

Instituting Citizenship: On the Formalisation of Monetary Multiplicity in the Netherlands

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Abstract

Attempts to recalibrate the relationship between state and market towards a more socially equitable and economically viable model are increasingly taking shape at an institutional level. This paper examines how institutionalised collective action gives rise to new civic ties and identities via the implementation of a local currency: a non-state issued money circulating within the boundaries of a city or neighbourhood, which exists alongside the euro (Maurer 2005). Though often analysed as grassroots innovations to financial practice (Gibson-Graham 2006; North 1999), local currencies are by and large designed and implemented by Dutch organisations and municipalities to achieve desired social outcomes in conjunction with the new governance paradigm of participatory citizenship (MBZK 2013). Through an ethnographic description of the institutionalisation of monetary multiplicity, this paper shows how re-appropriating money's purpose creates governance models based on decentralised collaboration with the public and private sector, as well as inspires citizenship agendas. By exploring such developing networks and cross-sectoral partnerships, it becomes evident that notions of desired civic behaviour emerge, and are understood, via institutional collaboration towards another economy.

Introduction

As a result of the unfolding (ongoing) crises in finance and political leadership in Europe, cities and regions have gained attention as contexts of self-governance. In the Netherlands, the ideal of self-organising municipalities is framed through what has become known as the ‘participation society’ or ‘do-democracy’ (MBZ 2013; Newman and Tonkens 2011). In the face of decentralisation, budget cuts, and an ageing population, key organisers of community lives and livelihoods are actively searching for ways to ensure resilient socio-economic structures on a local level. This paper ethnographically explores the “transformation of modalities for the self-regulation of society” (Roitman 2005, 9) via the institutionalisation of a local currency in the Netherlands.

The currency concept, called *SamenDoen* (‘do it together’), is designed and managed by the Amsterdam-based currency consultancy firm Qoin.¹ It aims to support communities by activating its citizens, stimulate a lively club- and association culture, and a vibrant local economy. The means to do so is by rewarding citizens with this digital currency for mutual support, local shopping, participating in society, and enacting desired behaviour.² Realised in Bergen op Zoom (urban) and Tholen (rural) in 2014, Qoin aims for *SamenDoen* to be implemented throughout different towns and cities in the Netherlands. Executed only via cross-sectoral partnerships, the currency provides an instance of how the need for resilient local communities in the context of increasing self-governance inspires interorganisational webs (Peck and Tickell 2002). Rather than focussing on the image of the ‘active citizen’ (Koster 2015), I argue that cross-sectoral partnerships are a central field in which citizenship agendas are produced and pursued. As such, I aim to advance a critical view on the production of citizenship. Unlike what is commonly argued in the literature, new civic ties and behaviours arise when local organisations and institutions align their interests into a common purpose of creating active, local, communities by re-orienting economic action.

The last two decades witnessed a surge of anthropological interest in citizenship. New forms of constructing communities had emerged that required re-

¹ I do not use pseudonyms for Qoin or its currency concepts. However, all names of individuals working for Qoin or its sister organisations have been left out. I have also omitted the names of involved stakeholder organisations.

² Documentary analysis - *SamenDoen* business plan.

examining the notion of citizenship as a series of entitlements (after Marshall 1950). Transnational flows and sub-state social processes inspired works interrogating the spatial boundaries of citizenship (Low 2004), signalling “practices and representations of political subjectivation that are not the sole production of the state” (Neveu & Filippova 2012, 189). As such, citizenship became understood as a process of diversified subject-making at multiple levels of interaction (Yuval-Davis 1999). Research on citizenship as a “normative project or an aspiration” (Sassen 2005, 83) furthermore emphasizes how multiple citizenship agenda’s “prescribe what norms, values, and behaviours are appropriate for those claiming membership of a political community” (de Koning, Jaffe, and Koster 2014, 121).

Economies and practices of exchange have not been the usual suspects in anthropological studies on citizenship. Yet economic anthropologists stress how financial regimes bring about transformations in subjectivities and new social categories (Elyachar 2005; Maurer 2005; Miyazaki 2006). The rise of the ‘consumer-citizen’ (Isin and Wood 1999) has led scholars to conclude that “the rights of citizenship seem to be imbued with a capitalist logic” (Faulks 2000, 2). Several studies have furthermore focussed on the crucial role of national currency in the nation-building process: money was to construct a sense of collective trust (Hart 2001); signify a national identity (Helleiner 2003); and legitimize political authority via fiscal regulation (Peebles 2012; Roitman 2005). Currency thus manifests citizenship as a material relation that can be touched, manipulated and traced. Tracing the design and usage of a local currency on an institutional level—how do private- and public sector organisations come to cooperate via a local currency?—in a context of increasing self-governance, speaks to the variety of ways in which citizenship agendas are pursued.

The paper simultaneously provides an ethnographic window into the changing local currency landscape in North-West Europe. I have spent over a year doing “fieldwork, headwork and textwork” (Van Maanen 2011, 218) with Qoin.³ Whereas local currencies have been researched primarily as small, alternative systems of finance creating heterogeneous economic spaces (see Gibson-Graham 2006; North 1999), this social enterprise designs, builds and manages local currencies, aiming to facilitate decentralised and interconnected economic communities. Founded by two pioneers in the Dutch alternative finance landscape, Qoin is now one of the key service

³ This ethnographic fieldwork forms part of my PhD research, for which I also worked an additional seven months with two other currency organisations called The Social Trade Organisation and the Bristol Pound.

providers in the European local currency field. Besides *SamenDoen*, they are involved in the Bristol Pound and the Brixton Pound (UK), SoNantes (France), Troeven (Belgium), and the time currency Makkie in Amsterdam. These are well-known and significantly developed currency schemes in Europe. Opposing themselves to small-scale grassroots currencies, Qoin works towards professionally designed, city-wide implemented, and financially sustainable currencies. Nonetheless, most analysts (Caldwell 2000; Hart, Laville & Cattani 2010; Gregory 2012) locate these currencies in the sphere of the moral economy—thereby illustrating the prevailing paradigm of ‘separate spheres’ where money draws the morally charged boundaries between exchange (the market), redistribution (the state) and reciprocity (the community) (Zelizer 2005). Instead, via Qoin, I focus on local currencies as practices of political subjectivation—emerging as a collaborative co-production between the state, private sector and third sector organisations.

In what follows, I situate the institutionalisation of multiple currencies within the framework of the ‘participation society’. Outlining the transaction infrastructure of *SamenDoen* then provides insight into the organisational and institutional stakes, as well as how its structure directs transactions towards different purposes. The final section introduces the notion of value propositions—the benefits that arise from effectuating behavioural change through *SamenDoen*—to explain how aligning fractured self-interests into a common purpose shapes a normative, institutional, citizenship agenda. Shaping citizenship is not only a nation-state inspired political project or a grassroots re-claiming of agency, but on the local level involves numerous public and private partners.

The Spectre of Localism in Europe

It’s the day after the 2017 parliamentary elections. Qoin’s bright office at the centre of Amsterdam is buzzing as staff and shareholders come together for a visionary meeting: what is the essence of their social enterprise and what concrete actions are necessary to reach its goals? It is already late afternoon when the MacBooks are closed and everyone descends to the communal lunch area. “What we want to do as Qoin”, the newest addition to the three-headed directors team kicks-off, “is to create a vibrant and local economy. We facilitate this by introducing a new currency. Preferably our

currency concept called *SamenDoen*. This is fundamental to everything we do.”⁴ The team nods. I’ve gotten to know them as young, impact-driven, idealists; all of them deeply loyal to Qoin’s cause. “Although we work in the economic sector”, one of the employees at Qoin told me, “none of us are economists. Most of us are political scientists and we all work with ideals. What drives us here has many reasons, but mostly we want to have a positive impact on the world.”⁵ Seeing a changing world facing many crises, Qoin’s team aims to improve the social and economic resilience of regions in the face of a retreating national government and global economic competition. With the election results, state rollbacks are surely to be continued. Qoin aims to offer concrete solutions to unravelling social support structures and vulnerable city economies by building local institutional networks through local currencies. Though coincidental, I found the date of the visionary meeting to be fitting, as the entwining of the increasingly professionalising local currencies with the unfolding transitions in Dutch citizenship became tangible.

Strong, state-supported welfare systems form a crucial aspect of how Dutch citizens now relate to the state. Like many other (post)industrial societies in Western Europe, the welfare state took shape after the Second World War. In subsequent decades, social security, an expanding care sector, and a range of subsidies consolidated the post-war system of redistribution. In this large-scale institutionalised form of solidarity, citizens are cared for by the state. In Dutch, this is captured in the quite literal sense of the word *verzorgingsstaat* (‘caring state’). At the same time as Europe became more unified as “an imaginative object and a structured form of governmental relations between different nation-states” (Modest and de Koning 2016, 98), to a large extent, this process of collectivisation shaped the building of the Dutch nation states and its citizens (Baglioni 2017; de Swaan 1988). However, worsening economic circumstances and technological developments, together with momentous shifts in politico-economic theory and models of governance, rendered the post-war model untenable. Thus, since the 1980s, an ongoing process of state-rollbacks has ensued.

The most recent pinnacle of this societal transition occurred in the wake of these shifting notions of ideal governance. In the Netherlands, the king’s 2013 address to the nation introduced the notion of the ‘participation society’ (*participatiesamenleving*)

⁴ Participant observation - meeting 170316

⁵ Conversation - currency consultant Qoin 160320.

into the public debate. On every third Tuesday of September, the reigning monarch of the Netherlands issues a policy statement written by the prime minister. This statement details the plans for the new parliamentary year and the minister of finance subsequently outlines next year's national budget and fiscal regulations. This particular speech marked a significant moment in the already shifting relationship between Dutch citizens and the state. By using idioms such as 'participation', 'responsibility', 'retreat from individualism', and 'adding value to society', the king spoke to the sentiments of the public, enlisting its participation in the project of setting a specifically decentralised agenda. Following Holmes (2013), such policy statements not only render the economy, but also society—its content and boundaries, as well as our role in it—as an empirical fact. This means that not only the realm of the economy is affected by policy statements; such statements also shape the way society itself is imagined and performed (Holmes 2013).

An extensive bureaucratic restructuring and administrative deregulation ensued, as well as public debates on the changing role of the citizen. This emphasis on devolving political responsibility to scales smaller than the nation-state has been termed 'localism'. Whilst the term is widely used with a variety of nuances, geographers Clarke and Cochrane (2013) define the politics of localism in Europe as a "positive disposition towards the decentralisation of political power" as well as "the actual decentralisation of political power, either to elected local government or to other bodies presumed to be local e.g. partnerships, neighbourhood organisations, community groups, civil-society organisations, private-sector firms, public-service professionals, or individuals" (17). Localism, Clarke and Cochrane (2013) continue, "describes the production and use of locality as a space of engagement to a variety of ends, including: regulation of the capitalist economy; efficient organisation of welfare provision; and government of the population" (17).

These conceptualisations of the local as an empirical, political space inevitably involve shifting notions of citizenship across Europe. For example, the proclamations by prominent figures and political leaders in the Netherlands and the United Kingdom show broad parallels, both in their development, and the current 'affective turn' towards a localised form of citizenship (Isin 2004; de Wilde and Duyvendak 2016). As De Wilde and Duyvendak (2016) summarise, this communitarian definition of "the good citizen" implies a "truly local and highly territorialised" enactment of citizenship wherein neighbourhood communities are engineered as localised, collective spheres

of belonging (975). This is, they state, “a radical transformation from how citizens were previously perceived by governments: no longer rational, individual, calculating subjects, they have become relational, affective subjects in search of attachments to a greater good” (de Wilde and Duyvendak 2016, 974).

The shift from a classic welfare state to a ‘big’ or ‘participation’ society is usually described and understood as one of self-responsibilisation (Koster 2015; Newman and Tonkens 2011). Within the narrative of self-determination, democratic norms shift towards empowering individuals. This is telling because it contains an assumption of the ‘active citizen’, in the sense that forms of self-organisation arise through enterprising citizens who move into the vacant spaces of governance. The focus, then, is on the individual agency of citizens. Examples are residents’ committees, communal gardens, neighbourhood watches, care networks, and community-run social centres (Koster 2015, 50). Yet, the transition towards the participation society happens across several social fields and the idiom of the active citizen is not understood uniformly throughout these fields. One crucial process of societal self-regulation is the transfer of guardianship and accountability for social services to organisations and institutions, which, I emphasise, assumes an increasing importance as the central locus where citizenship takes shape as a normative project. Especially—and particularly relevant for the way Qoin organises their activities—the concept of social entrepreneurship has become central to policy-makers’ interests (Baglioni 2017).

Social enterprises play a significant role in bolstering civic engagement. They are, as economic management theorists Mason and Moran (2018) note, key to stories of sustainable social change and local economic prosperity.⁶ In the current political landscape, community enterprises—being market-based forms of organisation yet “locally accountable and committed to involving local people”—are the vehicle through which citizens should express their civic commitment (Development Trusts Association 2000, 3; see also Rijshouwer and Uitermark 2017). They are seen as the driver of participatory governance and critical in mending the fragmented social sphere (Evans 2011). The Dutch Coalition government actively pursues a social enterprise agenda (OECD/EU 2019) and some argue that building a just and socially inclusive civil society through enterprise is needed now more than ever (North 2011).

⁶ To anthropologists, this is not a new insight; Fredrik Barth (1963) already noted some decades ago that the activities of entrepreneurs provide a lens via which to examine ‘questions of social stability and change’ (10).

It is within this context that the local currencies issued by Qoin are increasingly subsidised, purchased, and implemented by municipalities and civic institutions. The notions at the core of participatory governance ideals, such as solidarity, self-determination, and responsibility, infuse the rationales and legitimisation of Qoin's efforts. The struggling local community is the central tenet of their existence, whereby alternative currencies provide an answer to budget cuts, state rollbacks, and the decentralisation of political responsibility from the national to the regional level.

This reveals the entanglement of economic flow, force, and function with political and regulatory processes and projects. The policy idiom of the 'participation society' provides the backdrop to the institutional regulations that ultimately frame and mould alternative economic practice in the Netherlands. In what David Graeber (2015) would call 'the iron law of liberalism', any retreat of government and deregulation are in fact forms of reregulation (see Polanyi 1944). However, my work is not an analysis of local currencies as mere instruments in participatory technologies of governance. Their institutional embeddedness is, crucially, not all-encompassing. It is precisely through the making of money that my research participants strive to create new institutions in order to navigate and govern both economic activity and local belonging on different terms.

To be sure, local institutions form the backbone of the currency model *SamenDoen*. In outlining their core business, Qoin notes that they offer a solution for local authorities and institutions, who face pressure due to a restructuring state. They also work to offer a solution to local businesses, who need new ways to connect to their market due to competition of global markets in the form of chain stores and online shopping. Finally, Qoin reaches out to civil society organisations, who need new business cases in a difficult financial context.⁷ These different actors tend to work towards their own interests in their own domains. It is *SamenDoen's* premise that having them work together to align their interests into a greater goal of creating stronger communities, it is possible to better serve these primary interests and simultaneously achieve positive socio-economic change on a local (urban) scale. As one employee at Qoin mentioned: "What I like about *SamenDoen* the most, is the merging of different interests. Through a local currency mutual advantages can be created. As such, we open possibilities for unusual collaborations."⁸

⁷ Documentary analysis—Qoin archive

⁸ Conversation—Qoin consultant 160606

Central to ensuring strong communities by empowering institutions, businesses, and civil society organisations to achieve their goals collaboratively, is Qoins understanding of money as a fundamental organisational instrument of society.⁹ This view is shared amongst anthropologists (e.g. Akin & Robbins 1999; Bloch and Parry 1989; Guyer 2004; Maurer 2005; Taussig 1980; Zelizer 1994) and local currency protagonists (Karatani 2003; Kuroda 2008; North 1999) alike. Money shapes realities by functioning as a “social relation, a symbolic system and a material reality” (Maurer 2005, 27; Helleiner 2000). In the present case of institutionalised monetary multiplicity, moreover, money is explicitly framed as a policy tool to increase the resilience of local communities. “Resilience”, a consultant informs me, “means being able to withstand external shocks to an ecosystem; this can be social, environmental, economic. So we use local currencies together with local institutions to make a positive impact.”¹⁰ The notion of the participation society thus opened up spaces of possibility for other actors—not only active citizens—to take responsibility for building resilient communities. How, then, the institutional attempt to manage local money produces a particular citizenship agenda is best explained by outlining the workings of *SamenDoen* in Bergen op Zoom and Tholen.

SamenDoen: A Currency Infrastructure

SamenDoen is a novelty in the local currency field. As a multi-stakeholder partnership, being top-down implemented and EU-subsidised, it forms part of the recent wave of professional and institutionalised local currency schemes in North-West Europe (see also Batterink, Kampers, & Van der Veer 2017).¹¹ Qoins founders explain the rise of these currencies not only as timely—within the context of the participation society—but also, along with a range of currency researchers (e.g. Blanc 2011), as the culmination of a series of experiments since the introduction of the Canadian-born LETs currencies in the 1990s. In the words of the company’s chief currency officer: “We’ve created *SamenDoen* from an ideal blend of three models: namely the Brixton and Bristol Pound where people support local shops; the LETs peer-to-peer systems like Noppes; and aspects of loyalty and behavioural change schemes like NU-

⁹ Documentary analysis—Qoin archive

¹⁰ Interview—Qoin consultant 160823

¹¹ Other examples being the Bristol Pound (UK), SoNantes (France), Circuit Nederland (NL), and Sardex (Italy). Of which the latter two are not managed by Qoin.

Spaarpas.”¹² Hence, alongside their framing as social policy tools, professionally implemented schemes are positioned on a scale of progressive development within heterodox economies.

Launching and sustaining a successful local currency has proven to be notoriously difficult—as evidenced by the rapid rise and fall of thousands of initiatives across all continents (Seyfang 2004). The key problem for almost all currencies is their uncomfortable positioning as ‘alternatives’ to capitalism (Maurer 2005), while being depended on funding and subsidies in mainstream money for their existence. *SamenDoen*’s design aims to overcome this hurdle by connecting for-profit with non-profit purposes. To be sure, the project’s launch in 2014 was made possible by an EU-grant.¹³ Yet it is set-up to be financially sustainable in the long-term. Three partners wrote the grant proposal: the municipality of Tholen as project leader, a local housing association as launching customer, and Qoin provides the currency method and ICT structure. Shortly after the project kicked-off, a local care institution joined the consortium.

The heart of the project is a fully electronic currency that is referred to as ‘points’. The currency is designed and managed, not on the blockchain, but on banking software called ‘Cyclos’. “Using Cyclos,” my research participants repeatedly stress, “money can be reprogrammed to circulate longer in a region”. Cyclos is explained as creating “a system where purchasing power is ‘trapped’ within a local system” (Martinello 2017). The act of *reprogramming money*, then, aids the local economy.¹⁴ The currency is meant to function as glue: creating and sustaining a cross-sectoral network of actors in government (local authorities), public institutions (housing associations, care institutions, schools), private businesses (retailers), citizens, and civil society (associations, clubs, charities). Transactions happen digitally via debit cards, terminals, mobile phones and an internet banking website. *SamenDoen*’s ‘ideal blend’ for a self-sufficient model consists of four components: a public reward programme for institutions; a loyalty programme for retailers; a sharing economy initiative between citizens; and a support scheme for local charities. Below is a visualisation of the

¹² Participant observation—160902. Noppes was the first Dutch LETs in Amsterdam, created by one of Qoins founders in 1993. NU-Spaarpas (lit. Now-incentive card) was a 2000-2002 savings scheme in Rotterdam.

¹³ EU programme for Employment and Social Solidarity (Progress).

¹⁴ Though technology and technological advances (FinTech) are central in understanding the professionalisation and institutionalisation of local currencies, for the purposes of this paper I will not go into detail here.

transaction model used to explain *SamenDoen*. Reminiscent of Bohannan’s ‘special-purpose’ money (1955) in Tiv society, *SamenDoen* is differentiated within several spheres of exchange. Figure 1 depicts the currency infrastructure as outlined by Qoin, I have only added the terms that are used to qualify each type of transaction.

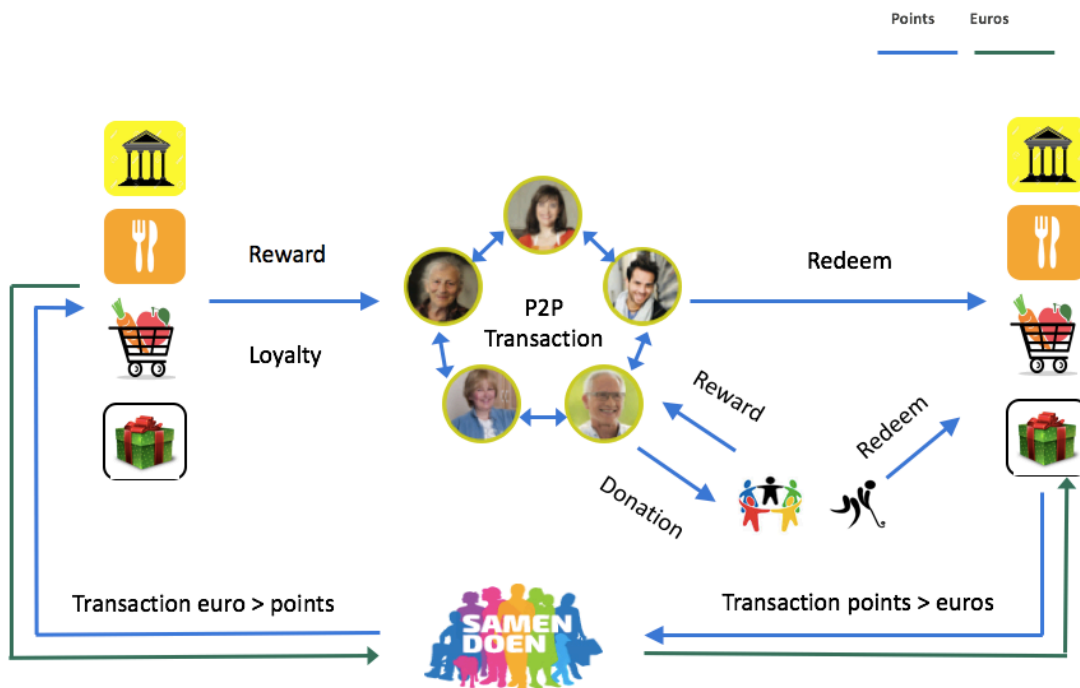


Figure 1 - Transaction Model *SamenDoen*¹⁵

The transaction model enmeshes local institutions (the yellow squares) with restaurants and shops (the orange squares, the shopping cart, and the gift box), charities (the people dancing in a circle), sport clubs (the figure playing hockey), and citizens exchanging their own goods and services, into a very particular, localised, economy.

Via the reward programme, public institutions (local authorities, housing associations, care institutions) incentivise desired behaviour. Like other incentive schemes, citizens are rewarded with points for performing a variety of activities that improve the liveability and cohesiveness of the community. Rewarded activities are very diverse and range from providing informal care for the elderly, participate in a community clean-up day, or sorting waste. Points come into circulation only when institutions buy them for euros from the *SamenDoen* B.V. at a rate of 1 point to 1 eurocent; institutional involvement is thus crucial in *SamenDoen*’s business case. As

¹⁵ Documentary analysis—*SamenDoen* business plan.

such these stakeholders have a vital say in the design of the scheme and determine the conditions under which points are distributed; i.e. which behaviour is rewarded and for how many points.

The loyalty programme is intended to boost the local economy by rewarding particular shopping behaviour. This aim echoes that of the Bristol Pound and Brixton Pound in the UK (Meegan et al. 2014). About 40 independent retailers, restaurants, or café's in Bergen op Zoom and Tholen reward consumers for every purchase at their venue. Rather than going to a chain store, consumers are incentivised to shop locally by receiving two to five percent of the value spent in points. These for-profit members hope to attract new people, and retain a loyal customer base. In turn, people can redeem points for discounts or purchases in participating businesses. Business owners can then return these received points at *SamenDoen* B.V. for euros. These independent businesses pay a monthly subscription fee.

The peer-to-peer (P2P) functionality allows people to exchange the points they have earned from institutions or retailers for mutual help and social care. Supply and demand are clustered on an online marketplace. Based on grassroots LET's schemes, the goal here is to boost social cohesion and strengthen community self-reliance. Citizens use cards that connect to an online account and are not allowed to return points for euros. There are 7500 cards in circulation—growing with a rate of 130 cards per month—so individuals form the largest group in the network. However, the P2P aspect of the scheme is the least developed and rarely used. Most interactions thus consist of citizens interacting with institutions, businesses and charities. The latter are implicated in every transaction and represent the main social value of the scheme: of all points earned, a fixed percentage is automatically donated to local charities and clubs. Actors in the voluntary sector and civil society thus always receive a stream of revenue pegged to the amount of transactions within the community. Citizens can choose to whom and how much they donate, or they can set up their own cause for which they communally save points. Over 30.000 euros has been donated to the 22 charities or clubs last year. The receivers can then use these points to reward volunteers or redeem them at participating businesses.

Clearly, rather than being a grassroots citizen initiative, *SamenDoen* came into being as a professional organisation with institutional stakes. It is also managed through a consortium of local institutional stakeholders. The project management and organisational responsibility is shared by an executive team and a steering group.

Together, they set out the long-term goals and day-to-day activities of the scheme. The steering group forms the main decision-making unit and the hub of the cross-sectoral network. It consists of Qoin's chief currency officer, the director of the housing association, the director of the healthcare institution, and a member of the municipality. These partners are financially most intensively involved and determine the strategy of *SamenDoen*, assess its results, and decide upon its operational plans. The executive team forms the 'boots on the ground': residents of Bergen op Zoom and Tholen occupy paid positions and run the daily operations such as communications, administration, and canvassing. Its members also reflect the networked institutional ties of the project. For example, the team leader is a former employee of the housing association and the person responsible for the helpdesk and charities is closely connected to the healthcare institution.

Recalibrating Value

Individual users are hardly, if at all, involved in the design and decision-making process of *SamenDoen*. Nonetheless, the figures of 'the citizen', 'the tenant', and 'the volunteer' are at the core of the currency's aims. More specifically, the networked behaviour of the collective forms the object of change; reflecting the view that societal change means changing how people relate to each other through institutionalised ways (Douglas 1987). Citizens do not necessarily take on more responsibilities and activities in the paradigm of the participation society; the prevalent idea here is that individuals need to be activated and incentivised. The four key partners see *SamenDoen* as a social instrument that unites their policy goals into a shared purpose of engaging users in desired behaviour. In their EU-grant proposal, the partners outline a range of needs local communities face today and note:

These needs are recognised by the participating partners as a shared responsibility. Instead of all working separately on these needs, these partners want to experiment on finding a policy instrument to bind efforts of all partners, creating synergy between their activities.¹⁶

¹⁶ Documentary analysis—grant proposal *SamenDoen*.

Their words have not been void of practice. Walking through the main entrance of the healthcare institution in a small town near Bergen op Zoom, it is hard to miss the man-sized cardboard thermometer to the right: framed by a *SamenDoen* banner, the colourful sign depicts how many points have already been donated to its cause. Being both a rewarding institution and a receiving charity, the healthcare institution is deeply involved in the currency scheme. The director explains: “As an organisation, we joined because we saw chances to give substance to our volunteer policy. For us, it’s important that people feel appreciated volunteering here, so they are more inclined to spend their time with us and are prepared for a variety of tasks”.¹⁷ If these volunteers are renting their house, chances are they pay rent to the largest housing association of the region, which sees *SamenDoen* as a way to achieve their mission of providing sustainable housing. Employees of the association note: “We want to strengthen the liveability and quality of life in the neighbourhoods. Tenants are rewarded when they act like a good tenant, so when they pay their rent in a timely fashion and do not cause any trouble in the neighbourhood”.¹⁸ For the municipality, *SamenDoen* presents a cost-effective way to build social capital and support struggling SME’s: “we are searching for ways to stimulate local interaction as to grow welfare and wealth”.¹⁹

Stipulating ‘good behaviour’ and stimulating it through the reward-based scheme described above is, I argue, precisely how local citizenship agendas are materialised and practiced through *SamenDoen*. Engendering behavioural change is central to the scheme. According to one of Qoins consultants:

Basically most of our programs are about behavioural change. Because we stimulate certain behaviours or we hinder other behaviours. Mostly people are not aware of it, but this is actually what it is all about. For example: if you look at the Bristol Pound, it is all about buying local. It’s the version 2.0 of the buy local campaign. If you look at *SamenDoen*, it is to stimulate good behaviour. And this use-container called “good” can have different meanings according to different institutions. For a shop, it is buying local. For a municipality, it is to support community building or socially friendly behaviour in their community. So to make it more liveable. For a care institution, you can

¹⁷ Focus group - cross-sector stakeholders 160321

¹⁸ Conversation - employee housing association 160321

¹⁹ Conversation—municipality of Tholen 160921

imagine it is about a better image or perspective on people. But most of all getting volunteers to work.

My critique is that the mechanisms through which the ‘good’ citizen is defined, and desirable behaviour is proscribed, are often analysed within a discourse of governmentality, neoliberalisation, biopolitics, and the “conduct of conduct” (Foucault 2011). The ‘art of governing’ encompasses the practices and strategies to manage the conduct, health, and capacities of a population (Cruikshank 1994; Clarke et al. 2007). Indeed, in seeking to act upon life itself—care, housing, education, economic livelihood, social responsibility—*SamenDoen* epitomizes technologies of citizenship and self-government beyond state-subject relations. However, the actual effects of *SamenDoen* as a governing practice are not so much found in the *object* of governing—i.e. the to-be-activated-citizen—but in the conduct of institutional practice. To be sure: via the discourse of engendering behavioural change, it is public and private sector organisations that start to regulate and frame their own behaviour in terms of added communal, social, value.

The notion of ‘value proposition’ renders visible how *SamenDoen* aligns the individual interests of institutions and other partners into a cross-sectoral common purpose. All stakeholders join the project from the perspective of their own goals, desired actions, and timeline. This can (and has) result(ed) in tensions or mismatched expectations. For example, a municipality works at a much more structured, spread-out timeline than a business would. Resolving these rhythms requires the consolidation of each of the stakeholders’ stake in the project. Value propositions are, quite literally, the added value that according to Qoin, stakeholders and users should experience when using the local currency. They are story lines, anecdotes in a cause-and-effect form, describing which challenge is solved, or how a situation was improved for each separate stakeholder; stating the (in)tangible advantages of *SamenDoen* over using standard currency. Hence there are value propositions for the housing sector, the care sector, municipal services, schools, culture- and sports clubs, and waste management companies. I paraphrase an example of Qoin’s cause-and-effect narrative for for-profit businesses:

Through *SamenDoen*, the business shows social and regional commitment. As such it also is a more effective marketing mechanism than other outlets.

Citizens and charities find your shop through the platform, and start purchasing and redeeming their points. Existing customers become more loyal and buy more. The improved image, together with new customers and more loyal customers, results in more sales.²⁰

For a non-profit institution, like a nursing home, the story goes like this:

The possibility to reward volunteering work results in citizens volunteering more often and doing more and diverse tasks. This relieves workload pressure for professionals, who now have more time for specialised tasks. This improves service and client wellbeing. Moreover, there are less operational costs as professionals are less overworked and take fewer sick days.²¹

These value propositions show how the alternative currency is expected to increase efficiency and add value, following the logic of productivity and profit. The initial grant proposal that funded *SamenDoen* states that the programme aims for “economic return on social investment”. A member of the operational team explains:

Yes, the focus is on deepening added value for the partners. It sounds commercial, but that is because the declining subsidies and scarce resources and time, self-investments are crucial for all partners. In the end, using this money makes the whole community more resilient.²²

Value propositions encompass more than what the business cases offer to each of the involved institutions and businesses. Through its structure of transactions—which come in a particular order, network, and are dedicated to a particular cause (see Bohannan 1955; Zelizer 1994)—the currency supposedly infuses market logic with other values, such as resilience, happiness, and sustainability. To explicate these values, Qoin organises Theory of Change workshops: this is a consultancy method that offers a particular way of envisioning future goals by companies, and delineates the planning and process for the implementation of these goals. It is thus a managerial technique to decide upon which route to follow. In a

²⁰ Documentary analysis - Qoin 170301.

²¹ Documentary analysis - Qoin 170301.

²² Conversation - *SamenDoen* team 160617.

Theory of Change workshop for *SamenDoen*, the merger between individual for-profit interests and collectively added value became visualised as in Figure 2.

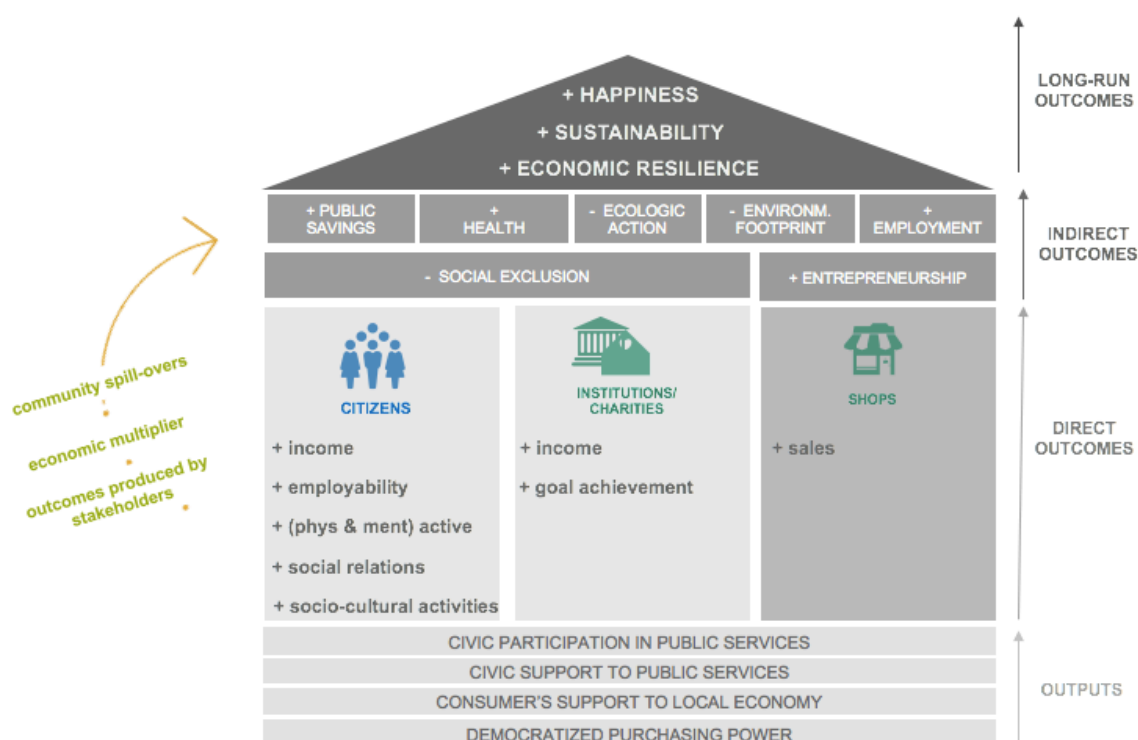


Figure 2 - *SamenDoen Value Outcomes*²³

The 'Outputs' foundation at the bottom of the figure stipulates *SamenDoen*'s practical behavioural changes. These should result in direct outcomes, differentiated by type of user. Here the individualised value propositions per stakeholder are articulated; namely each stakeholder allegedly joins because the *SamenDoen* allows them more efficiently to reach their goals. The indirect outcomes and long-run outcomes then are visualised as gains that add up to a common purpose of social, economic and environmental resilience. Through the alternative currency, the value of entrepreneurship is strengthened and people perceive less social exclusion. This means that the value of health is increased and there are more employment opportunities. Municipalities and institutions can save money and more easily reach their goals. In the end, the ultimate goals are happiness, sustainability and economic resilience. All of these come within reach precisely because of the institutional design of *SamenDoen*. The determined objective is not (only) financial gain, competition, and

²³ Produced by Constança Morais - based on a Theory of Change workshop in February 2017.

market rule—as is the case with efficiency as understood within neoliberal theory—rather, the alternative currency becomes a managerial tool for the pursuit of public goals.

As any economic practice, *SamenDoen* is infused with morality and value judgements about which goals are worth pursuing. According to this visualisation, the monetary outcomes for institutions, charities and shops are directed towards intangible indirect and long-term outcomes such as health and less social exclusion, and finally happiness, sustainability, and economic resilience. Indeed, (their) money is a measure of value. David Graeber (2001) notes how money is *earned*, in the sense that it represents the value of one's contribution to the community. Through *SamenDoen*, this contribution is supposed to be more efficiently directed into specific behaviour, so that the collective action within the community adds to its overall resilience. In these efforts, organisations and institutions set the rules for appropriate behaviour—and as such delineate their own social responsibility and activities in community building. Hence, citizenship takes shape as a purposeful socio-economic project of creating communities by shaping institutional behaviours.

Conclusion

The amassed attention to global flows of finance and people tends to overshadow questions about the ongoing institutionalisation of money via state and non-state regulatory practices. Nonetheless, as Thomas Crump argued, money must always be institutionalised (2010 [1981], 2). The prevailing focus on local currencies as small-scale alternative systems of finance does little justice to their deepening institutionalisation at multiple layers of governance and as such fails to account for the role of heterodox economic practice in shaping citizenship agenda's. Whereas money certainly doesn't 'destroy the social fabric of society' (Marx 1990; Simmel 1906), its regulation does fundamentally rework the ways in which the threads are knitted together. Qoin wishes to create a new institutional environment in which money is allowed to flow in a way that better serves society.

SamenDoen is a different type of money, coexisting with the euro. Its difference does not lie in opposition, but in scale and intention. It is truly a 'special purpose money' (Bohannon 1955; Zelizer 1994); the purpose being incentivising co-ordinated communal behaviour, so that a resilient local community may emerge from the

challenges of a retreating state and global economic pressure. Yes, it is capitalism. It is neoliberalism. It is an instant of Foucault's often repeated 'conduct of conduct'. But it is also a recalibration of value. An attempt to connect and align. And a new way of, explicitly scaled and social, institutional self-governing. Evidencing not only that "neoliberalism can only be found amongst its others, in a state of messy coexistence" (Peck 2012, 7), citizenship agendas are localising and actively pursued by organisations and institutions taking on responsibility for the well-being of their wider community.

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