

Approaches to Solidarity. A Complementary
Currency's Case Study in Volos, Greece.

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This master's thesis investigates the complementary currency TEM (Local Alternative Unit) operating in the city of Volos, Greece, during 2013-2014. TEM functions on the principles of LETS (Local Exchange Trading Systems) type. The study focuses on the role of solidarity in TEM, as an example of grassroots organisation. A research question seeks the impact of solidary action on the scheme's members, by examining the experimental housing project which was launched by TEM in 2011. An additional question approaches the different forms of solidarity among the scheme's membership and the housing project's guests, depending on their personal choices, as well as collective decisions.

Based on the principles of solidarity, community, and Social and Solidarity Economy, this thesis explores the structural characteristics of TEM. Ethnographic and autoethnographic research methods construct the framework of the project's analysis, which unfolds by accumulating interviews and participant observation. Various types of solidarity are identified, corresponding to the behavioural interaction between members and guests. The concept of solidarity is found to be voluntary, personal, and diverse, whereas it can appear both as prerequisite and as reaction to change, depending on the circumstances, and influenced by the individual's sense of community.

Solidarity, Community, Charity, Complementary Currency, LETS, TEM, Social and Solidarity Economy

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CHAPTER I: INTRODUCTION

The starting point for this thesis, under the discipline of political sciences, administration and organisations is the perception of local communities as the cells of society. Social networks and solidarity communities operating on the principles of Social and Solidarity Economy can teach lessons through their practices to established institutions, social and political structures. Solidarity, mutual trust, and collective action can improve the current administration by introducing the citizens to the administrative decision making processes. In the current political system of Europe, the individual often feels insignificant. Perhaps, a return to older norms of locality and cooperation, as complementary currencies and solidarity networks propose, can make our institutions more appealing and humane.

In the past six years, the Euro zone has been facing a severe financial recession, with various outcomes on its country-members. Greece remains the most prominent example, having experienced massive changes in terms of taxation, employment, welfare, and social change. The official EU data on Greece are exposing an unemployment rate of 27,2%, whereas the youth long and short term unemployment reaches 29,3% of the population, being translated in more than 420.000 people¹. Moreover, these statistics do not tell the whole story, as most of the unemployment figures – especially those of actual youth unemployment – are usually not included to the official data, because specific variables are used for data analysis, whereas others are overlooked. The worst part of this tendency is that it continuously decreases, not only in the Greek context but throughout the Euro zone countries.

In order to present the Greek case in a sufficient context, the basic actors that shaped the public opinion need to be identified, as the crisis impacts begun to unfold throughout the society. The Greek media certainly played a distinctive role in the Greek case; despite the

¹ Eurostat statistical report 2013 & 2014, <https://ycharts.com/indicators/sources/eurostat>

fact that the financial crisis started to be apparent to the citizens during 2010, the media had already begun their own battle, by exaggerating and presenting a twisted version of the actual data already in 2009, initiating an environment of uncertainty to their audience. In the next three years the situation remained more or less the same. The second actor was the influence on the society by the three following governments of 2009-2014, which imposed various new laws and austerity policies, proposed by the leadership of the EU institutions.

Besides the negative atmosphere created by the crisis, smaller groups of people within the society emerged, who had changed entirely their views towards the EU, the mainstream capitalist financial system and the dominant societal structure altogether. These political and social gatherings initiated grassroots organisations all over the country, starting to build solidarity and reciprocity communities and networks based on successful models functioning abroad. TEM was one of the first alternative currencies to appear in Greece, located in the city of Volos.

TEM (Local Alternative Unit) is a complementary currency of LETS (Local Exchange Trade System) type, founded in 2010 and located in Volos, a city of 200.000 habitants in the mainland of Greece. The initial discussions for a complementary currency's foundation begun in 2009. In the summer of 2013, when the data collection for this research begun, TEM had evolved into an active, innovative group, engaging into several different activities and having attracted a respectable amount of participants (around 1.500 individuals). While observing the group's meetings and the members' projects, the concepts of solidarity and reciprocity were perpetually discussed. It soon became apparent that the whole structure was founded upon these particular sets of values and the members were vividly supporting them.

TEM is considered to be a pioneer among complementary currencies in the Greek context, for various reasons. It is operating directly on the well-established LETS system, which has shown its value in many cases around the world; it is a popular scheme with more than 1.500 members, of which around 200 are actively participating. These numbers probably seem small, compared to some particularly successful LETS schemes such as Green Dollars in Australia and the Comox Valley LETS in Canada (Nishibe, 2001) which have attracted tens of thousands of participants, nevertheless it is considered to be a successful case of alternative currency within average sized LETS, which usually are not able to survive for such long periods, due to serious structural issues that eventually lead to their abandonment. TEM is currently in its fifth year of operation, having overcome one of the most usual problems in similar networks: small life expectancy.

The essence of grassroots organisations is not the production of fast solutions to existing problems but gradual and slow adjustment, by introducing small scale change of mind, attitude, and action. Some great signs of development towards this direction can already be seen not only in the academic world but also in the financial market. Thomas Mayer², chief economist of Deutsche Bank, claimed that the possibility of a national parallel (complementary) currency, in the case of Greece could be helpful and perhaps able to provide solutions to the current financial crisis (monneta.org).

A parallel currency³ has been proposed by various economists in the case of Greece, in order to tackle the huge unemployment issue. This idea has been both praised and

² Kohlmann, Tomas, *A parallel currency for Greece?*, Deutsche Bank, published on 20/3/2015, retrieved on 27/4/2015, available online: <http://www.dw.de/a-parallel-currency-for-greece/a-18331117>

³ Andersen, Trond; Parenteau, Robert; *A detailed program proposal for creating a parallel currency in Greece*, published on 28/3/2015, retrieved on 26/4/2015, available online: <https://rwer.wordpress.com/2015/03/28/a-detailed-program-proposal-for-creating-a-parallel-currency-in-greece/>

criticized, however it still remains an active alternative more than 4 years after it was heard for the first time. This currency resembles CCs in the sense that it will be a medium for people to become employed again and strengthen their consumerist power, however it cannot function as stored value, as it will not be bound to any official currency such as the Euro, the U.S dollar, etc. Since this currency will not be official, it serves as a measure for short-term solutions to very specific problems, namely unemployment and market liquidity⁴.

The new social innovation represented by TEM, can be described as everything else but mainstream, meaning that it is founded upon solidarity and reciprocity among members. The norms of cooperation and altruistic social networks, have not yet been established throughout society, due to their particularly limited practice of only a few years, therefore in many cases they are still considered as marginal phenomena that cannot represent the majority of the Greek society.

Grasping the meaning given to solidarity and reciprocity by the participants of TEM, the theoretical background of the concepts, as expressed mainly in the context of political science and solidarity is necessary. Certain theoretical approaches on community, showed that solidary and reciprocal behaviours are usual characteristics of bonded communities created by people with common interests and goals.(McMillan, Chavis 1986; Gould, 2007; Cahn, 2001) In order to create a theoretical background for this case study, choices had to be made in terms of relevance. The structure of LETS (Local Exchange Trading System) is defined, in order for the term of *Complementary Currencies* (CCs) to be understood⁵.

⁴ Hirst, Tomas; *No, a parallel currency is not the answer to Greece's problems*, Business insider UK, published on 16/3/2015, retrieved on 27/3/2015, available online: <http://uk.businessinsider.com/a-parallel-currency-is-not-the-answer-to-greeces-problems-2015-3?r=US>

⁵ Lietaer, Bernard; 2006, *Community Currency Guide*, Montpellier: Global community Initiators

Approximately four years ago, a housing project was launched within TEM, involving people in urgent need of accommodation. This attempt came as a helping hand to people with fundamental needs that could not be covered by any other source, neither private nor public, for various reasons that will be explained in the analysis chapter of this thesis. The act of such an initiative alone, is something truly innovative in the history of complementary currencies, exceeding the Greek borders. TEM materialized an altruistic plan, by interpreting the needs of certain social groups and attempting to respond to this particular challenge in the best possible manner. The housing project was chosen to be the focus of this study not only because it is the first example of social contribution by TEM to the rest of the society, but also because it is the starting point for more initiatives that are currently taking place in Volos.

In other words, the housing project opened up the possibility of greater societal impact for TEM, a goal that had been very central for the scheme's membership since its establishment. After 2 years of exclusivity, TEM finally got the chance to become extrovert by involving more people (namely the project's guests) and assisting them in the most substantial manner: offering them accommodation. Since the housing project proved to be successful, the social kitchen has become the second project launched within TEM that is currently very well accepted by the society.

Since solidarity is the core of this research, the actors that affected its course need to be closely observed. The concept of solidarity alone is very complicated and the theoretical models of Nicolaysen (2014), Laitinen (2014) and Lindenberg (1998, 2006) will be the

Fare, Marie; 2012, *Community and Complementary Currencies as tools for sustainable development*,
Veblen Institute for Economic Reforms, working paper as part of the programme: *International Initiative
for Rethinking the Economy*

main basis for further exploration. On a practical level, the housing project is the milestone that changed the norms within TEM, shaping the scheme towards another, more social direction.

Consequently, the housing project is the most important and powerful turning point that TEM has faced since its establishment, introducing a period of co-existence, reciprocity, and mutual trust, into a new, heterogeneous environment. Since the accommodation project's launch, it is no longer certain that each participant of the network has entered the group under one's own free will. The motivations behind the members' participation are entirely different from those of the guests. For instance, as also described in the second and fifth chapter, members have joined TEM either out of a motivation to practice solidarity or in order to exchange goods and services⁶; whereas the guests turned to the scheme out of their need to find an accommodation place. Despite this fact, they are cooperating in a solidary and peaceful environment, where reciprocal actions are given great value. By investigating the inner motivations in both the members' and the guests' cases, this research aims to reveal the reasons why this collaboration remains successful.

This thesis is a single case study, for which two phases of fieldwork were conducted in TEM's premises, during the summer of 2013 and the winter of 2014, for a total of 10 weeks, in which 23 interviews were completed. The chosen research methods of this project are Ethnography and Autoethnography; the gathered material include interviews, archives, participant observation notes, minutes of Assemblies, informal conversations, and thick description of meetings and activities. Ethnography was chosen as the appropriate research method for this type of project, as it allowed the processing of data from various sources

⁶ Caldwell, Caron; 2000, Why Do People Join Local Exchange Trading Systems?, *International Journal of Community Currency Research*, 4

Collom, Ed; 2011, Motivations and differential participation in a community currency system: the dynamics within a Local Social Movement Organisation, *Sociological Forum*, 26:1, pp 144-168

and produced concrete conclusions, with the assistance of the software The Ethnograph (v.6).

In order to present the conclusions of this research, a standard procedure was followed for the chapters' outline. At first, the main research question and two assisting questions will be presented, to define where the attention is concentrated. Then, the background of the research will describe the structure of complementary currencies in general as well as TEM in particular, to be further understood. Theoretical background follows, showing the main theoretical arguments relevant to the thesis focus. In the methodological chapter the research and analysis methods will be revealed as well as the reasons why they were chosen over others. The analysis chapter will be thematically divided, meaning that each question will be analysed and argued before the main research question is explored. The last chapter, conclusions, will summarise the main points of the thesis and discuss its findings.

The main research questions to be answered are:

How does solidarity shape social networks? Is it always a prerequisite or can it also be a reaction to change?

Is there a universal meaning given to the concept of solidarity in social networks such as TEM?

CHAPTER II: THE BACKGROUND OF THE RESEARCH

2.1 Local, Complementary and Community Currencies

In 1982, Michael Linton founded the first Local Exchange Trading System (LETS) in Courtenay, British Columbia, Canada. His original idea to develop a scheme which would engage in local barter activities of goods and services with the intermediate of an alternative currency, able to circulate only among the scheme's members for exchanging purposes, borrowed its structure from commercial barter association, adjusted to small scale, local capacity (Cohen-Mitchell, 1998). This currency would never replace the national currency, however it could be used supplementary, in order to boost the local production and consumption of products, as well as encourage the gift-giving traditions by institutionalising and regulating them through an organisation. As the founder himself described his creation, “[a] LETSsystem is a self-regulating economic network which allows its members to issue and manage their own money supply with a bounded system” (Schraven, 2000; Cahn, 2001). In most cases – as well as in TEM – local currencies are pegged to the national currency, thus, they are often subject to taxation, being “ '[c]ommon tender': commonly accepted as payment for debts without coercion of legal means” (Evans, 2009). The LETS type of systems aim mainly to benefit the well-being of individuals, providing a fair environment where for example “[o]ne hour of human work always equals one hour of human work”. (Leboeuf, 2011)

Following the classification guidelines set by Blanc in his article *Classifying CCs: Community, complementary and local currencies types and generations* (Blanc 2011), there are three ideal types of CCs addressed. Each scheme obtains an impure form of these categories, combining more than one characteristics, thus, creating unique systems which adjust to the specific geopolitical, historical, cultural and social situation they are operating.

In this categorisation, three types of CCs occur, namely the local currencies, the community currencies and the complementary currencies; each of them obtaining their characteristics due to the nature of their design, the historical background from which they emerged and the manners they choose to function in order to fulfil their initial projects. (Blanc, 2011; Martignoni, 2012)

LETS are subsequently forming the first generation of CC schemes, according to Blanc's theory, which were produced mainly by environmental activists, or grassroots organisations, amounting in numerous local systems in South and North America, Australia and Europe, between 1980s and the end of 1990s. LETS can be precisely described as "mutual credit" systems (the money does not exist before each transaction), whose currency does not need to be backed with any kind of commodity, due to the currency's inconvertibility, a rule to which all these schemes obey. Operating on the principle of reciprocity LETS schemes aim to cover needs that could not be otherwise satisfied, neither by the regulated market nor the state. By combining the first generation schemes of LETS and the second generation schemes such as time banks and Green Dollars as described by Cahn (2001), one is able to realise that the fundamental elements of both systems remain the same, that they are built upon reciprocity and focus on providing help to neglected or excluded social groups' members who, nevertheless, are capable of providing services. (Blanc, 2011; Cahn, 2001)

Nevertheless, the different types of CCs and solidarity communities in operation are at the moment almost as many as their total number. As supported by many researchers on the field of CCs, one of the most demanding and problematic aspects of these schemes has always been their classification⁷. Therefore, even today, there is no particular typology that

⁷ Blanc, Jérôme; 2011, Classifying CCs: community, complementary and local

currencies' types and generations, *International Journal of community currency research*, 15 D 4-10

Blanc, Jérôme; Fare, Marie; 2013, Understanding the role of governments and administrations in the implementation of community and complementary currencies, *Annals of Public and Cooperative Economics*, 84:1, pp 63-81

is fully accepted by every scholar. For the purposes of this thesis, the typology proposed by Blanc was used (Blanc, 2011), in order not only for the LETS particular category to be defined but also for the rest of similar schemes to be distinguished.

Even though since the creation of LETS, thirty years ago, many variations to the original structure have been developed, most LETS operate by using individual credit accounts for each member, managed either virtually, with specific – usually open source – software, or by creating scrap money, tokens or checks which the participants use for purchasing goods or services in the network. In this banking system, there is no charge of interest or banking secrecy, meaning that the balance of credit and debit of every account can be accessed by any other member (Cohen-Mitchell, 1998). The common ethos of LETS is to impose the same charge to every kind of service in order to preserve equality among members (Schraven, 2000). The main function of LETS involves publications of lists on a weekly basis, announcing the goods or services offered or requested by individuals, to which other members respond, depending on their needs. In the case of TEM but also in similar schemes, there is also a brick-and-mortar market, taking place twice weekly, where products are exchanged exclusively with CC and can include agricultural products, home-made and artistic items, second hand appliances and many more. Since this alternative currency is not attached to a commodity as official currencies usually are, its functions depend solely on mutual trust among the membership. (Schraven, 2000)

Generally, LETS could be described as an alternative market, with demand and supply rules, provision of transaction management and credit (Schraven, 2000), that obeys the notions of traditional capitalist markets, however, aiming at different goals, those of individual satisfaction in offering to the community, equality, mutual trust and happiness above growth and long-term profit of the market. One main difference between national currencies and CCs lies in the supply of the currency. In the case of official money, supply is centrally co-ordinated and circulated through the banking system; whereas in CCs, money is created by each transaction, allowing the individual to go into debt without severe

consequences, as this does not have any impact on the system. (Schraven, 2000) However, the ideal balance, as described by Riegel, would be for each person to create (through transactions) the equal amount of money one spends within the scheme. (Riegel, 2003)

Another observation on LETS is that they are always meant to be used as a parallel medium to national currency. This fact allows not only individuals but also businesses to become members of the schemes, since it is possible to make transactions in both complementary and national currency. In this way, the cost of production is covered in official money, whereas the profit percentage is transformed into CC and can be used ethically for purchasing goods or services which support the local production through environmental protection. Since it is clear that LETS are not meant to substitute the actual economy, it is widely perceived by many scholars that LETS, when they manage to turn into a new type of social institution, (Fitzpatrick, 2001; Jackson, 2010; Seyfang, 2009) they will act as necessary tools for the transition to a sustainable economy. (Leboeuf, 2011)

Even though in many cases LETS and similar CCs have been mainly perceived as economic practices, the intention goes beyond. More important is the social and environmental actor. CCs are not created to replace national currencies or capitalist markets; on the contrary, they aim to assist and improve the traditional practices, by involving the human factor on a fundamental level, while approaching the environmental protection on a more regulated and continuous manner. CCs present an alternative humanist approach, placing people in the centre of attention, focusing on the indicators of values, ethics, well-being, sustainability and social equality. The money created and used by CCs is named “moral”, as it shall change the values that usually follow official money. The social meaning (Evans, 2009) of CCs is expressed in the appreciation of personal work, of mutual trust between members and the attention given to equality and ethical codes. (Evans, 2009)

Supposedly, technological breakthroughs and medical developments aim at improving the

everyday life of people, making our societies better in every possible manner for future generations. Nevertheless, the current western lifestyle, solidified over the past century, is undoubtedly costing an ever increasing amount of irreplaceable natural resources and has created great environmental consequences. As Dowbor states, it is clear to all of us that it is impossible for human societies to continue on the same model of growth-profit for much longer (Dowbor, 2007).

Apart from this perception though, there is also an opposite one, stating that “[s]ocial change is not produced by activists but it is rather an outcome of the barely visible transformation of the daily activities of millions of people” (Holloway, 2010). By exploring this view, it is possible to see transformation in hundreds of alternative networks and solidarity schemes, aiming to create a more humane society with special regards to the environmental protection, goals that the current technological development makes feasible.

Numerous examples of successful schemes around the world have shown that the development of CCs is usually slow and gradual. South America is one of the most distinctive examples of moral money networks, mainly in Brazil, Argentina, Colombia and Venezuela. Time banks, ethical banks, complementary currencies and solidarity networks such as LETS, systems of Trueque, Banco las Palmas, and mutual credit systems (MCS) have been operating in South America for more than a decade, aiming at helping people with severe financial problems to cover fundamental costs of food and clothing, health and care services (complementarycurrency.org). In the USA, Ithaca hours is considered to be the most successful complementary system currently operating. In Europe, dozens of LETS schemes in the UK, Sweden, Germany, Greece, Italy, France and Spain, confirm that many people have found meaning in being involved in such initiatives. In Japan, the Fureai Kippu and in Australia the Green dollars enhance the perception that all over the world, we are able to find examples of CCs, which involving smaller or larger numbers of members, maintain homogeneous memberships. Various researchers (Pacione, 1998; Gran, 1998) statistically show that people who participate in CCs are quite often of left and green

political ideology. (Schraven, 2000)

2.2 TEM Scheme's Description

In order for TEM to be analytically presented, three main sources provided data. Firstly, the constitution of TEM (<https://www.tem-magnisia.gr/>), developed through common agreement between its members, which states the purposes, principles, bodies and regulations under which the network is functioning. Secondly, personal observations during the fieldwork on the premises of the network include extensive parts of thick description not only analysing the very topic of this research but going into the expression of the scheme's operation, its foundations, the reasons leading the membership's willingness to participate as well as the structure of TEM. Lastly, extensive discussions with the initiators and the founding members of the network, which although do not serve as data for the main analysis of this thesis, allowed a precise view of what the scheme is about, to be obtained.

The Exchange and Solidarity Network of Magnesia (díkyo antallagón kai allílenkýis nomóu Magnísias), widely known as TEM (topikí enallaktikí monáda) which translates directly into Local Alternative Currency, was founded in the city of Volos by one initiator and fifty founding members in June 2010. In legal terms, it is founded as an association of natural and legal persons. The primary principles of the scheme, as described in the association's constitution, include solidarity and reciprocity among members, exchange of goods and services with the exclusive intermediate of TEM, as well as creation of thematic groups for social, cultural, agricultural, construction and other purposes, while functioning on the basis of environmental sustainability and protection. (constitution, TEM website)

As stated in the founding constitution of TEM, the scheme is inclusive, meaning that

everyone is allowed to join the membership without prerequisites or any other kind of barriers. There is absolutely no “target group” of members, a fact that is also showed by the vast heterogeneity of the current participants. Even though exchanges are the basic functions of TEM, the solidarity actor is also of great importance to the network’s principles, thus, parallel activities of reciprocity and mutual trust are always encouraged.

The procedure that is followed by a new member in order to join the scheme has evolved during the past four years. Basically, what is required from the person is to submit an application, written or virtual, and shortly afterwards the account number and the necessary passwords are received, granting immediate participation to the exchanging process. An often observed phenomenon during the past years, realised by the active membership of TEM, is that many people joined the scheme mainly out of curiosity or under the impression that they could gain something from the network; usually the initial twenty TEM of credit that are given to each account were the main target. Of course, this kind of “opportunistic” behaviour is not unusual, and as a matter of fact, it has been observed in various similar systems around the world. (Leboeuf, 2011)

In order to control this phenomenon, the Assembly came up with a new measure which has been successfully applied for almost two years already. A three-hour seminar is being conducted every week for the newcomers, where one of the initiators of TEM explains the theoretical and ideological foundations of TEM, the bodies it involves, the purposes of its creation alongside various other topics, in order to inform the member about the network and prepare them for an active participation, avoiding the first period of awkwardness and familiarisation with the structures and the activities of TEM. Even though the participation in the seminar is voluntary, most new members willingly attend it.

As the initiator stated while explaining the concept of the seminar, the target that TEM is currently aiming at is not the arithmetic increase of its membership but the improvement of its quality instead. After years of observation of new members completely unfamiliar with the principles of the scheme, who were obligated to spend the first months of their

membership mainly observing, asking, and learning about the system from older members, the Assembly faced the dilemma of quality versus quantity. In this question, most members decided in favour of quality, being aware of the fact that the scheme might considerably reduce its overall number, in exchange for few active members who embrace the foundations of TEM and join the group not out of personal interest or curiosity but because they are willing to place their own efforts in this collective endeavour for social change.

The fundamental purposes of TEM's creation are to support local production, stimulate social and economic activity within the territories of Magnesia region and assist in creating new similar schemes in local communities. Additionally, TEM is very active on environmental issues; it focuses on promoting sustainability, organic agricultural methods, and the protection of nature on regional level. The scheme's loyalty to the localisation actor derives from the perception that small communities with strong social and territorial bonds between them, can initiate small scale social innovations, much more effectively than centrally designed strategies, gradually leading to social change in a more normative and simple manner, without need for massive change, big external funding or emergency solutions.

The scheme's administration is distributed between two separate bodies, namely the General Members Assembly, in which all members are entitled to participate and is obligatory to be held at least twice per year for issues such as constitution changes and other big scale decisions, and the Continuous Coordination Assembly where all members take part and is weekly scheduled for the discussion of immediate issues occurring during transactions and activities of the scheme. In order for TEM to be constantly as functional as possible, three members are elected in administrative positions, such as maintaining the website, bookkeeping, assisting the membership in various issues, and generally being responsible for solving problems surfacing during their annual term of office. Apart from the three administrative positions, the members can voluntarily do secretarial work during the office's open hours, when individuals submit their applications for TEM membership

and participants can solve administration-related issues. Each volunteer is rewarded with the standard payment for personal work: one TEM per hour.

The Assemblies operate on the principles of direct democracy and equality; each member has an equal vote on the decision making process, as well as the right to express freely one's opinion on the issues of choice, presenting information and personal views during the discussion. Due to the fact that political as well as religious ideologies are strictly prohibited from open discussions during the Assemblies, by the constitution of the association, the usual character of the discussions promotes freedom of expression as well as the right to one's own opinion which cannot be judged or neglected by the rest of the membership.

The exchanging section of TEM happens on the basis of LETS systems. Each member is entitled to an individual account since the beginning. These accounts are maintained virtually, using the CYCLOS software, as many other LETS do worldwide. Through this account members purchase products or services and sell their own services or items to others. In case some of the members are not familiar with computers or do not have private access to such technological equipment, the administrative personnel assists them in updating their daily transactions in a standard bookkeeping system which allows the members to see the debt-credit balance upon request. In order for the transactions to start right away after a new member is entering the system, each account contains a debit limit of twenty TEM that the person is later able to compensate for, as the exchange activity proceeds. The monthly payment for the system's maintenance, as well as the facilitators' compensation is three TEM per account at the moment.

The standard manner of exchange procedures in TEM is virtual. On the website of the scheme a list is uploaded weekly, where the wants and offers of each member are published openly in the form of ads, so that the participants are informed about the availability of

services and goods. The members may interact with each other virtually through their accounts, or manually using checks, which contain the description of the product or service, the account numbers of both parties, and the amount of TEM to be exchanged, alongside the signatures of both individuals. This check is submitted to the administrator, whose responsibility is to update both accounts on each transaction.

The list of goods and services circulating in TEM is usually quite extensive and of wide variety. Starting from covering basic needs' it includes food, agricultural products, clothing, tools, furniture, and appliances, expanding to home-made products such as soaps, creams, crafts, jewellery, computer parts, books, kitchenware, livestock, musical instruments, glasses (offered by a local store), herbs and more. When reviewing the services' list, the variety is even greater, as each person does not only offer to the network one's professional skills but also those obtained on an amateur level; thus, the catalogue usually starts with care taking services, baby-sitting services, cleaning, moving help, and house repairing, continuing towards beauty services such as haircuts and massages, physiotherapy, photo shooting, medical assistance, legal advice, vacation hosting (being relatively extensive and successful, since Magnesia is one of the most tourist destinations of Greece), homoeopathy, repairing, tutoring, bookkeeping, and accounting services.

The operating bodies of TEM include thematic groups and the exchange market. In principle, thematic groups are established out of the initiative of small groups of TEM members, focusing on very specific activities, which exist parallel to the network, assisting it or assisted by it, improving the quality of TEM's services and goods. Additional reasons why these thematic groups are fundamental for the network are the notions of solidarity and reciprocity, as well as mutual trust and equality among the participants. During the course of TEM's function there have been various thematic groups operating, whose life expectancy has been either longer or considerably shorter.

When observed from a topic-related angle, most thematic groups evolved around agricultural work, such as the creation of the network's own organic garden, fieldwork help in members' private fields and similar activities. Many of the network's active members volunteered in such thematic groups during the months of most activity, since all agricultural operations are seasonal. Nevertheless, there have been also other kinds of thematic groups, such as the construction-repairing group, where members with specific skills (electricians, plumbers, etc.) worked together to renovate the scheme's buildings, contribute in personal projects of members which required individual work and volunteering in different local groups. The list of thematic groups is extensive, including various fields of interest, such as the media coverage of TEM, the attraction of new members through open events and fairs, organising events for the members such as cinema screenings and book presentations. On the negative side, people often grew uninterested in volunteering to such groups usually because they were disappointed and discouraged by the inability of their group to influence the rest of the scheme.

The second body of TEM, which is the exchange market, functions solely with TEM; there, each member can sell or buy products during the market's opening days, which currently are Wednesdays and Saturdays. While observing the route of TEM market so far, the overall development of the scheme can be noticed as well. While during the first years of TEM the market existed only as an idea, in 2012, when TEM received quite extensive coverage in the local and the foreign media⁸, and it also participated in events such as agricultural products' fairs, its membership increased by several hundred new accounts, a development that made it possible for the market to be established. For more than a year, its function was gradually improving with the majority of members exchanging goods and services regularly. However, as soon as the members started losing their interest into the network and its vision, many of the scheme's accounts became inactive and the market followed the same

⁸ Short documentary on TEM: <https://www.youtube.com/watch?v=JTMXhSSOBSk>
Smith, Helena; *Euros discarded as impoverished Greeks resort to bartering*, The Guardian, January 2013, <http://www.theguardian.com/world/2013/jan/02/euro-greece-barter-poverty-crisis>
Lowen, Mark; *Greece bartering system popular in Volos*, BBC news, April 2012, <http://www.bbc.com/news/world-europe-17680904>

tendency. At the moment, there are approximately twenty members who continue to sell their products in the market regularly, nevertheless, it becomes apparent that the market has turned into a dysfunctional body, which is not offering many products, therefore, it cannot attract new participants either.

In response to this negative development, the network developed another tool, in order to attract new members and become self-sufficient once more. TEM's social kitchen, currently the most active of the thematic groups, which begun operating approximately three years ago but ceased operating until the summer of 2013, is active again, supported by the voluntary work of some of the most active members of the scheme. The kitchen's "production", consisting of warm meals, sweets, and jams, offering also ingredients such as vegetables, fruit, olive oil, flour, and eggs, is attracting the membership's attention, not only because they purchase these goods with TEM but also because through these offers, a small but remarkable portion of humanitarian aid is given to those in need in the city of Volos, outside the scheme's membership. The kitchen's activities serve as a distinctive example of how useful TEM intends to be not only exclusively to its members but to the local society as a whole; focusing mostly on people who are currently in need of fundamental goods and services.

Another important element in TEM's development has been the scheme's building. Some months after TEM's establishment, the local department of the University of Thessaly offered one of its properties to the scheme, as an act of recognition and assistance towards the newly founded and weak network. The university did not request any financial obligations on the scheme's behalf, and the contract which was signed between them concerned two separate large buildings inside a spacious yard, all of which were in a bad condition; nevertheless, the membership accepted the offer and decided on a plan for the full renovation of the premises covering the costs with personal capital and voluntary working hours. More than four years later, even though the renovation is still ongoing in a low pace, mainly due to financial difficulties, the members have created some fully

functional rooms, such as the kitchen and the office, whereas the initial renovation plan, which has been followed since the beginning, contains proposals for the external space, the market, a kinder garden, a small cinema and various other changes.

In the five years of TEM's function, the number of members has been increased to 1.500 (mostly) individuals and local businesses, however, the continuously active membership of the scheme does not exceed 200 members. Due to the fact that TEM has been relatively popular on the local but also international media and it has attracted an interesting number of scholars from various universities and foundations around the world, it has managed to become established in the local society, despite the fact that it does not attract impressive numbers of new members. Nevertheless, TEM is actively participating in the social life of Volos, being connected with other local groups and communities⁹ operating at the same territory, co-organizing events, exchanging knowledge, introducing experiences and initiating local social change.

2.3 The Housing Project

As mentioned before, complementary currencies are operating on the principles of Social and Solidarity Economy (SSE) (Evans, 2009). This theoretical term explains the alternative to capitalism perception, where reciprocity, solidarity, mutual trust, and gradual societal change are given priority, opposite growth. TEM is not an exception. Its fundamental rules evolve around SSE, which means that not only the members perform barter economy actions but they do so in order to initiate social change of some kind. In the first 2 years of TEM, the functions were mainly exchanges of services and goods with very little attention given to social projects exceeding the borders of the scheme's membership. Since the coincidental launch of the housing project this norm has changed. TEM finally found a way

⁹ For instance, Puerto del Tango is one of the cooperating groups: <http://www.puertodeltango.gr/en/>

to contribute to the local society in an original manner.

The housing project has been the first of two very successful initiatives by TEM that involved people outside the scheme. Both the housing project and the social kitchen (the second successful initiative of TEM) owe their existence to the tremendous impacts of the financial crisis to the society of Volos, which left thousands of people unable to cover fundamental needs such as food. Schematically, the crisis accelerated TEM's social contribution, which resulted in the housing project's launch. Perhaps the project does not appear to be relevant to the purposes of a CC, which is the exchange of goods and services, however, it is a good example of the societal change that all CCs aim at doing, following the SSE principle of substantial and gradual change within the society.

This research approaches one of the most successful experiments created by TEM, namely the housing project, which attracts a lot of attention due to its unique character and scope of action within the region of Magnesia. What is explicitly investigated is the initiative of the project, its structure, how it evolved over time, as well as the people who are involved in it, either as guests or as volunteers. Points of great interest are the social relationships between the guests of the project, their connections to the members of the scheme, and the perceptions of the membership of TEM, towards the project. How does it affect their network-related activities? How successful is their overall integration – or failure to integrate – to the ideological foundations of TEM, such as reciprocity, environmental awareness, mutual trust, solidarity and equality?

The housing project of TEM was initiated by a single member of the network, a little less than four years ago (2011). The proposal included the full renovation of the second building which TEM was given by the University of Thessaly. After this stage, the building could turn into a guest house with additional space for workshops and meetings. Just before the scheduled repairing started, this member left the network, leaving the whole project

hanging, mostly due to the fact that until then, the idea was perceived as an individual project by the vast majority of the members. After the next General Members' Assembly, a decision was made for the project to proceed as scheduled by those members who would be willing to volunteer. The network's constitution changed and a new rule was accepted, stating that the Continuous Coordination Assemblies would be in charge of approving the residency of new guests through a voting procedure, after the candidate-guests have participated in the Assembly and having exposed the reasons why they turned to TEM for accommodation assistance. The person who would be accepted as a guest by the network immediately had to become a TEM member. Additionally, the Assembly would be responsible for the guest house's state, potential damages, repairs, as well as for the inspection of hygienic conditions. The process begun and shortly after some basic maintenance, the first guest moved in the building.

For a long period the guest house was occasionally occupied by various guests for smaller or bigger periods of time, mostly without problems but with a few cases of drug addicts or mentally ill, who caused problematic situations in the scheme's activities, thus, drastic solutions were applied. In one particular case, the Assembly was forced to vote against the hosting of a specific guest, due to the person's severe mental condition that required immediate medical assistance, which the coordinators of TEM decided to seek from the Municipality of Volos. Despite a few problematic situations though, the housing project generally has had a good course so far, accommodating people who are homeless and do not have the choice of turning to another source for help.

During the fieldwork process, the guests' number was increased from three people, in the summer of 2013, to eight people, during the winter of 2014. This number is the largest that the guest house has ever hosted and questions are raised about the capacity of the building as well as its hygienic conditions. The guest house's initial plan was designed for the capacity of maximum six simultaneous guests, in order for them to maintain a proper quality of life, with heating, bathroom, and kitchen appliances, along with their personal

space. Since 2013, when the scheme's kitchen was activated again, TEM has also been offering meals to the guests as well as access to the food supplies of the kitchen in exchange for TEM units, which the guests gather with their personal work for the network. Because at the moment there are more guests than planned, the renovation plans have to be extended, in order to provide more space, adequately equipped for such situations.

An important new development concerning the housing project, was the decision by the Continuous Coordination Assembly, stating that the guests, since they did not have any rent obligations to the network besides the power and water bills, which had to be covered by them in Euro, should participate in the scheme's activities and offer a certain amount of work (50 TEM each guest/month), by participating in the thematic groups of their own choice or by choosing any other manner in which they would like to contribute to the network.

The demographics of the housing project's guests are heterogeneous, since usually they are immigrants, who reside in Greece legally or illegally – while waiting for official documentation – and are in urgent need of accommodation, due to the fact that they are usually unemployed, with low comprehension of the language. Nevertheless, during the last stage of this research's fieldwork, a guest that did not follow the usual demographics of the group participated in the interviewing process. This person, a Greek native of Volos, has been accommodated by TEM for some months, as a financial crisis aftermath, which left him unemployed, stripped from most of his personal property. His presence in the particular housing project shifted the scope of the research by indicating the influence of the financial crisis and its impact on the local society of Volos.

An additional indicator for the housing project's major impact is that it constitutes one of the very few opportunities for homeless hosting in Magnesia. The Municipality of Volos owns a public guest house; however, there are strict rules and prerequisites for each

candidate, for them to occupy a place in the house. Moreover, there is an upper limit in the duration of each person's accommodation period, which does not exceed six months. Additionally, the limited capacity in terms of guests' numbers is enhancing the fact that this housing project is not adequate as a solution for all the people who are in need of accommodation in the city of Volos. Taking into consideration the amount as well as the quality of the accommodation solutions offered to people unable to pay rent, it becomes apparent the impact TEM's housing project has in their lives.

CHAPTER III: THEORETICAL BACKGROUND

In order to approach *solidarity* and investigate its emerging forms, the most prominent influencing actors need also to be identified. Solidarity in a social network presupposes a vivid *community* where democratic practices are honoured by membership, as the individual develops feelings of belongingness, trust, and reciprocity with the rest of the group. It would be impossible to proceed by ignoring the actors that define the nature of solidarity existing in TEM. Since the scheme is self-identified as a solidarity network, the sense of community plays a very important role, along with the theoretical background of *Social and Solidarity Economy*. When the three major theoretical elements are presented, the last section of this chapter will focus on the *research questions* that were chosen in order to approach TEM scheme and its housing project. As the main sources of data related to TEM are the interviews of the network's participants, the theoretical concepts that synthesized this chapter are the themes which were most discussed and given attention to, by the members of the scheme.

3.1 The Sense of Community

Starting from Max Weber's notion on two distinctive types of community, namely the “oikos” type and the “neighbourhood” type (Weber, 1968), the element of production for the sake of the organisation, is highlighted. The neighbourhood represents the source of local social action in the sense that it covers basic needs, without involving economic transactions. In such types of communities the participants do not come from the same social, educational or financial background, however their relationships are often strong, because they belong to the same status group, as Weber defined it, describing individuals with common motivations and a shared sense of honour. In TEM's case, the element of honour corresponds directly to the commonly shared opinion among its members,

concerning the impact of social situations, for instance high unemployment, limited income, rising prices in basic products, and incapability to cover fundamental needs in goods and services.

Since the foundation of TEM, its initiatives were clear, concerning the construction of the community's identity. Following Gusfield's (1975) notions, the localisation actor became the basis of the scheme, whereas personal relations within its membership defined the participants' behaviour to a great extent. (McMillan; Chavis, 1986) Since the beginning, TEM was perceived as a structured community, bearing common characteristics met in similar organisations. These include the sense of belonging to a group by sharing common beliefs and experiences (“Sense of Community: A definition and theory” McMillan, Chavis), the fact that inside the network each member feels unique and important, the fulfilment of needs, and the strong mental and emotional linkages among its members. (McMillan; Chavis, 1986; Cahn, 2001)

In their 1985 research, Bachrach and Zautra, invented a “community scale” in order to position hierarchically those characteristics that best define the emotional status of an active community participant. These indicators include: the feeling of home, satisfaction, sharing of common sets of values, belongingness, interest, importance within the group and attachment to the scheme as well as their fellow members. Membership carries a sense of belonging (McMillan; Chavis, 1986) for the person, which can vary depending on the place each participant obtains within the community. The “boundaries” of membership particularly express this point where some people are truly connected to the group by feeling accepted and identifying themselves with the group’s ethics, thus, their belongingness increases; whereas others, fail to feel important for the community, remaining isolated by the group. In both theories the importance of belonging in a community is apparent. In TEM, people value this sense as the strongest motivation for their participation, as revealed by their interviews for the present research project.

As indicated by various researchers (Peterson & Martens, 1972; Grossack, 1954; Thrasher, 1954), individuals who seek influence in the group, are usually the least popular members, because while they are attempting to impose their own opinions, they tend to forget about the wishes of others. This fact reveals the truly influential and strong members of the community, namely those who do not join the organisation in order to impose personal ideas, but instead, for the sake of reciprocity and solidarity.

Frye (1995) sets on the table the counter-effect of community, when claiming that it does not only form unquestionable consensus, but it is also a tool for removing obstacles, bringing opinions closer and unite difference. This goal is achieved with openness, through which people are no longer marginalised and learn to trust each other. In successful schemes, the sense of community is strong among individuals, producing self-regulating processes, through which, the members find ways to eliminate conflict and smooth the participation experience.

The individual though, as the fundamental element of every community, should not be neglected. McMillan and Chavis, in their research of 1986, introduce the term of “personal investment” which depicts the motives behind an individual’s active participation in a scheme. They produced a condition, under which the participation has more meaning. Furthermore, they claim that if the person completes tasks in order to become a member, in this way one is feeling that their place in the group was “earned”, instead of given. As a result, the person is reassured that their place is valuable for the whole community. Observing the recent option of the seminar, the newcomers in TEM obtain the feeling of achievement, and value themselves much more as active members of the scheme, since they “earned” their place in the community. Due to this development the Assembly already observes differences in the quality and zeal of new members, the majority of whose is particularly active.

In TEM's case, the sense of community remains fundamentally strong among its active members not only internally but also externally, by communication and support to similar grassroots groups on a local level, such as the local anarchist squat, the social kitchen, and the dance club Puerto del Tango. As Putnam (2001) states, a healthy community does not only engage with its own goals and initiatives, but it is also socially active, promoting the initiatives of other communities.

3.2 Social and Solidarity Economy in Principle and in Practice

The concept of solidarity economy is known since antiquity, through the examples of Egyptian corporations, Greek funds for rituals and the Roman colleges of craftsmen. (Demoustier, 2001) In modern times, the same idea re-appeared in the 19th century, with the Rochdale Equitable Pioneers Society in the United Kingdom in 1844. (Poirier, 2012) Today, the examples of solidarity economy are seen through cooperatives, local currencies, social enterprises, NGOs, and various types of communities. The first schemes of solidarity economy emerged in South America, Canada, and France approximately thirty years ago, however, during the past decade they have also spread towards the English speaking countries (Australia, UK). On the socio-political level, the principles of welfare states can be seen as an additional example of contemporary solidarity economy. Associations, labour unions, community groups, and voluntary organisations, can be seen as expressions of solidarity economy with collaboration between the society and public as well as political institutions (Laville, 2011; Fonteneau et al., 2011), integrated into the welfare system of various countries, such as Finland, Sweden, Norway, the Netherlands, Germany, and more.

The European Union, during the past years has been developing institutions, sometimes in collaboration with global associations, to monitor and participate in the development of global SSE (Social and Solidarity Economy) networks. The European Foundation Centre,

the organisation of Social Economy Europe, the International Centre of Research and Information on the Public, Social and Cooperative Economy (CIRIEC) as well as the European Network of Cities and Regions for the Social Economy (REVES) are only a few examples of institutions, founded upon the principles of SSE, aiming to assist, develop and research on the various practices followed by local as well as global associations and communities (Fonteneau et al., 2011), in order to grasp the meaning of SSE and accept it as an alternative to mainstream capitalist practices on specific occasions. These initiatives on the EU's behalf show a tendency of the official institutions and policy makers to include alternative perspectives and remain informed on initiatives that have been successfully developed in many countries around the world.

In principle, solidarity economy, “[s]ituated conceptually at the intersection of the private, public and social economy sectors” (Lewis, Swinney; 2007), seeks to give an alternative paradigm of development, by establishing an ethical rule and placing people and the environment at the core of the economic attention.(Poirier, 2012) In the definition given during a board meeting of RIPESS (Intercontinental Network for the Promotion of Social Solidarity Economy) in Montreal, 2011, it was stated that:

“[T]he solidarity economy seeks to re-orient and harness the state, policies, trade, production, distribution, consumption, investment, money and finance, and ownership structures towards serving the welfare of people and the environment. What distinguishes the solidarity economy movement from many other social change and revolutionary movements in the past, is that it is pluralist in its approach -eschewing rigid blueprints and the belief in a single, correct path; the solidarity economy also values and builds on concrete practices, many of which are quite old, rather than seeking to create utopia out of thin air. Thus, the solidarity economy explicitly has a systemic, transformative, post-capitalist agenda”. (Poirier, 2012)

Social economy is usually associated with solidarity economy, and also often perceived as

the third sector, including the economic activity of voluntary and non-for-profit nature. It includes every activity which honours specific ethics, and places the services to individuals and to the community ahead of profit, often following direct democracy practices (Laville, 2011) and bonds of trust among people. In other words, social economy is concerned on civil society and the treatment that members of neglected social groups have in the current economy, by promoting self-help, mutual aid, equality, reciprocity, as well as mutual collective benefit. (Lewis, Swinney; 2007, Moulaert et al., 2005)

In principle, CCs and similar alternative social networks such as TEM are meant to be the practical expression of SSE on a citizen level. Thus, CCs usually are perceived as expressions of social innovation and change, as they were studied by various scholars, beginning with Weber in the 19th century and proceeding with Schumpeter in 1930s (Moulaert et al., 2005). Since one of the main focal points in SSE theory is the participatory character of the market, mutual credit communities are probably the best examples of this model. The social function of CCs is to introduce societal changes on problematic economic aspects, by focusing on environmental protection and third sector strategies (Poirier, 2012). The main idea behind the CCs' concept is that the community has to rely on itself first, thus, the development should begin from the locality, an approach called “endogenous development” .(Poirier, 2012)

As an example of SSE networks, TEM has been functioning on the principle of endogenous development since its establishment. The use of a distinguished medium for purchases (TEM unit), the ethically produced food, and the equal value among services offered by TEM's members, are strong examples of the SSE course that TEM has chosen. The participants are supported by mutual trust, solidarity, and collaboration, in order to continue the network's project, which is to offer an alternative to the mainstream market, based on participation, trust, and solidarity, following on the steps of SSE theory.

SSE is characterised by its focus on local production and consumption of goods and encouragement of involvement and employment of members of disadvantaged social groups (long term unemployed, people with special needs, members of minorities, etc.). The local networks that emerged in Latin America as a response to the “[a]ggressive neoliberal capitalism and military government coups imposed to them in the 1970s and 1980s” (Primavera, 2010), led to the creation of locally initiated schemes functioning on the principles of solidarity, democracy, equality, localisation and ecology. (Primavera 1999, 2003, 2005)

There is no universal set of rules and principles of SSE. This fact enhances the idea that in SSE the individual is valued as such, being able to make choices and decide on one's own practices. (Miller, 2005) For this reason, SSE does not provide single solutions to problems. The approach that SSE proposes is small steps depending on local, citizen organisations which could focus on reversing the mistakes of the past and work on new solutions without ambitious and unrealistic goals, keeping in mind that there have to be created “[s]atisfactory economic conditions for all people, by abolishing exploitation, domination and exclusion”. (Mance, 2007)

What is very important when approaching the concept of SSE empirically is that even though it is an alternative economic theory, the social actor is never overlooked. Thus, community is an unbreakable element of SSE, being the instrument which helps in empowering the individual, offering an equal and secure environment, in which each person is free not only to express oneself but also to have an impact to the greater group. This principle accurately describes the rule in TEM, specifically during Assemblies, when each member is free to express their own views on a subject and influence the decisions. All participants are aware of the absence of hierarchies (except on a few administrative issues) which is visible in their interviews, while explaining the reasons they participate regularly to the Assemblies and do not hesitate to support their ideas or vote according to their personal beliefs.

What SSE seeks to develop are autonomous communities, where solidarity and reciprocity among members are the key concepts to development. The main objective of CCs such as TEM, is not to create a self-sufficient economic system but to construct a parallel system, whereas still many of the transactions will be circulated through formal money economy. A benefit that only a Complementary Currency system could offer though is the trading potential of such goods or services that would be impossible to be purchased in another manner than locally. (Schraven, 2000; Blanc, 2011) This is the case for agricultural products offered by TEM, all of which are locally and ethically produced, frequently by the members themselves.

Even though traditionally people participate in CCs for ethical or social reasons (Echeagaray, 2011), the economic reasons should be added to the equation, since unemployment forces people to seek for alternative forms of money or other kind of intermediates for their social and economic interactions. Due to the fact that national currencies lose their former meaning, societies who face severe consequences of the financial crisis do not perceive the commodity of money in the same manner as before, searching for practices that promote reciprocity and social change. (Echeagaray, 2011)

The local solidarity network of TEM was originally founded for social and environmental reasons, nevertheless, it has evolved into an important actor on a financial level as well, providing its membership with goods and services that cover the basic needs of those who cannot purchase them through the formal market. In this sense, TEM, even though remains a valid example of SSE, stepping on the basic guidelines of CCs, has turned into a distinctive societal actor as well, due to the extreme conditions that the local society faces. From a theoretical perspective, returning to Blanc's theory, TEM at the moment incarnates the ideal type of LETS, combining characteristics both from the first and second generation CCs, founded upon egalitarian reciprocity, mutual trust, and solidarity, using the genuine LETS structure of Canada and the UK. (Blanc, 2011)

3.3 The Solidarity Indicator

Starting from the pre-historic era, people created small communities in which they lived, depending on the social bonds between them, as well as each other's products in order to cover fundamental biological, social and cultural needs. (Demoustier, 2001) Solidarity has been expressed in various manners for centuries, and it is so deeply embedded in our traditions, culture, and history that it often goes unnoticed. Distinctive examples of solidarity-based systems are second hand bazaars, agricultural cooperatives, collectives, social entrepreneurship, complementary currencies, and many more.

Even though for centuries, reciprocity and solidarity among neighbours, friends, and relatives have been the main elements in their relationships, in contemporary societies, the phenomenon tends to disappear. Capitalism has been presented as the sole response to communism, meaning that these two rivals construct most of the scope of economic solutions, leaving no space for further considering and proposals. (Miller, 2005)

Solidarity obtains several forms, according to the environment it is practised, the people involved, as well as the circumstances under which it is employed. Lindenberg (1998) argues that solidarity can be of “weak” or “strong” type, depending on the motives behind human behaviour. The “hedonic” goal is an element of “weak solidarity” that identifies every individual, in a pre-social manner. This goal defines the human tendency of satisfying personal needs. On the other hand, the “normative” goal, which places collectivity in the core of the person's motivations, is present in “strong solidarity” situations. In a solidarity network such as TEM, the aim of the person is to suppress one's individualism and produce collective thought and action. However, it is visible through the participants' interviews but also their behaviour and personal relationships that there are members who resemble most the “hedonic” type, as well as those who can be described as closer to the “normative” type.

Solidarity as an element, defines the decision of an individual's action and responsibility over one's own life, while simultaneously becoming a collective process, involving more individuals, who seek solutions to fundamental issues, that the state or the private sector are either unable or unwilling to solve. During the previous years, there have been a few examples of solidarity systems emerging from grassroots groups, such as tenant organisations, consumer unions, cooperatives, local communities such as LETS or time banks, and many more. (Miller, 2005)

One of the basic characteristics of solidarity has always been reciprocity. By practising reciprocity, people become aware of the heterogeneity of each other, attempting to learn and evolve through social interaction, while respecting their rights in dignity and equality. (Miller, 2005) The most important point of distinction between reciprocity and market exchange, is the fact that a reciprocal act is motivated by social relationships and it is voluntary, as it is not imposed by any authority. (Laville, 2011)

There have been long discourses on the concepts of solidarity and charity, as the differences between them are often too abstract and arbitrary; however, in schemes such as TEM, the distinction becomes quite clear, as indicated by the members' interviews. Whereas charity prerequisites a person or a group of people that are able and willing to engage in a gift-giving procedure, aimed for people without adequate means, solidarity presupposes egalitarian reciprocity (Laville, 2011), in the sense that each side is equal to each other and the offer of services or goods can be initiated by each person towards someone else, with the sole motivation of need on one side and willingness to assist on the other.

As Nicolaysen (2014) describes, asymmetry is one of the main characteristics of charity, presupposing that the sides of the contributor and the receiver are never equal. When the element of symmetry returns, solidary bonds are rebuilt. Laitinen (2014) contributes to the

discussion on solidarity by separating “thin” mutual respect from “thick” mutual aid and support. He uses the terms “thick” and “thin” to clarify where basic social respect ends and where mutual support, and therefore solidarity begins.

While actions of solidarity take place, social capital is being created. According to Newton's (1997) view, “[social capital constitutes] a force that helps to bind society together by transforming individuals from self- seeking and egocentric calculators (...) into members of a community with shared interests, shared assumptions about social relations, and a sense of the common good”. (Newton, 1997)

3.4 Research Questions of the Case Study

Solidarity is the sole value which defines the substance of TEM; it is the concept that has to be thoroughly investigated and analysed in order to produce knowledge upon whether the network’s membership accepts and supports this principle, or it is an empty idea that concerns only a portion of the participants and its influence is mostly theoretical. For an association which claims to be originally a “solidarity network”, the actual presence of solidarity in its members’ relationships and practices can be indicative of the scheme's identity, not only on a theoretical basis but also empirically. That said, the research questions are formed as such:

Research question: How does solidarity shape social networks such as TEM? Is it always a prerequisite or can it also be a reaction to change?

Concerning the research question, it approaches the concept of solidarity, as expressed in the scheme, by both of this thesis study units: the network’s membership and the housing project’s guests. The lens that this accommodation project is offering to the research is

unique in various ways. The establishment of the housing project is approached as the historical turning point when non-members began to participate in the scheme, whereas before, the membership was relatively isolated and exclusive. With the Assembly's decision on the housing project's establishment, the members simultaneously decided on opening their scheme to more people, by taking the risk of involving individuals who do not recognize or follow the ethical codes and values of TEM. This act, either conscious or unconscious, marked a new phase for the scheme, when its social activity became strong enough to exceed the membership's borders. This "bet" set by the scheme's participants, although it has to be approached as an experimental procedure, provides a useful tool for identifying the quality and quantity of solidarity's presence among members and guests. Moreover, the fact that this successful first experiment is followed by the social kitchen's initiative shows that a new pattern began for TEM, in which the scheme assumes important social role. Consequently, through this procedure it will be investigated whether the solidarity principle is actually present in the routine of TEM or it remains a theoretical notion in the members' minds, and how this situation has shifted since the establishment of the housing project.

Concerning the first question, the fact that the housing project emerged through one member's vision, and initially was not shared among the rest of the membership, needs to be highlighted. Although no barriers to its creation were lifted, nonetheless, it could still be described as a personal project which evolved into a collective one. The notion of coincidence though, is not an adequate explanation, since it does not justify the project's support by TEM's membership, from its establishment onwards, even despite great difficulties and persistent problems. Indicators, such as the perceptions on the project's future, proposals of solutions to structural issues, reciprocity between members and guests, social relationships between guests and members, are also vital, in order to explain why this project was established in the first place, and most importantly, why it continues to be supported by the members until today. The answer to this question can also reveal the actual opinions about the project by the membership of the network, their predictions on the

possibilities of continuation and their overall perception on the influence of the housing project to the scheme. In order to confirm or reject each of the possible answers to this question, the role of solidarity has to be investigated once more. The housing project acted as an accelerator to heavy decision-making by the members, therefore it changed - or even created - the circumstances for solidary action in some cases.

Subsequently, the next question is structured in the following manner:

Research question II: Is there a universal meaning given to the concept of solidarity in social networks such as TEM?

What this question touches upon is the meaning of solidarity on a strictly personal level, as approached by Laitinen (2014), Lindenberg (2014) and Nicolaysen (2014) and how much it affected the particular member's or guest's decision to actively participate in the scheme altogether. Through this question, a personal approach is chosen for the concept of solidarity, expressing the initiatives behind participation in a less general and more precise manner. The main difference to be explored is the voluntary – or not - initial decision of the person to participate in TEM. This phenomenon is mostly distinguishable between the members' and the guests' positions towards the scheme, as their participation to TEM was not influenced by the same motives. This gap became apparent during both the fieldwork periods, therefore it serves as the missing piece of the puzzle, exploring the solidary character of the network on the individual level. During this procedure, Lindenberg's categorisation of solidarity was employed, as well as Laitinen's distinction on reciprocity, in order to approach the various expressions of solidarity within a social network. This turn was necessary in order to tackle the claim of a universally accepted definition of solidarity. Starting from the members' and guests' interviews and continuing with thick description notes it became certain that people were approaching solidarity in very different manners.

Another equally important theme to be investigated, is the heterogeneous environment of

TEM itself. Solidary behaviour is a challenge for various reasons, which means that a person has to act voluntarily in the scheme. Moreover, in cases where the social circle within which solidarity is practised changes its consistency, solidary behaviour is also challenged and heavily influenced by cultural, social, financial or other differences that enter the previously homogeneous environment. Such situations are particularly interesting, since they reveal the real patterns of human behaviours in far-from-normal circumstances. This thesis is not aiming to do an anthropological analysis, however, the routes of solidarity between the chosen study units will be investigated on a social and communitarian level.

CHAPTER IV: METHODOLOGY

In this chapter the methods of research and analysis will be introduced, describing in detail the processes followed during the fieldwork periods, the manners in which data was gathered and processed, and how the topic itself was approached, on the practical level. The first section will go through the chosen research methods, describing the technical characteristics of the project according to existing bibliography, as well as the particular methodology that was applied. The following section will describe the fieldwork procedure, as well as the data gathered during this stage, also introducing the participants of this research. Finally, an account of the analysis methods will conclude this chapter, alongside information on how the interviews were grouped, in order to proceed with the analysis chapter, where the actual data and outcomes will be exposed.

4.1 Research Methods of the Study

Due to the fact that there was personal involvement to TEM scheme on a social level, since before the research begun, my presence had to remain strong and visible, not only during the data-gathering period, but also while the thesis would be composed. (Bray, 2008) To achieve this goal, ethnography over qualitative content analysis, as it is one of the main methods that is known to encourage the researcher to remain in the core of their project (via participant observation) without compromising the quality of the research, when its principles are followed. Another fact that enhances the role of ethnography in this project is that the observed environment and its subjects should remain in their “natural” state, meaning that the research was fruitful because I entered TEM and approached them while engaging in activities and not in an isolated manner, focusing solely on their opinions on specific topics, without taking into consideration their characters or their interaction with the rest of the group.

Autoethnography – organisational or of other kinds – is the variation of ethnography, which adds autobiographical elements to the data collecting process (Buchanan, Bryman; 2009). Through this type of descriptive narrative, autoethnographic tools were used in order to shed light upon details that were visible due to personal positionality within TEM. This method, even though it produces the most original data through direct observation, is also subject to bias, unless the researcher is very conscious in being detached and not personally involved with the study unit and the project's subject. By using a sort of interactive qualitative interviewing and through lived experience, deeper emotions and thoughts of the participants towards the scheme were approached, identifying their inner connection to the network, their unique linkage to the rest of the members, as well as their perceptions on TEM's impact to their overall social life. In order to carry out the autoethnographic process, I registered in TEM's database, participated in Assemblies, contributed to the scheme's kitchen and attended the weekly market, both as an observer and as a member. Being in the advanced position of speaking Greek, the interaction with both the guests and the members was easy and informal, allowing them to expose their ideas about the themes that the research was focused on, not necessarily while being interviewed, but also during casual conversations, jokes, and statements.

Ethnography mainly uses two research methodologies, both of which were employed in this project as well: participant observation and interviews. This method is not particularly popular in political science as it is often accused of being “unreliable” , compared to other, more “objective” approaches, usually within the quantitative tradition in social sciences. This topic however, is not entirely situated within the political science scope, as it stretches towards cultural studies as well. In addition, as the social environment and the individual linkages were very important for the empirical findings of this thesis, ethnography was chosen as the most relevant research method in this case, in order to assist the in-depth analysis of TEM and its housing project. (Bray, 2008)

The type of this thesis is a single case study. It is embedded (Yin, 2009), with two units of

analysis: the scheme's membership and the housing project's guests, while the case study subject is solidarity. This research can also be identified as interpretative, because ethnography and autoethnography (Buchanan, Bryman; 2009) have been used as the main research methods.—Since it focuses on the housing project and how this phenomenon influenced the organisation's route, this research is a diachronic case study (Thomas, 2013), which focuses on the project's impact from its establishment until now, being operating for almost four years.

The basic reason why an interpretative approach was chosen, is previous familiarity to this particular network. On this level of familiarity to the topic, the safest way was interpretative research, which assisted by Ethnography produced a fair insight, where the positionality of the author was also acceptable and sometimes even necessary (Thomas, 2013). In other words, depending on my well-informed background on TEM, going back since before its official establishment, the field was already a familiar place, about which there were specific ideas formed, due to personal and social links among its participants and myself.

The principles of a single case study of intrinsic nature (Stake, 1994) were met, since the topic refers to a unique case; approaching it from a representative angle, depicting the normality of the scheme rather than describing an extreme phenomenon, a longitudinal research was produced, because the scheme was visited twice over a period of seven months (Yin, 2009).

The six sources of evidence described by Yin (2009) were also present; namely the documentation and archival records, with document interrogation of TEM's constitution, principles, minutes of Assemblies, and newspaper articles, interviews, direct observations of unstructured nature (thick description) (Thomas, 2013), participatory observation with autoethnographic elements (Buchanan, Bryman; 2009) and physical artefacts such as photos and videos.

The basic analysis strategy to be followed is reliability in theoretical propositions (Yin, 2009). The solidarity concept, which is also identifying the research's core subject, will be approached according to Lindenberg's model of "weak" and "strong solidarity" and Laitinen's "thin" and "thick reciprocity" forms, as it is widely discussed in the book "Solidarity: Theory and Practice" (edited by Laitinen and Pessi, 2014). The theoretical concepts analysed in the book will be used as foundations of TEM's solidarity to be put on a proper basis and be discussed, combined with the case study data, gathered during the fieldwork processes.

4.2 Data Gathering Procedures and Participants

This research project can be divided into two stages, following two separate fieldwork periods. The first fieldwork period took place in the summer of 2013, during May-July. Within a period of six weeks, active participation in TEM and familiarisation with the theoretical principles of the network (communitarianism, Social and Solidarity Economy, direct democracy practices) as well as its activities, the focus turned on participation to the weekly Assemblies, members' activities, such as the exchange market or the kitchen, informal conversations with guests, members, and facilitators were conducted, and a sufficient amount of time was spent (twice per week) on participatory observation, composition of diaries and commentaries with thick description research methods and immersion into TEM's routine.

Participant observation is one of the two main ethnographic tools in this study, alongside interviews. Despite a strong pre-existing personal idea about TEM, I tried to enter the field in the most objective manner, focusing on separating personal views from research observations. Initially, the process was very demanding and not always successful; however, as the immersion to TEM proceeded, it became easier to spot the personal

perceptions and focus on problematic situations, in order to reach concrete findings. For instance, I approached informants for whom I might have negative opinions, asking the same set of questions as the rest of the interviewees, involving them more into the research process and observing their relationship with the rest of the group. One of the most challenging situations during participant observation, was generated by one of the members, who identified himself openly as a member of the Greek far-right neo-Nazi political party Golden Dawn¹⁰. It took several days to approach this person as my personal political views interfered to a great extent, and it took additional time to mention him in my thick description notes in an objective manner, focusing only on his presence in the Assemblies and how the rest of the members were interacting with him, without any reference to his personal political views. A factor that strengthened the objectivity of participant observation's findings is that I had the opportunity to take some steps back in between fieldwork periods, breaking away from TEM's environment and returning to Helsinki, where it was easier to go through notes more critically, as it is essential in ethnographic research.

Concerning the interviews, two different systems were followed during the fieldwork. Initially, since it was the first time that I did ethnographic research, the interviews had structured, open-ended questions. In this way, I wanted to find out the topics that the members themselves valued most concerning TEM, as I did not yet have specific research questions in mind. Open-ended questions were chosen so that the recipient could have as much flexibility as possible in highlighting the most important observations and opinions by themselves, without being coerced to answer in a limited to agree/disagree manner. (Aberbach, Rockman, 2002) The initial plan of the interviews was designed on a selection of scheme's participants, following a pattern of balanced representation of TEM, through a longitudinal process which would cover a period of at least six months.

¹⁰ Dalakoglou, 2013, Neo-Nazism and neoliberalism: A Few Comments on Violence in Athens At the Time of Crisis, *WorkingUSA: The Journal of Labor and Society*, vol. 16, issue 2
van Versendaal, Harry, 13 February 2013, Mazower warns Greece is underestimating threat of Golden Dawn, *Kathimerini (English edition)*

In ethnographic research it is very important to immerse in the study environment. Therefore open-ended structured questions are usually chosen. This fact is opposite to the political sciences tradition, which usually choose close-ended questions as the quantity of responses is often much more important for political scientists. The reason I decided to go “against” traditional political sciences research is that my approach (since the beginning) had been holistic (Leech, 2002), meaning that I wanted to let the respondents decide which subjects are the most important to them and find out why. This plan was enhanced by my own positionality, also not very common to political research. By positionality I mean my choice to appear as professional but not-very-knowledgeable about TEM to the informants, according to ethnographic tradition, in order to extract more details and personal views on the themes of my study. This style generally is not followed in political sciences, where specific answers to known issues are sought. In TEM's case however, I wanted a spherical perception of the scheme and its participants, in order to answer questions that were not too specific or previously known. This approach, more common in anthropological research, gave a complete insight to the network's structure and the membership's views on several issues. (Leech,2002)

The questionnaire which was used in both fieldworks contained structured questions, and resulted in in-depth interviews, that created in a data-driven manner the initial leads of the research (Appendix I). The interviewees had to respond to open-ended questions, being encouraged to communicate their own opinions and reflections on the discussed topics, propose new ideas, and refer to the scheme in a more general manner than strictly answering to each question. Every recipient mentioned solidarity sooner or later, identifying it as one of the core elements of TEM, alongside community and direct democracy/freedom of expression. Additionally, the housing project was also mentioned, even though by significantly less members, as a milestone in TEM's development.

Nevertheless, the most interesting and decisive moment during the first fieldwork period

occurred due to an unpredictable turn, which was the initiative taken by one of the housing project's guests, who requested an interview. The idea of including the guests into the research appeared as a possibility, precisely that moment. This interview, with TEM's guest, despite the fact that it was unique, since it described the personal story of a very young illegal immigrant from Afghanistan who ended up in Greece after various implications and dangers through a long travel which lasted more than a year, it did not contain any relevant data for the research itself. Nevertheless, it served as the corner stone for the formation of the research's topic, an initial idea on the research questions to be asked, and the concept of solidarity as the central element of the thesis. For this reason this particular interview, the only unstructured one (conversational style) was used solely as an insight to the scheme and not as an active source for research questions' answering. (Leech, 2002)

The second phase of fieldwork, which was carried out exactly six months after the first one, covered the second half of January 2014 and it lasted for two weeks, during which the observation enhanced to 4-5 hours per day. This phase had entirely different characteristics than the previous one. First of all, the interviews remained on a focused path (Appendix I), concentrating on the concept of solidarity, direct democracy practices, the housing project, proposals of future solutions, and personal views about the scheme now and in the future. The interviews, remaining semi-structured and open-ended, turned out significantly more consistent, answering to the concepts that were most relevant to the research questions and allowed the respondents to express unique views on aspects that traditionally had been perceived as common ground for the membership of TEM.

During the second round of interviews the focus themes were constructed more carefully, according to the coding frame constructed based on the first fieldwork's data. Also, a more active plan was adopted, in which the recipients were approached quickly and efficiently, preserving a balance among them, according to their age, their gender and their years of involvement in TEM, characteristics that are not included to the analysis chapter, however they helped me to a more balanced data collection. Some people who were interviewed

during the first phase were interviewed again and guests were added to the recipients pool - since their number had increased from 3 during the summer of 2013 to 8 in January 2014.

The interviews, being the second, equally important ethnographic tool, assisted in collecting the majority of data that contributed as sources for this thesis. Since solidarity is the main study subject, it had to be extensively analysed, according to TEM members' points of view. Thus, the second process contained specific themes on solidarity in theory and practice, direct democracy, the housing project, and the future predictions of the project, as well as TEM in general. According to this system, the manner in which people talked about solidarity, how important it seemed to them, how often they mentioned it in their responses, in what context, and whether it was included in their personal set of values or it was an irrelevant element, could be closely observed.

The second part's thick description was also approached differently, since it involved comments directly relevant to the subject of investigation and immediately discarded elements of more general nature. Precisely because of this development, the data produced at this level were significantly less, however more accurate and useful to the research. Despite the fact that the second fieldwork period lasted a considerably shorter period of time than the first one, since the research questions had been already formed before visiting the field, work became more precise, less time consuming, and much more productive.

When comparing this study to traditional political sciences research there are some elements that do not seem to fit. The research method alone, as well as the methods of analysis that will follow, do not match the standard procedures of the discipline. An additional issue is that the study tends to become highly topical, which means that very few outcomes can be further generalized outside the context of TEM. The sampling procedure contained only one scheme, TEM, of which the interviews and participant observation produced maximum possible responses and thick description material. This means that the

internal validity of responses as well as the adequate representation of the membership are the positive outcomes of the study, whereas its findings remain topical, even though researched in depth. (Beamer, 2002) This is a choice that had to be made however, as my main focus was this scheme and it was more important to research its characteristics in depth, immersing into its reality, than extracting important results that could be further generalized. Ethnographic rules are very different from political sciences ones, a fact that does not allow their co-existence. In other words, since I decided to follow the ethnographic route and conduct my research on this basis, I preferred to be thorough and study the phenomenon in depth than attempting to link it to other similar schemes.

4.3 Methods of Analysis

The data gathered during the first fieldwork period were processed with The Ethnograph software (v6). This tool helped in creating a simple coding frame, composed only by 10 dimensions, which concentrated the basic themes that kept appearing throughout the interviews. These dimensions were hierarchically structured, meaning that the first one was the topic that appeared most throughout the interviews, and the last one, the topic that appeared only once or twice. Some of the most “popular” topics were: solidarity, direct democracy, the future of TEM, the housing project and its future, personal relations between members and guests. Each of these dimensions was linked to all the extracts that were relevant to this topic, dividing the interviews in smaller groups, regarding their relevance to specific themes, marking the end of the segmentation procedure. When this categorisation was completed, the next step was to spot the repeated ideas on every dimension, which showed that more than one recipients had the same perception on the issue. While I was tracking similarities between interviews, the extracts with interesting ideas and well-thought quotes were highlighted, as a preliminary selection of those who would be included in the analysis chapter of this thesis.

Being aware that qualitative content analysis is usually chosen for this type of studies in political sciences, I attempted to use Atlas.ti software initially. However this attempt was not successful and eventually I chose to work on The Ethnograph software as it produced much better results. The reason why content analysis was discarded is that it tends to significantly shorten the material, in order to produce a valid coding frame. Another reason was the fact that my interview notes did not contain any notions on the speech of the recipients, such as pauses, vocabulary or any other characteristics. When the interviews were translated and transcribed, I preserved the sentences as close to the original as possible, without focusing on specific speech characteristics though. Due to these factors, content analysis would not be conducted appropriately and the coding frame which would occur could not be very functional. Qualitative content analysis coding frames are complicated, including dimensions and sub-categories, focusing on various aspects and producing results of a wide variety. (Schreier, 2012) The Ethnograph on the other hand, produces coding frames with fewer categories, without sub-category divisions, allowing the researcher to focus solely on the topics under research, which in this case meant the concept of solidarity, the housing project, the future of TEM, direct democracy and cooperation/relationships among guests and members.

At this point, an initial draft of the study was made, so that the most important topics could be combined with existing theoretical concepts and previous research in the same field, supported by the chosen extracts from the interviews. However, a significant amount of data, the thick description part, remained to be processed. For the findings' presentation, I decided to use interview extracts, combined with relevant theoretical parts. Therefore, my participant observation notes could not fit the plan.

As I wanted to avoid presenting directly my notes in the form of quotes in the thesis, I proceeded by comparing my notes to the interview extracts, in order to capture the disposition of the recipients as I had witnessed it. What was achieved by this method was to spot the general positive or negative tendency of the interviewees, towards a topic. People

often responded in manners that were much more than words, meaning that they appeared more motivated, enthusiastic, agitated, desperate or careless about a topic, in non-verbal ways. That was also present during our informal discussions or during TEM's Assemblies, when a member always insisted on one specific topic, or when someone was attempting to bring up a topic under entirely unrelated circumstances. For instance, a few female members appeared very enthusiastic about the kitchen project, which was translated by their constant attempts to persuade other members on the importance of this particular activity, especially when another project was discussed, causing a competitive atmosphere. Another example was TEM's initiator who supported the guests of the housing project against any member who would state a complaint or a doubt concerning the guests' carelessness towards the scheme. These behaviours were not necessarily linked to the interviews, therefore I had to retrieve some instances from my personal notes and revisit the relevant parts of the interviews, highlighting how passionate, annoyed or satisfied people were about a topic. This does not mean that I manipulated their interviews, on the contrary,

I tried to use only those extracts coming from people who had something important or interesting to say on a theme. On the other hand, this procedure can lead to oversimplification of a situation, exposing only the “important” points and ignoring completely anything else. For instance, a recipient expressed her opposition to charity, on an ethical basis, stating her strong belief in solidarity. Although this statement was very useful and it is also included in the analysis chapter, triggering theoretical dialogue, it was not repeated by any of the other members, even when they were encouraged to elaborate on that. In order to avoid such shortcomings and expose the members' general perceptions as objectively and realistically as possible, when theoretical arguments were not involved, I chose to refer to opinions that were shared among more than one interviewees and my own notes confirmed as “popular” among TEM's people.

In order for the analysis to be completed, documents, such as TEM's constitution were used, alongside a simple form of sociograms (Thomas, 2013). Sociograms were briefly

constructed during the participatory observation periods, in order to reveal an accurate structure of the personal relationships among members, members and guests, and between guests. After the repeated mentions of “cliques” by different recipients, the observation had to investigate this claim and decide whether it is valid or not. The procedure of mapping the relationships between members did not become part of the interviews but it was kept within the limits of observation notes. Since this information was not processed properly through relevant software, it serves only as an indicator of the relationships in the network and is used to give explanations to certain behaviours (such as exclusion).

In the analysis chapter, quotes by the interviewees are used, to support the findings. Coded lists of the interviewees are used so the quotes are easily identified (Appendix II). The two key informants are marked as A1 and A2 respectively, of which A1 is the initiator and most active participant of the scheme, whereas A2 is one of the founding members of TEM who possesses a wide knowledge on Complementary Currencies’ theoretical and empirical background.

When the data from both rounds were gathered, they resulted in twenty three interviews, of which: five interviews of guests, two interviews of key informants and sixteen of TEM’s members. All the members are of Greek nationality and their ages vary between 25-70 years old, with most of them being female. The key informants are also Greek, both male, in the age group of 40-50 years old. An additional piece of information on the key informants is that they are both highly educated, with Master's degrees received outside Greece, having lived abroad for a substantial period of time. The guests are respectively of Romanian, Greek, and Afghan nationality, who have been in Greece for at least two years, all male, in the age group of 25-40 years old (Appendix II).

Additionally, the members of the scheme who provided interviews are marked as B1- B16, although the segments used in the analysis chapters do not contain elements of all the

recipients of the group. The older members are listed in the first places (B1- B6) whereas the newer ones are listed in the remaining positions (B7-B16). Of these two groups, the first one is most often quoted, because older members have a better understanding of the principles of TEM and additionally, much more confidence in talking about it, whereas the newer members are more hesitant to express their views and usually are very careful in not assuming very strong ideas in their interviews, since their confidence concerning their knowledge about the scheme is quite low. Nevertheless, this fact does not mean that the most resent members do not appear positive about their choice of participating in TEM. Nonetheless, for the analysis purposes, the quotes of older members were favoured, due to their preciseness and relevance. Finally, the guests are marked as C1- C5, of which the first four are immigrants in Greece, whereas the last one (C5) is a citizen of Volos who resides in TEM due to financial difficulties (Appendix II).

In the following Chapter of Analysis, extracts from participants (B1-B16) were mostly used, accompanied with some critical views by the key informants (A1-A2). The guests' interviews (C1-C5) are lacking representation. This fact does not mean that these interviews were not used in this research but it is mostly because they were too basic, and rarely expanded towards the central themes of the project. What was important in their case is indicating whether they are satisfied by TEM and whether they are willing to contribute in it or not. Additionally, the guests' input was valuable in outlining their interactions with the membership, what difficulties they face during this process and their overall stand towards the network.

CHAPTER V: ANALYSIS

In this chapter the analysis process is unfolded in a thematic manner. The two questions are approached both theoretically and empirically, through the interviews' extracts and the relevant theoretical concepts. The pattern is such: the first question will be answered, followed by the second, concluding the chapter with general observations.

5.1 The Role of Solidarity in a Social Network: Prerequisite or Reaction to Change?

The current situation in Greece on a social, political, and economic level, has affected people's attitude concerning their relationship to the state. Due to the crisis, massive parts of the population have seen themselves lose their previous life standards and face day-to-day fundamental issues for the first time. Out of the urgency to cover basic needs, solidarity networks, complementary currencies, and similar alternative schemes (e.g. social clinics, common supermarkets, common cafés, social kitchens) emerged all over Greece, firstly to assist unprivileged people and secondly to involve everyone who seeks another social structure, outside the dominant capitalist environment of the market and the state. Solidarity networks are a valid alternative, however they remain marginal due to their short route in the modern societies (emerged in the 1980s). Their principles, community and Social and Solidarity Economy, presuppose solidary and reciprocal actions, in order to function properly. The concept of solidarity however, since it is highly subjective, may not be present from the beginning in a scheme; it depends on the membership's experiences which shaped the scheme itself. In TEM's case, the housing project is retrieved as a successful example of solidary action, despite its coincidental establishment, offering experience on solidarity to the membership. Their views on the project, and its significance to TEM as well as the rest of the local society of Volos, shows the evolution of solidarity among

members. Additionally, this development proves to be even more significant for the solidary character of TEM, as it not only helps the housing project to remain active despite its problems, but it keeps producing more initiatives, such as TEM's social kitchen, meaning that solidary action is not random (Lindenberg 1998, 2006), but it is a permanent phenomenon for TEM. Finally, the second research question needs to be addressed: How does solidarity shape social networks? Is it always a prerequisite or can it also be a reaction to change?

Bachrach's and Zautra's (1985) "community scale" defines the emotional status of an active community participant focusing on: the feeling of home, satisfaction, sharing of common sets of values, belongingness, interest, importance within the group and attachment to the scheme as well as their fellow members.

TEM's active participants also value their participation according to the above mentioned values, as it is shown by their responses on the subject of their social relations with each other. Most respondents agreed that being involved into a solidarity network is harder than it initially seems. People have to adjust in entirely new sets of rules, values, and priorities, sometimes even contrary to their regular routines. As a member admits:

B3: "[p]eople who are willing to help, always find a way to do it. Unfortunately, most people always ask themselves 'what's in there for me?' before deciding to offer their help voluntarily". (extract 1)

One of the most typical practices, remaining from the societal structure is that:

B9: "[w]hen personal interest exceeds the need for reciprocity, because each member has a different perception of the scheme and their motivations for participating also differ". (extract 2)

The majority of the members though remain positive to the creative role of conflicts within the scheme, as it is essential for every voice to be heard. Nevertheless, there are opinions on both sides, which ought to be equally taken into consideration. Some of the participants assume an optimistic view, concentrating on the communitarian character of the scheme. As Etzioni (1995) puts it, a community is responsive in a sense that it stimulates the social character of people, by strengthening the elements of mutual trust, reciprocity and solidarity. Of course, in order for the community to be successful, its members need to share the same values and moral standards, while they are brought together by participating in the same collective activities (Poirier, 2012). Borgmann (1992) calls these activities “focal practices”, stressing out their collective and collaborative character, which enhances the communitarian emotions among members.

Newton (1997), also explains the communitarian circle, by referring to the “social capital”, the force that intervenes and transforms people from self-centred individuals to active community members, who learn to share interests, relations and trust among them. People can learn how to act in solidarity by observing fellow members and move the centre of their attention from themselves to the community.

Ahbrant & Cunningham (1979) referring to the sense of community, concluded that the members which feel more close to the community, tend to become more loyal to the organisation, working towards its establishment much more vividly than the rest. It is the formation of trust (Newton, 1997) that strengthens the community after all; a trust towards each other, as well as the expected practices of reciprocity. (McMillan, Chavis; 1986) This description also depicts the development of solidarity in individuals who do not have it intrinsically but are able to cultivate it. In the end, it is a matter of personality, whether a person engages to solidary thought instinctively or has to be introduced to it by collaborating in a community and finding motivation in it.

In TEM's case the principle of direct democracy assisted very much in enhancing the sense of community amongst its members. The open Assembly principle creates the circumstances for people to feel equal to each other, therefore free to openly express their opinions. However, the down side of this practice is that:

B7: “[o]pen Assemblies are not easy procedures usually, since people are not trained to act properly within direct democratic environments”. (extract 3)

And as another member puts it:

B15: “[]The Assemblies are not totally functional but they promote equality among members. Everyone is free to express oneself freely. In this sense, pluralism is simultaneously the advantage and the disadvantage of TEM”. (extract 4)

A2: “[T]EM’s members might be able [through the direct democracy decision making] to abandon the role of the 'idiot' and move towards the role of the 'citizen' who is socially and politically active, in the original sense of the term”. (extract 5)

A1: “[T]he most challenging part [of direct democracy] is time consuming decision making and 'low productivity' of decisions. Those could be considered as problems, and in this sense, open discussions indeed are not very functional. Nevertheless, if approaching the issue from an educational angle, it is a perfect chance for members to train themselves in discussion, conflict management and active participation, which makes the whole experience extremely valuable”. (extract 6)

Considering TEM's different experiences since its establishment, it is unavoidable to examine the housing project which was launched in 2011. In a community with political and social solidarity, certain acts (such as the establishment of a housing project) can be interpreted as outcomes of solidarity. Combining central communitarian characteristics (Newton, 1997) such as egalitarian reciprocity, compassion, mutual support (Laitinen, 2014), with the extrovert character of a successful community (Putnam, 2001), it is

understandable why TEM moved towards expansion within a social experiment.

B2: “[the housing project] was initiated by one former member of ours. He asked the assembly if it would be possible for him to stay in the building and at the same time he proposed that it could be a new project for the members, to turn this area into a place for those in need of accommodation. This idea never materialized because he left the scheme a few months later. However, the members decided to start this project anyway and it is active since then”. (extract 7)

This description provides a hint of the initiatives behind the members’ action, on validating the project’s function through their Assembly. The participants are socially sensitive, representing the “neighbourhood” type in Weber's (1968) distinction, acknowledging the needs of their fellow citizens; however, it is not yet certain whether they actually thought this issue through, before establishing it. As some members admit:

B1, B3, B14: “[i]t is an experimental project, which means that we need time and experience in order to decide whether it is successful or not”. (extract 8)

Through this project, TEM seeks to generate social change and give a political message to the inadequate acts of the local government on the issue of homelessness and neglect:

A1: “[W]e are aware of the risk we take [with the housing project], as in every similar case, it is an experimental project that so far has proved to be beneficial for the network. Also, it is essential to preserve this project active, due to the real need for accommodation and the fact that there is hardly any alternative solution for these people. For instance, there is the guest house of the municipality and perhaps similar projects to ours by other foundations in the area but there are always a lot of restrictions and very strict rules so that not everyone is able to gain access to these places”. (extract 9)

Recently, the members began to pay closer attention to the housing initiative, turning it into a structured project (Cahn, 2001) by initiating a new circle of discussions on this topic

during their Assemblies. This two-fold development is expressed by many of the members:

B3: “[T]oday I think that it hosts more guests than its capacity (segment taken during the second fieldwork period, when the guests reached the number of eight) and also that the initial meaning of it is gone. Instead of an exchange and solidarity network it tends to become an asylum for homeless immigrants”. (extract 10)

This extract refers to both the problems that have been concerning TEM’s Assembly for the past months. The eight guests that are currently hosted (February 2014) not only exceed the space's capacity but also, proper hygienic conditions cannot be maintained. This issue is agreed by everyone, both the membership and the guests, however, the latter are not willing – or able – to move, therefore they endure a situation that causes various problems which seek for immediate resolution. The majority of members have certain complaints from the guests, circulating over the same subjects: inactivity, unwillingness, convenience, and incapability of understanding.

B12: “[M]y view is that not everyone is completely aware of what this [housing project] is about. For instance, it is clear that some of the guests are here because it is convenient for them. They do not have any idea of the general philosophy around TEM, or even the attitude to be informed about it”. (extract 11)

B3: “[I] think that there is a relation of exploitation from the guests towards the scheme and its members. This is why, due to unwillingness of the guests’, currently there is no cooperation between the members and them”. (extract 12)

B5: “[O]ur complaints consist on how the guests feel about the scheme and our will to provide them this space for accommodation. Often we see that there is no acknowledgement on their behalf. Of course, everyone offers what they can and it would not be fair to expect more but on the other hand, an old saying says that 'habit is the mother of inactivity'”. (extract 13)

When the previous claims are revisited, the presence of solidarity is questioned, especially on the guests' behalf, according to what the members believe. It would be relevant to discuss about solidarity opposite charity, and the asymmetry that it carries (Gould, 2007; Nicolaysen, 2014) as the complaints that are expressed are circulating around the same problems, while the members adopt a position of tolerance opposite the guests. Additionally, the “immigrant” element is adding concerns to many members instead of improving the situation:

B4: “[T]he fact that currently we see immigrants bringing more people of their country to live in the building is a particularly wrong practice for TEM. It is generally problematic to host solely immigrants”. (extract 14)

This particular idea attracts much interest due to two basic reasons. As in every homogeneous community, it is self-evident that consistency changes often cause fear and hesitation. TEM is not an exception to this rule. Most of the members who used to interact in a community “exclusive” and “protected” find it difficult to adjust with newcomers who are completely unknown to them, and with whom there are often language barriers. Weber (1968) discusses the “race membership” which is characterized by social action heavily attached to the racial identity of the community’s members. TEM could qualify as one relevant example if approached as a racial group in which those who are “[o]bviously different are avoided and despised or, conversely, viewed with superstitious awe”. (Weber, 1968)

This aspect does not mean that TEM’s participants are genuinely racist but this development is common in communities which traditionally attract certain types of members and at one historical point this tendency changes. The integration process can be either long or short depending on both sides, the members and the guests, who are those who decide whether they want to become a part of the network or not. Precisely at these moments of instability, “thin” mutual respect can assist the community's members to develop stronger bonds to each other and convert into “thick” mutual aid which initially

ensures reciprocity in environments where solidarity cannot be achieved yet.(Laitinen, 2014)

The second reason why the current situation is problematic is the relationship between the guests themselves. As it was observed during the fieldwork periods but also in some of the interviews with members and guests, there are very clear cliques, depending on the nationality as well as the religion within the guests' group, making their co-existence challenging. In more detail, out of the eight current guests, three come from the same country. Four construct the second group, being the newcomers that have been part of the scheme for only a few weeks, therefore are not familiar with the system. Finally, the guest who has been accommodated for the longest period is entirely isolated by the guests' group, however, totally integrated to the scheme's membership. What is equally important is the fact that none of the sides is willing to change this situation, meaning that it is an established set of relationships.

At this moment, TEM is under a reconstruction process, where the Assembly has taken an active stand in proposing regulations and guidelines that in the future will improve the project's development, as well as the network's and project's cooperation. Most of the members have realised how important this procedure is, therefore they actively participate by expressing own ideas and discussing various potentials. Selznick (1955) has referred to this process of "social learning", which happens when the set moral standards are not adequate any more and they have to be replaced in order to respond more accurately to the new needs and problems rising within the community.

What became apparent during the interviewing process is that for each respondent the housing project assumed an entirely different character, although it always remained among their priorities. People talked about various ideas and proposals, describing another picture each time, giving the impression that this project surfaced several thoughts in everyone's

mind.

This stand argues that the housing project represents for the members a way to express their will for social change by active initiatives (political solidarity), whereas within the community, they cannot fully engage to solidarity bonds with their guests. (Laitinen, Pessi; 2014) Of course, the tendency is mutual and most of the claims of the members towards the guests' motives and behaviour are accurate; this conclusion was reached also during the interviewing process with the guests.

On the other hand, the Assembly voted for the project's establishment due to an internal will to find a way for the solidarity character of the network to be evolved. Some of the members instinctively chose the solidarity path, realising that the scheme could be a very successful vehicle in comforting those in need. Approaching the issue from this point of view clarifies that the housing project has had clear solidary foundations since the beginning.

Approaching the housing project once more, an analogy is observed. What the project represents for TEM is radical change. It became the factor that accelerated decisions and changed scopes within the scheme, influencing the membership in lots of unpredictable ways. Thus, the financial crisis can equally be perceived as another social change affecting TEM. According to one of its founding members, the scheme did not occur as a (temporary) solution to the financial crisis but as a reaction to the mainstream political, economical, and social systems altogether. As stated by one of its founding members:

B7: "[t]his contemporary crisis is not only a crisis of debt and lack of money. Simultaneously it is a structural and environmental crisis of capitalism itself, in a sense that it expresses a future lack of natural resources and energy sources on earth, which would allow the existing consumerist model to survive as we know it today in the developed

world. The challenge for TEM and similar networks is to be successful in introducing more and more people to the break of money dependency, as well as the mainstream consumerist model” (extract 15)

B2: “[t]he question of survival surfaced for the network, while the crisis began to unfold. In the beginning, there was no such element in our thought about TEM, however it later became critical that the members turned to the network for help in their basic needs, which created the survival actor within the group”. (extract 16)

B8: “[e]ven though TEM was not established due to the crisis, it was certainly accelerated by it”. (extract 17)

By all means, the crisis is not a phenomenon to be neglected; nonetheless, it can be perceived as an inspiration for new lifestyles and priorities, focusing mostly on the communitarian ethics and principles, such as solidarity and reciprocity. In this sense, people who would probably never cross ways with a solidarity network before, now have the opportunity to be introduced to such an innovative environment. However, this development sets one basic rule: the person has to be absolutely determined to question, test, and even reject previous practices in order to accumulate the new options that are offered within a community based on social and solidarity economy.

The above conclusions referring to the crisis effect on TEM can be observed in the housing project's influence to the scheme as well. It became a new opportunity for the members to practice sincere solidarity, learn to co-exist in heterogeneous environments and adjust to new situations. In a sense, the project, despite its coincidental establishment, managed to accelerate solidarity in TEM in similar to the crisis manners. The members faced an unusual challenge and had to respond to it by strengthening their bonds and reconsidering the scheme's stand opposite social change.

During the interviews many innovative and useful ideas were heard, showing the interest of TEM's members in the network, despite the failures and problems that it is perpetually facing. Of course, many members have been losing their enthusiasm and quitting in the past years, and in a strictly arithmetic view, this could be seen as a fatal error for the scheme's system. Nonetheless, what the members themselves answer to this claim is “quality over quantity”, stating that the number of members is of little – if any – importance, as long as the scheme attracts those who are truly dedicated to its causes and ideas, ready to offer and able to be engaged to a social economy environment, motivated by solidarity; no matter what kind of personal meaning everyone decides to give to it. To sum up, solidarity plays a very important and multidimensional role, however the basic prerequisite is a very strong and bonded community that inspires the member to work for its progress by improving oneself.

To sum up, this study discovered that solidarity obtains various forms in a community, depending on the character of the individual and the historical circumstances. Therefore, solidarity can be both a prerequisite and a reaction to an emerging actor, within a community. Concerning the first question, it was necessary in order to define the role of “change” in a social network. By using the housing project as an accelerator of definite change, the route of solidarity within the scheme could be followed. Thus, it was discovered that change accelerates solidarity.

5.2 Is Solidarity One and Only?

In this sub-chapter the different forms of solidarity will be presented, supporting the claim that solidary action depends greatly not only on the person but also on the chronological and social environment which affects the individuals' routines. The second question will also be answered: Is there a universal meaning given to the concept of solidarity in social

networks such as TEM? Relevant bibliography will assist to the theoretical grounds of the claims that will be presented here. Lindenberg's (1998, 2006) categorisation of solidarity as well as Laitinen's (2014) forms of reciprocity will be used as the main theoretical background.

Solidarity is the fundamental element of TEM, as stated in the scheme's constitution, where TEM is characterized as a "solidarity network". The concept of solidarity is very common when the discussion evolves towards communities (Newton. 1997); however, it is a rather complicated one, since it can assume various forms, depending on the environment in which it is practised.

The paradox of membership, which was coined as "bidirectional concept", is that participants are usually attracted to the communities that they feel they are most influential upon. (McMillan; Chavis, 1986) While applying this theory to the case of TEM, active members are more often attempting to influence decisions and promote their thoughts, however not exclusively due to egoistic motivation. The member's behaviour towards the rest of the community varies, depending on the level of acceptance one receives, leading to personal investment and reciprocity within the membership in cases when the person feels completely integrated and accepted by the rest. (McMillan; Chavis, 1986) Nevertheless, this notion of self-investment can produce counter effects, as proven in the case of TEM. It is common for participants who have been actively involved for a certain period of time to gradually grow frustrated and disappointed by the pointlessness of their efforts, questioning the foundations of the community and their personal contribution to it altogether. While approaching this issue in the context of TEM, there have been two separate cases of members who have experienced this course of: active membership – personal conflicts – denial of participation, as it is described above, and have been open about this issue in their interviews. Thus, it becomes clear that communal relationships are fragile, because they are mainly based upon personal relationships, which may produce feelings of solidarity towards each other, as easily as they may lead to malfunctions and conflict.

The basic prerequisite for solidarity is communality. Within this limited space (geographical, social, cultural or other), initiatives such as reciprocity, self-commitment, and mutual trust can be produced among people who share common characteristics, such as history, culture, beliefs, or values (Laitinen; Pessi; 2014). An important point of reference is that solidarity cannot be perceived as a random act of kindness but it has to be an established pattern of behaviour, characterising a specific community and its members, with particular sets of values and ethical codes (Lindenberg, 1998, 2006). However, even within a perceived community, which consequently shares values and initiatives, entirely distinguished approaches to solidarity can be found, as stated also by several interviewees in TEM's case:

B5: “[solidarity] is the core element of TEM. I became a member solely because of the solidarity concept. Some members are also keen on this idea. However, there are also many members who joined the scheme for the exchange benefits. It depends on the person you ask”. (extract 18)

Lindenberg (1998) created a categorisation, between “weak” and “strong solidarity”. Taking into consideration the above segment, it is assumed that those members who are not particularly interested in the concept of solidarity, whereas are more active on the exchanging part, could represent a sign of “weak solidarity”; this describes the existence of self-interest in a cooperative environment. In other words, the fact that some participants choose the exchanges over solidarity, does not mean that they identify themselves less with the scheme's values, than those who actively support solidarity. In this sense, everything is a matter of perspective; the first category practices “weak solidarity”, nonetheless, preserving the value system of TEM, whereas the latter pursue their activities in a “strong solidarity” mode, by consciously sacrificing their personal time, interest, and efforts in order to help the rest of the community. (Lindenberg, 1998, 2006) Lindenberg has argued before (1998) that solidarity cannot be perceived as a set framework with absolute rules but it is a rather flexible “mental model”, assuming different shapes according to each situation it is applied to. This conclusion though, is seldom reached by the members themselves, who

believe that it is a sign of opportunistic behaviour by their co-members; therefore, an unpleasant situation is created, with mutual complaints and misunderstandings:

B6: “[m]ost people are participating in the scheme solely for the exchanging part, whereas the solidarity is somehow neglected”. (extract 19)

This view could be perceived as a counter-effect of strong solidarity. In this sense, whereas “strong solidarity” principles perceive the situation as if people had the same values on certain important issues (Laitinen, 2014), forming a sort of exclusive character for those who are loyal to the solidarity concept, can be equally exclusive towards the rest of the community. In other words, “strong solidarity” could cause problems to every person who does not follow the prerequisites of the group and is immediately perceived as being different; someone who does not agree with the values of solidarity, therefore, cannot be considered as “one of the group”; in communitarian terms this would represent the counter-effect of community (Frye, 1995), which depicts the isolation of the individual by the rest of the group.

Solidarity assumes various forms, depending on the perception obtained each time. “Weak” and “strong solidarity” (Lindenberg, 1998, 2006), include several characteristics, corresponding directly to social behaviours. Mutual trust as well as mutual respect, serve as elements of solidarity, which means that they are emotions or statuses that can be easily developed within a community, simply because someone exists in a group, without any additional effort. As described by Habermas (1989), mutual respect is an approach of justice, whereas solidarity goes beyond that, by presupposing love and esteem for the other person.

In TEM’s frame those are the two fundamental prerequisites, which each member has to practice. The process though becomes more demanding, as soon as “thick mutual aid” appears, for instance, when people must put effort in their behaviour and emotions, as well

as the manner in which they see the rest of the community. This is the point where moral, political, and social solidarity is born (Laitinen, 2014). More light needs to be shed upon the perceptions of solidarity by distinguishing it from charity. Often, those two terms can be closely defined; nevertheless, they have fundamental distinctions between them. Three basic indicators have to be examined, in order for solidarity and charity to be adequately argued: mutuality, heterogeneity, and asymmetry (Nicolaysen, 2014)). Mutuality, as argued by Laitinen (2014), is a core element of solidarity. It is the situation where the members of a community feel equally treated, knowing that their role in this environment could change form between the recipient and the contributor, at any point. Mutuality is the precise feeling of securing the fact that the person will be treated in the exact same manner in either case:

B11: “[I] believe it [solidarity] is expressed through fair treatment to each member. Within TEM, everyone is equal and supported by the rest of the group to an extent that is impossible to happen in the society”. (extract 20)

In the same manner, “[s]olidarity does not presuppose sameness, similarity or homogeneity” (Laitinen, 2014), which supports the point that the members of a community, do not have to be alike in order to treat each other with mutual respect and trust. The term of “communitarian commitment” (Nicolaysen, 2014) can be employed here, describing the tendency of community members to not pay attention to their differences by focusing solely on the community’s goals and the kinship.

B1: “[R]eciprocity and solidarity are the key actors in TEM, which work between people who are willing to act on this basis and are not motivated by the thought that the members are separated into those in need and those willing to help. I would dare to say that our 'capital' is solidarity in capitalist terms”. (extract 21)

The notion of asymmetry is one additional element separating charity from solidarity. As indicated by Gould (2007) and Nicolaysen (2014), charity prerequisites an asymmetrical relationship between sides, where there is always the same actor in the contributor’s and the recipient’s position. Thus, their relationship is clear, moving always from the contributor

towards the recipient, excluding any kind of mutuality. On the other hand, solidarity presupposes a symmetrical bond, where mutual values are the core elements between sides and the positions between need and contribution are flexible, even if this is happening usually only on a theoretical level. As Gould describes, reciprocity occurs at this point, even if it is solely an expectation of it, due to established positions of the participants in reality. What distinguishes a solidarity network from a charity act is that people are consciously placed on the same level and do not act out of emotions of self-assurance. In TEM's case, the approach towards the housing project, and subsequently charity, by a member is clear:

B10: "[I] do not believe in charity. We support this project because we believe in solidarity and that is the way it should function". (extract 22)

However, this statement is much more complex than it appears to be. Even though few of the members have clearly in mind the distinction between charity and solidarity, this is not the case for most of them. The fact that most of the members call "solidarity" their actions towards the housing project and its guests, does not mean that this is accurate. For many of the members, the asymmetry between them and the guests is always present, expressed through their complaints about the guests' heterogeneity or carelessness opposite TEM. It is also obvious through their perpetual comments on how "necessary" this project is during this extreme historical time. In other words, it is common among the members to believe that the guests do not have any other option apart from the housing project, therefore it is necessary for it to keep functioning despite its problems. The "necessity" element is a game changer as it defines the members' opinion on whether the housing project should be continued or not. Should this actor be absent, no one can predict what their perception would be.

Consequently, it becomes apparent that the solidary core is vaguely – and often mistakenly - supported by the members of the network in theory, but not always in practice. However, the lens that the housing project offered to this research is valuable for an additional reason. Inconsistencies in the members' approaches were spotted when discussing about the scheme

on a general basis in comparison to the discussions concerning the accommodation project and the relationship between them and the guests. This showed the actual manner in which solidarity is practised in TEM. On the other hand, the guests being an entirely different and heterogeneous group in TEM, do not behave, or even think, in the same manner with the members. An example of how most of them see their hosting by the scheme:

C3: “[I] am fully employed, however I do not want to find an accommodation by myself, because this place is very convenient and it is also for free”. (extract 23)

Another example which enhances the perception on asymmetry as it was mentioned before is:

C5: “[I] always try to contribute to TEM in whatever manner I can, we are very lucky that this project exists and the all the members are taking care of us”. (extract 24)

Noticing how the guests see TEM can be a source of conflict for members, however, in order to explain this fact, it is useful to trace the path back to the issue of solidarity. The guests have not chosen to become TEM’s participants as the rest of the membership; therefore, this situation is imposed to them in lack of other alternatives. Moreover, guests are aware of the fact that it was a choice made by the members to help them, simultaneously knowing that they cannot contribute in the same manner. When this perception is realised, some of the guests feel grateful to the scheme, resembling the feeling of a charity recipient in an asymmetrical relation to their contributor, whereas others take advantage of the situation in an opportunistic manner, in fear of losing their “benefits”, an approach which also indicates that the guests do not feel equal to the members, despite the efforts to cooperate from both sides. Nonetheless, this fact is quite hard for members to understand and this is the main reason why there are so many complaints about the guests. However, the initiator of TEM expresses the issue in the way many members see it:

A1: “[T]he guests do not become TEM’s members because they choose to but because they are “forced” to. It is not strange that they do not see the scheme in the same way that

members do. On the other hand, there is the element of freedom that should be taken into account by both the members and the guests. It is essential for us to provide an environment where the person does not feel that he/she is constantly under surveillance and criticism, just because they are offered an accommodation place”. (extract 25)

At this point the distance between the members and the guests concerning solidarity becomes clearer than before. It is not solidarity but gratitude or a basic sense of reciprocity that guides the guests’ initiatives, whereas most of the members act based on deep solidarity emotions, although there are also those who perceive themselves as charity contributors, even subconsciously. Nevertheless, even in the participants' cases, the expressions of solidarity can be numerous.

The most important findings produced concerning TEM's members and guests are the following. Firstly, the “necessity” of the housing project, which is anchored to the contemporary crisis in Greece is influencing heavily the perceptions of members, when they consider whether the housing project is successful and whether it should be continued in the future. Secondly, very often the line between solidarity and charity becomes very thin, especially when approaching the relationships between members and guests; although the charity actor is always discarded by the members, and solidarity is given the most value, it might indicate a sub-conscious linkage. Also, we cannot talk about a genuine case of charity, despite the presence of an asymmetric relationship, as the element of randomness (Nicolaysen, 2014) is missing. The members of TEM are dedicated to the scheme's goals and the housing project in particular, therefore their attitude cannot be summed up as a random act of kindness, a situation that would justify the claim that they do not feel solidarity but solely charity towards the guests. Thirdly, when referring to solidarity from members towards guests, it is very often of a different kind than the solidarity among members. In other words, most of the members do not have solidary connections with the guests as such, but feel a kind of solidarity towards their project and the positive outcomes that it has created since its establishment. It can be described more as trust and support to a higher goal (that of helping people in need) than genuine solidarity towards the actual

people that are currently accommodated. On the guests behalf, it is not solidarity but gratitude that explains their feelings towards TEM and its members, leaning to opportunism (Leboeuf, 2011) occasionally, indicating an imbalanced relationship between guests and members.

These explanations given above, are summed up as “solidarity” by the members, even though in reality they are much more than that. Nonetheless, it is remarkable how members insist on using the term “solidarity” to describe their feelings for the guests and their perceptions about the housing project in general. This strong stand proves that even though people might be genuinely unaware of the nature of their feelings, the fact that they support so actively the solidarity principle and try to justify their actions and ideas upon it means that there is a very strong sense of community among them. (McMillan, Chavis, 1986)

Most respondents agreed on the solidarity actor, mentioning that it is the 'glue' of the network. The motivation behind each person’s participation in TEM has to be given a lot of attention because it is the sole indicator of their perspective on solidarity. The fact that many of the members questioned the initiatives behind others’ participation enhances the gap between opinions on solidarity. The basic outcome sums up that solidarity is a personal value, collectively practised.

To conclude, the answer to the second question (Is there a universal meaning given to the concept of solidarity in social networks such as TEM?) confirms that there is no universal definition of solidarity, but it has to be cultivated within a social environment, depending on its participants as well as the historical challenges and circumstances.

CHAPTER VI: CONCLUSION

Solidarity is a wide and flowing concept, including many characteristics and angles, subject to change each time the circumstances or the conditions of research change. Through this thesis, the impact of solidarity was enlightened, within a historically and geographically restricted area, by identifying the motives behind people's attitude towards solidary action. This endeavour reveals the initiatives within TEM; however, it cannot be guaranteed whether the outcomes would be different in case another chronological period or a different group of people was investigated. In order to approach the forms of solidarity two research questions were employed.

Research Question I: How does solidarity shape social networks such as TEM? Is it always a prerequisite or can it also be a reaction to change?

Question II: Is there a universal meaning given to the concept of solidarity in social networks such as TEM?

The recipients often referred to solidarity, and most of them rated it high amongst their personal sets of values; however, the expressions of solidarity are as many as the opinions gathered. Each person chooses different manners of solidary action, either it is by participating in a complementary currency and exchanging goods and services through it, or by deciding to dedicate time, effort, and resources in order to help those in need, out of altruistic motives. In the end, solidarity is a personal value, collectively practised.

In order to extract this outcome, the housing project played an important role, by providing the prism through which various behaviours and opinions were observed. This project was chosen among others because it is commonly accepted among TEM's members as the

reason for structural changes in the scheme, since its establishment. Not only it is a unique example of an accommodation initiative by a complementary currency, but this project is taking place in a previously introvert and homogeneous environment, such as TEM, in the small city of Volos, where tolerance, social innovation, and change are not particularly common. However, the specific historical and social circumstances that contemporary Greece is facing, namely the financial crisis, proved to have great influence on the members' perception about the housing project and its necessity.

Additionally, the project revealed that solidarity is not only a personal matter but it can be a matter of choice as well, since it has to be produced through conscious decisions and not randomly. Observing claims and actions of the scheme's guests, solidarity towards the scheme could not be spotted, whereas gratitude was constantly present. This exact observation gave the element of free will to solidarity, without which it is impossible for a person to adopt behaviours of mutual support and willingly engage in solidary actions.

Taking into consideration the fact that the interviewees' responses were not unanimous in some of the central topics, there are many more alternative interpretations, depending on the desired outcomes. The findings of this study were presented neutrally, to show all sides in the matters that were of particular interest to the members; however, this approach is not the only possible. At this point, a notion of possible bias has to be expressed. As mentioned already, previous familiarity with the scheme as well as a number of its participants often influenced points of view on various aspects. Even though wide knowledge over the subject can be a handy tool in research, assisting in the generation of much more accurate results, it can also define the personal stand of the researcher in a decisive manner. (Bray, 2008)

A suggestion for future research would be focusing on those who do not value solidarity as their priority; however, they still choose to participate in a solidarity network. Their motives would worth further investigation in order to study the reciprocal approach that they give to

the scheme. Moreover, TEM is far from a unique scheme. At the moment there are tens of similar networks operating around Greece, meaning that there is potential of producing a considerable amount of researches on other schemes' functions and principles.

The initial purpose of this thesis was to investigate whether solidarity can assume different forms, depending on each person's perception, as well as the circumstances. Therefore, Lindenberg's model of "thick mutual aid" and "thin mutual respect" was valuable for distinguishing the personal disposition of people when questioned about reciprocal activities. However, changes of attitude from the members towards the housing project's guests were visible since our first encounter. While in the process of constructing the research questions, it was inevitable to return to the housing project as a starting point each time, in order to explain the structural order of TEM. Bearing in mind that the project cannot be ignored as it was the basic element of this phenomenon, it eventually became the lens, through which behavioural patterns of members and guests could be studied, simultaneously focusing on the aspect of solidarity.

While focusing on the definitions of solidarity that each recipient expressed, it became apparent that this term was not enough to describe the variety of attitudes. The concept of charity eventually entered the picture, describing more precisely the behaviour of some of the members, concerning the housing project and its guests. These people, even though often subconsciously, were feeling – and acting – as charity contributors, perpetuating an asymmetric situation, where they felt proud for their altruistic motives, as the guests felt gratitude for being given a chance. This phenomenon does not diminish the fact that genuine, "thick solidarity" was also present in many members' speeches, who not only practised it among them, but actively tried to involve the guests in this, by placing them on the same level as themselves in TEM. The guests' feelings of either gratitude or opportunism concerning the scheme, mark another category of interaction between members and guests. It is impossible to spot solidarity in this relation, as the guests do not put themselves on the same level with the members, meaning that they feel obliged to the

scheme for providing them accommodation.

Due to the fact that the members insisted on referring to solidarity as the core element of every activity related to TEM, including the housing project, further in-depth analysis could reveal why people were almost obsessed with solidarity and believed so much in it, when their behaviour was usually not consistent with this concept. Especially concerning the difference between solidarity and charity, the members continued to declare that solidarity was the only ethical code that was driving their attitudes. Solidarity does not necessarily need to come from individuals targeted to other individuals; it can also describe the will to believe in something general and more important, for instance an initiative that can improve people's lives. In this shape, solidarity is “distant”, meaning that it is an ideal, an ethical rule, that does not correspond to personal bonds, but to the communitarian perception that we all must be united and reciprocal to each other, in order to promote common good. (Nicolaysen, 2014) When approached in this manner, solidarity is given a more vague and higher role, whereas the routines of people and their in-between relationships can be guided by much more “human” motivations, such as the personal satisfaction of contribution, friendship, admiration, dislike or hatred.

In methodological terms, I decided to conduct a qualitative, in-depth research, taking the risk of being topical, in order to study the reasoning behind people's perceptions on solidarity and how this particular community functions internally as well as externally. Political science remained relevant however, providing the theoretical background of the study as well as the basis of the topic, grassroots organisations as a form of crowd-sourced political and social action.

In conclusion, TEM is a remarkable small community with great potential, containing dedicated members who are willing to work for the establishment of the network's principles and become part of local social change. In every sense, TEM can be considered

as an average but encouraging example of grassroots organisations, to be observed. There is no right way in forming solidarity networks, and they obtain their own, unique character, depending on the people who participate in them; however, social and solidarity economy, local communities, and cooperation networks are feasible alternative possibilities, upon which more attention needs to be given, in order for future potentials to be investigated.

Societies are formed by social groups and social groups are formed of individuals. Every person has the choice of deciding what kind of impact they would like to have in their own environment. This is where local social organisations are aiming at. Small scale and gradual change may seem unimportant; however, it initiates innovation that could improve our lives in many ways. In political science terms, grassroots organisations depict the individuals' role opposite official institutions, representing crowd-sourced social change and innovation. By observing these social structures we create a balanced structure where not only the national or transnational institutions are important, but also the societal cells, the individuals are responsible for social change of smaller – yet important – scale.

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APPENDIX I

Questionnaire for initiators

1. How was TEM's idea initiated? Is it inspired by LETS? Is there a link between them?
2. TEM's future goals on the social, financial and ecological level.
3. Is there a solid plan for the future? Which is the “vision” of TEM (if there is one)?
4. How functional is the direct democracy practices?
5. Could TEM turn out to be a new social movement? Could it express ideas of wider social groups?
6. Is there an “expiry date” for TEM as we have seen in many similar schemes?
7. Members' number. Is there an upper limit (even just in theory)? Do you think that TEM's functions would be slowed down in case more members participate?
8. Is there a “target group” for TEM's new members (e.g. age)?

Questionnaire for TEM members

1. What's your name? Which is your profession? Make a comment defining yourself in 2-3 sentences.
2. How much time have you been participating in TEM?
3. What are the reasons you decided to participate in the scheme?
4. How much distance is there between the theoretical principles of a solidarity network and TEM in practice?
5. Do you think that there is enough space for one's own character within this particular social group? For instance, is it easy to spot personal likes, dislikes or other kinds of similar relationships between members? And if yes, how do they affect the scheme as a whole?
6. In continuation to the previous question, does personal character influence the democratic practices of decision making? Would the scheme be any different if character was less visible?
7. What does “direct democratic decisions” mean to you? How important are they for TEM's structure?

8. The scheme includes various activities. Describe and prioritize them from the most important/ widely practiced to the least.
9. Could TEM be seen as a movement of social solidarity? How successful is such a claim for this particular scheme? Does it exceed its membership's limits?
10. TEM is mainly a virtual currency. Is it a problem for you or others to use it electronically? Would you prefer other transaction methods?
11. Political ideology in TEM. Is there room for it or is it consciously put aside?
12. TEM's future in a society in crisis. Your thoughts on this.
13. Have you spotted opportunistic behavior within TEM? Are you afraid of more similar examples among the new members?
14. The guests' participation in TEM. Do you see it as positive or negative?

Questionnaire for the housing project's guests

1. Where are you from?
2. How long have you been in Greece?
3. From whom did you find out about TEM?
4. For how long have you been hosted by TEM?
5. What do you think about the scheme in general? Is it a good/helpful initiative?
6. Do you work outside the scheme?
7. For how long do you think you will remain accommodated here?
8. Describe to me your relationship with the members.
9. Do you contribute your work to the network?
10. Would you have an alternative accommodation if it wasn't for TEM?
11. How do you cooperate with the members?
12. Would you describe the accommodation level in this project as good?
13. Have you seen anything similar to TEM before?
14. What's your perception on the scheme's future?

APPENDIX II

Table 1 (initiators)

| Code | Gender | Age | Extracts |
|-------------|---------------|------------|-----------------|
| A1 | Male | 40 | 6, 9, 25 |
| A2 | Male | 50 | 5 |

Table 2 (members)

| Code | Gender | Age | Extracts |
|-------------|---------------|------------|-----------------|
| B1 | Female | 57 | 8, 21 |
| B2 | Male | 63 | 7, 16 |
| B3 | Female | 65 | 1,8,10,12 |
| B4 | Female | 49 | 14 |
| B5 | Male | 56 | 13, 18 |
| B6 | Female | 33 | 19 |
| B7 | Female | 37 | 3, 15 |
| B8 | Male | 38 | 17 |
| B9 | Female | 26 | 2 |
| B10 | Female | 44 | 22 |
| B11 | Male | 61 | 20 |
| B12 | Female | 31 | 11 |
| B14 | Male | 47 | 8 |
| B15 | Female | 54 | 4 |

Table 3 (guests)

| Code | Gender | Age | Extract |
|-------------|---------------|------------|----------------|
| C3 | Male | 37 | 23 |
| C5 | Male | 40 | 24 |

