking about making the potlucks much less frequent. Looking at the indicators, *consistency of connections* and *companionship* encouraged us not to do that.

List of important attributes for WOMANSHARE community

- Shared values and interests or vision
- Consistency of connections
- Acceptance and knowledge of me as a whole person, not just a role
- Strength of the group supports the individual
- Able to ask for help
- Compassion and openness
- Community happens in action
- Collaborative spirit
- Encouraged self-expression
- Companionship
- Comfort, warmth
- Fun!
- Network of resources
- Spirit of caring and reciprocity
- Focus on people's best qualities and abilities
- Flexible
- Free of cultural isms, accepted as is despite differences
- Political power of group
- Being listened to, understood
- Trust

The following are ways that WOMANSHARE chose to and did reinvigorate its sense of community. Some activities were old ones that had been abandoned - others were new.

POTLUCKS

Potlucks have become the hub from which the many forms of sharing have taken shape and actively engaged WOMANSHARE members. Through the years we have experimented with many different formats for these gatherings. A basic structure has emerged that members can count on. Potlucks always start with a check in by each member going around the circle. The facilitator acknowledges the hostess and the workers who set up and clean up after the dinner. Following is an hour that is designed to encourage three important themes of WOMANSHARE: the trading of skills, the growing of WOMANSHARE and the linking with like-minded groups through guest presenters. Dinner follows with a chance to talk and meet other members. Every potluck ends with a networking segment during which members can ask for a trade, announce an event they are participating in or a professional activity, a request for help in looking for a job or an apartment, or call attention to political or social actions. The evening ends with a brief closing ceremony.

BARNRAISINGS

The credit system for barnraising work is the same as for one to one trading. Each worker earns one credit per hour worked. For example, if the project involves 5 workers for 2 hours each the barnraiser has spent 10 credits and each of the workers has earned 2 credits. A member can request another member to arrange a trade for her. Usually this is done for larger projects requiring a number of people. For example, Cori arranged for substitute WOMANSHARE people to take over as teachers when Jessica became ill and could not be in her day care center. Brokers earn one credit for every hour they spend making arrangements.

A good WOMANSHARE barnraising calls for a good plan and a broker who thoroughly enjoys staging a production. Barnraisings can be long term projects such as the help Sheila received when she fell down the subway steps and was immobile for six weeks; or a one day event such as Karen's wedding for which several groups of WOMANSHARERS in different kitchens prepared a wedding feast for 70.

How Barnraisings Engage Members

1. Women get together in small groups and get to know more than one member at a time.
2. Barnraisings are the best way for those members who have banked lots of credits to be big spenders.
3. Barnraisings create spending. When a member has a big interest free debt from a barnraising they are even more invested in trading within the WOMANSHARE economy.
4. A barnraiser raises everybody's spirit. The participants have been part of a forged effort that has achieved something special. The rest of the group has a vision that much more is possible. Barnraisers encourage cooperative problem solving.

Example: When people helped Augusta pack and then unpack during her move to Long Island she remarked "it is the kind of thing that families used to do for each other. But now my children are grown and living far away and WOMANSHARE fulfilled that role for me."

WORKSHOPS:(By Members for Members)

Workshops came from the recognition of how many skills and talents the WOMANSHARE members had. They proved to be a way for a member to demonstrate her skills, to experiment using her professional skills in a new way. Workshops offer opportunities for members who conduct workshops professionally to try out new formats. Many professionals can't afford the time to offer their service to every interested individual but through workshops can make the service available to a group of members.

Workshops, especially those that involve the participation of the those attending are one of the most powerfully bonding activities in WOMANSHARE.

AFFINITY GROUPS

Affinity groups came out of potluck go-arounds when an individual would bring up a life situation that she thought other members might have in common and might want to explore together. These groups ranged from a Dream Group, How to Self-Market, to a discussion of Childlessness. There are no credits earned or spend in affinity groups. The person who calls for the groups organizes it. The groups itself sets up the parameters in which to discuss the subject and share their ideas and concerns. These groups have brought together women in fresh juxtaposition of thinking and sharing that has enlightened and strengthened the sense of community at the same time acknowledging the range of interests and concern both individually and collectively. These affinity groups can be more intimate than ordinary support groups because of the solidity and consistency of the community.

Some examples are as follows:

Taking care of older parents: This group met for several years to share information about practical and psychological issues that members encounter while caring for their older parents. Meetings were called as needed – that is when a member was facing a crisis such as a decision whether to place a parent in a nursing home. Later we came together to hear the story of a parent's dying and to grieve together.

Self-expression Group: The only requirement for this group is that those who attend must bring a contribution of some kind, a poem, a dance, or an art piece that can be shared. Or

the group will take a writing assignment for the evening based on a theme, write it and then share it. The group adds fun and creativity to our regular gatherings.

POLITICAL ACTION

Community is used to support individual's political interests although WOMANSHARE as an organization cannot give its name to political causes. Women get together to write letters to congress people. Groups of us have demonstrated together; for example some of us walked with Granny D, the 90 year old woman who walked across America recently for campaign finance reform (the artists in our group made our placards). Several members went to Washington D.C. to join the Mothers' March against Guns. One of our members ran for congress and some joined her campaign. An intense struggle was waged by the adjunct teachers of the New York City University system this past year. One of our members, an adjunct teacher herself, called on and received some support from other members in WOMANSHARE. These political activities not only arise from community but also create more connection among members.

SUPPORTING OTHER COOPERATIVE COMMUNITY VENTURES

Because WOMANSHARE is cooperatively run, its members understand and are drawn to support other cooperative community ventures. In particular many members joined the local Community Supported Agriculture Farm. We pick up vegetables for each other on pick up day. We cover for each other on workdays at the delivery site when one of us can't do their assigned work time.

CONCLUSION

Community *is* in our bones! Everywhere and all the time people are attempting to build community. But so much in the contemporary global economy discourages such efforts - even fight against it. WOMANSHARE struggles with this continuously. The fast pace of life sucks away the time and energy that people might have to offer each other. There are thousands of distractions. But some women remain a part of WOMANSHARE because they love the idea and hope that *soon* they *will* have the time. I have been fascinated to hear interviews with Robert Putnam recently on the occasion of the reissue of his book *Bowling Alone*. Radio show call-in listeners often respond furiously after hearing him talk about the break down of civic activity and community and they proceed to list all the associations they know about. It may be that Putnam, an academic scholar, is not aware of the bubbling energy that *is* creating new forms of community and social capital such as the community currency movement. For example, Putnam devotes only two paragraphs in his book to community economic development or Community Development Corporations. (p.408)

In order to sustain their work, community currency organizers and members must continue to generate a sense of connection and cooperation among its members. Community members need to come to common understandings of what is important to them and creates a sense of well-being. It is essential that the communities work with the spirit of inclusion. Peter North of the School of Urban Development and Policy, London has studied LETS organization extensively. He says:

That's also why too often trades break down and people complain privately that 'LETS doesn't work and individually either leave or stoop responding to trading requests. Community and co-operation need to be proactively built and then collectively managed in an accountable and transparent way.
(North, e-mail, 10/22/98)

Each community will have different attributes that are important to them - each will have its own culture and goals. For example local currencies such as Ithaca Hours are rooted in geographical identities. From the economically depressed area of St. Louis Missouri, Time Dollar program founder Betty Marver says that a sense of *safety* and *increased dignity* are important to the members of her Grace Hill program.

Sometimes, just what a neighbor says wraps it up. Recently in front of some challenging officials, a neighbor was asked if this program really had any impact on her and her neighborhood (they thought they had stumped her). She quickly responded "I am no longer afraid - we feel safer. I can come out of my home now and know there are other neighbors who care out there. We even work to get the "sellers" off the corners".

(Betty Marver, e-mail, 7/21/00)

Together, community currency workers and other community economic development organizers, must recognize the importance of building and maintaining cooperative community and must persuade funders, and social policy planners of the crucial role community building plays in economic development.

AFTERWARD

Ongoing work: Community and People with Developmental Disabilities

John and Connie Lyle O'Brien, say that they do not believe that it is coincidental that increasing belief in the necessity to include people with developmental disabilities in community life is happening at the same time as concern for the state of civic life is also rising. People with developmental disabilities have a "fundamental contribution to make to the regeneration of community in company with their friends and allies. They have become community builders in the deepest sense." (O'Brien, Introduction, *Members of Each Other*) I have come to the same conclusion.

As a result of discovering what could sustain the sense of belonging to the community of WOMANSHARE, I am applying the spirit of this process of community building in my current work as an advocate for the disabled. I have come from a history of civil rights action. For thirty years I have been an activist for reform of the New York State system that serves people with mental retardation, at first on behalf of Nina, my daughter, who was born with "severe mental retardation" 38 years ago. My first few years were devoted to her care at home during which time she and I were isolated from our community which had nothing to offer us. In final desperation, I had to apply for admission for my daughter to the Willowbrook State School for the Mentally Retarded, on Staten Island, New York. The place was a human catastrophe. I became one of the first parents to organize other parents and spent much of three years working day and night to carry the fight for humane services forward. My daughter was one of the named

plaintiffs in a class action suit against the state of New York on behalf of a class of mentally retarded children and adults residing at the institution. The class action resulted in the Consent Judgment of April 30, 1975. (see A Short History of Willowbrook in Appendix E). The court retained jurisdiction to entertain applications for orders construing implementing or enforcing compliance with the provision of the Consent Judgment. In addition it created professional and consumer boards to monitor implementation. This court jurisdiction and professional and consumer monitoring continues to this day.

The judgment was a landmark decision that influenced policy and courts throughout the country. It ordered that the population of 5700 people formally living at Willowbrook be relocated, over the course of several years, into community homes with “due regard for each persons own disabilities and with full appreciation for his or her own capabilities for development for life in the community at large.” (Willowbrook Consent Judgement, 1975). Even the most severe and profoundly retarded were included. The community integration model it mandated helped change the way people with mental retardation live in this country. However, there are miles to go before people who are mentally retarded really feel they belong to the community or that the "community" includes them in any meaningful way.

I sit on the Commissioners Task Force for the Willowbrook Class and on the Consumers Advisory Board, both set up by the Permanent Injunction of the Federal Class Action to monitor the implementation of the decision and to promote best practices. It is my job to visit and monitor conditions. According to the judgement, home managers and program directors must create and document community inclusion activities for

Willowbrook class members. They are mandated to do everything they can to develop plans that integrate individuals into community life around them. My and my colleagues' visits to residence after residence reveals that there is a wide difference of understanding as to what community inclusion means. It is not uncommon for the "community inclusion" logs to list events such as a group of ten going to the South Street Seaport. We know that a group of 10 handicapped people are not going to interact with the people around them. The group becomes, more than likely, a spectacle that outsiders stay clear of. Other sad events are attending dances that include 200 other disabled people, trips to Duane Reed, the massive drug store that doesn't even have any sales help to talk with. Woody Allen says 99% of success in life is just showing up. I don't agree. Just showing up in the community at movies, street fairs, or music in the park does not build relationships, or create a sense of belonging, especially for those with more challenging handicaps.

Besides the results of the audits, other studies have shown that being placed in a community has not resulted in people with mental retardation being included in the life of the community or developing relationships outside their residence. They are carrying the problems of institutional life, i.e. loneliness and isolation, around with them. I agree with John McKnight who has written extensively on community building. The services that are meant to support people with developmental disabilities tend to protect and isolate them from the communities in which they live. (McKnight, J., 1989) Customary approaches do not work. We can stand up to injustice, the Court can put people in the community, but it cannot force community belonging. Program directors and house managers are at a loss. New ways of thinking and planning are necessary.

Myself and a few other members of the court appointed Task Force decided to create a special work group on community inclusion. Participants include advocates, self-advocates, representatives from the Department of Mental Retardation of New York State and community members. We are starting from scratch. We are approaching the work by asking both the people with a disability and the people in the community settings two questions. What is important to you? and What do you want to do about it together? Once more the process of discovery is so much more creative and productive than approaching problems with accusation and blame - or trying to enforce endless regulations. We are experimenting with and learning from circles of support.

Circles of support begin with asking people to come together and then listening carefully to the life story, present realities and future aspirations of the person in the center. If the person has no verbal skills, his/her friends, support workers and/or family try to listen in other ways in order to tell the story. The circle is there to encourage the person to say clearly what they most want and to offer cooperation, resources and help with access to opportunities. It is the beginning of community building. Circles can radiate out in slow and but solid ways, including new people who make connections for the disabled person to community associations and organizations. Circle participants have been successful in finding jobs and apartments for the disabled.

We also are advocating for the employment of specially skilled people to work as professional community builders. We need people who can listen to people in the outer community, hear their concerns and aspirations and see how the two paths can converge. Sometimes they have to help community members to understand how to recognize opportunities to include people with developmental disabilities, how they can be part of a

cooperative effort to include vulnerable people. When people understand they are not doing it alone, that they are part of a community of people making the extra effort – they can relax and they do it.

There has been little work done to find out how people with developmental disabilities find a sense of community or belonging. We are reaching out to people who have explored this issue. A moving article by Pam Walker of the Center on Human Policy describes her research following several individuals through their community experiences and listening to them. Sense of safety and being accommodated were two of the most important. "People will stay with you to make sure you got a ride" explained one happy woman with mental retardation who feels welcomed in the local church.

Cooperative community is an essential building block for economic and social development as well as social justice. We cannot pay to take care of everyone. We have to contribute to the care of each other. For economic development and social justice endeavors to work they depend communities that can sustain them through cooperative spirit and values of inclusion and caring. That is hard work and it takes time and resources. We need to appreciate it and provide the support it needs.